

# Maximizing the Role and Impact of Youth in the Digital Sector under the AfCFTA

APPLIED RESEARCH PROJECT (ARP)

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# Executive Summary

In February 2024, the African Continental Free Trade Area (AfCFTA) moved closer to facilitating an efficient continent-wide market for goods and services by adopting the protocol on women and youth in trade and digital trade. The adoption of this protocol signifies a recognition of the immense role that youth, in particular, and women can play in driving sustainable growth and innovation on the continent. The protocol lays a good foundation for easing trade barriers by introducing concrete measures to address issues such as limited access to finance, the absence of training opportunities, and the need for more mentorship. To supplement this effort, a more nuanced understanding of the most effective ways to unlock the most significant benefits for youth in Africa's digital future is needed. It is in this context that this study was conducted. The paper focuses on youth engagement in the digital sector within the AfCFTA framework, aiming to provide a helpful guide for policymakers, industry leaders, and educators curious about integrating the youth agenda into national implementation strategies.

The study set out to explore four key topics: a) inclusive digital trade policies to enhance youth participation; b) relevancy of the digital sector to youth; c) youth contribution to closing the digital divide through trade; and d) obstacles hindering youth participation in the digital economy. A mixed-methods approach was chosen, drawing on insights from digital trade scholars and practitioners with expertise within and outside the continent to supplement extensive desk research on the same topics. The data collection was conducted between April and May 2024.

## *Key Findings*

- Involving youth in digital trade offers broader market access, reduced transaction costs, and improved efficiency, particularly for SMEs. It also fosters innovation and the development of new business models, as young people are typically more adept at adopting new technologies.
- Digital trade can enhance gender equality and empower young women by providing equal opportunities and overcoming barriers such as limited mobility and physical market access.

- Institutionalizing and formalizing processes that promote youth involvement is invaluable. For example, legal instruments clearly outline the modalities of youth representation to avoid ambiguity and ensure consistency in implementation.
- The need for coherent digital policies across countries creates regulatory uncertainties and complexities. Young entrepreneurs often need help navigating these fragmented regulatory frameworks, which can hinder their ability to operate seamlessly within the AfCFTA framework.

## **Introduction**

In an era where technology is rapidly transforming economies and societies worldwide, the African Continental Free Trade Area (AfCFTA) stands as a beacon of opportunity and progress for the African continent. Launched with the vision of creating a single market for goods and services, facilitating the free movement of businesspersons and investments, and paving the way for accelerating the establishment of the Continental Customs Union and the African Customs Union, the AfCFTA has the potential to revolutionize trade and economic development in Africa. Amidst this transformative landscape, the role of the youth—Africa’s most dynamic and promising demographic—becomes increasingly significant. Africa is home to the world's youngest population, with over 60% of its inhabitants under the age of 25. This youthful demographic represents a vast reservoir of talent, creativity, and potential, poised to drive the continent's digital revolution. However, to harness this potential effectively, it is crucial to address the socio-economic challenges that hinder their full participation in the digital economy. The digital sector offers unprecedented opportunities for innovation, entrepreneurship, and employment, making it imperative to integrate youth into the digital economy to ensure sustainable growth and development.

The AfCFTA presents a unique platform to maximize the role and impact of youth in the digital sector. By fostering inclusive digital trade policies, enhancing digital infrastructure, and promoting digital literacy, the AfCFTA can empower young Africans to become key players in the global digital economy. This research paper aims to explore the multifaceted aspects of youth involvement in the digital sector under the AfCFTA, addressing critical questions such as how

inclusive digital trade policies can enhance youth participation, the importance and advantages of involving youth in digital trade, their potential role in bridging the digital divide, and the obstacles they face in the digital economy. Through a comprehensive analysis of existing literature, policy documents, and empirical data, this paper seeks to provide actionable insights and policy recommendations to leverage the AfCFTA's potential for empowering Africa's youth. By doing so, it aims to contribute to the broader goal of fostering a digitally inclusive and economically vibrant Africa, where young people are not only participants but also leaders in driving the continent's digital transformation.

## Literature Review

This literature review delves into the critical role that the youth can play in shaping Africa's digital future under the AfCFTA, shedding light on the essential need for strategic initiatives, policies, and collaborative endeavors. To comprehensively examine the dynamics of maximizing the role and impact of youth in the digital sector under the AfCFTA, four key research questions guide the investigation:

1. In what ways can inclusive digital trade policies enhance the participation of youth in trade within the AfCFTA?
2. What makes the digital sector important for youth, and what advantages are there to involving them in digital trade?
3. How can youth contribute to closing the digital divide in Africa through digital trade?
4. What are the obstacles that youth encounter in the digital economy?

These questions serve as the foundation for a thorough exploration of the multifaceted aspects surrounding youth involvement in the digital sector within the AfCFTA framework. The subsequent literature review is structured into four sections, each dedicated to investigating one of the research questions. Within each section, existing studies are reviewed, and research gaps are identified, paving the way for a comprehensive understanding of the current state, challenges, and potential opportunities for maximizing the role and impact of youth in Africa's digital future under the AfCFTA.

For the purposes of this research hence the literature review, digital trade, as defined by the OECD-IMF-UNCTAD-WTO is “all international trade that is digitally ordered and/or digitally delivered”. In the context of this study, digital trade includes digitally ordered and/or delivered services, that is mode 1 in the General Agreement of Trade in Services (GATS), as well as digitally ordered but physically delivered goods. Digital trade will also comprise “e-commerce” defined by the Organisation for Economic Co-operation and Development (OECD) as “the sale or purchase of a good or service, conducted over computer networks by methods specifically designed for the purpose of receiving or placing orders”.

### *1.1 In what ways can inclusive digital trade policies enhance the participation of youth in trade within the AfCFTA?*

According to the United Nations (UN), social inclusion is defined as the process of improving the terms of participation in society, particularly for people who are disadvantaged, through enhancing opportunities, access to resources, voice and respect for rights. On the other hand, for the purposes of this policy insight, digital trade provisions are defined as the rights and obligations in trade agreements that affect e-commerce. (Banga, Macleod, and Mendez-Parra 2021). Furthermore, according to the African Union (AU), youth will be framed as the population between 15 and 35 years old.

While there is a common understanding on the focus of inclusive trade, some advanced economies have expanded the concept of inclusive trade to specify several sectors of society including youth. For example, the Canadian Trade Commissioner Service specifies the objective of inclusive international trade as: “Ensuring that all segments of society can take advantage of the opportunities that flow from trade. This means providing equal opportunities for small and medium-sized enterprises (SMEs) that may already be at a disadvantage, including women, youth, and other underrepresented groups”.

Although it has been proved that digital trade provisions between high- and low-income countries boost economic growth for both members, the reality of the AfCFTA has a different scope as it comprises South-to-South (S-S) trade. Research from ODI-UNECA where the dataset “Trade Agreement Provisions on Electronic-commerce and Data” (TAPED) was used to calculate the amount of trade agreements that involves digital trade provisions discovered that, as to 2021, from

the 345 Preferential Trading Areas (PTAs) registered in the dataset, 52% have at least a digital trade provision. Moreover, in the case of S-S PTAs this number declines to 32% of the agreements comprising at least one digital provision (Banga, Macleod, and Mendez-Parra 2021)

The AFCFTA includes a protocol on “Women and Youth in trade” seeking to address the barriers that youth, women, and Small and Medium Enterprises (SMEs) face when engaging in intra-regional trade. On the other hand, phase I of the AFCFTA includes annexes on trade facilitation and Technical Barriers to Trade (TBT). Although the youth is not explicitly mentioned in these annexes, the provisions on trade facilitation and TBT have the potential to indirectly benefit SMEs, which could, in turn, positively impact the engagement of youth in the African digital economy.

In addressing how inclusive digital trade policies can enhance the participation of youth in trade within the AFCFTA, it is important to underline the gaps where domestic and regional policy can play a crucial role in including the youth in intraregional trade. The primary is related to access, and the second one related to common regulation within the region. According to the literature, a common concept of the digital divide explaining the main restrictions for digital inclusivity is twofold: Access to Access (A2A) defined as access to hardware and connectivity, and Access to Knowledge (A2K) compromising access to data and the ability to extract information (Guglya and Maciel, 2020). However, Africa’s population is constrained by other crucial aspects related to logistics, internet connectivity, financial systems and those related to the management and governance of data. The region also needs a common understanding between countries to elaborate on issues such as consumer protection, authentication, data localization, cross-border data flows, cybersecurity and data protection (Lemma, Mendez-Parra, and Naliaka 2022).

A2A is commonly understood as a main precondition for boosting digital trade. Access to affordable means of communication such as phones and computers is a general concern for African countries. Several multilateral instruments have tried to boost this access to hardware concern throughout the last decades, particularly the Information Technology Agreement (ITA) from the WTO, which was designed to eliminate duties and charges of Information and Communication Technology (ICT) products. According to a study conducted by the Hinrich Foundation, joining the ITA could represent a low hanging fruit for several Least Developing Countries (LDCs) in the region to boost affordable A2A ICT products, which could potentially be used to enhance trade



participation of the overall society (Ismail and Hammoud 2023). The study also underlines the necessity of LDCs to focus on other aspects of digital trade policies such as consumer protection, privacy, and access to digital payment solutions. Such policies would enhance MSMEs' and digital services businesses (Ismail and Hammoud 2023).

The AU has also developed some initiatives to address these issues, such as the AU Digital Transformation and E-Commerce Strategies and the AU Convention on Cybersecurity and Personal Protection Data, however, they tend to express best endeavor practices rather than binding provisions (Lemma, Mendez-Parra, and Naliaka 2022). Furthermore, all these trade policy attempts remain as a general scope for boosting digital trade within the region for the overall society and no youth approach has been considered so far.

As the literature suggests, although some of the AfCFTA provisions indirectly enhance the role of youth in the digital trade sector, there are no specific provisions that directly aim to empower youth in this sector. Moreover, additional analysis is necessary to visualize the benefits of current trade provisions and to develop digital trade policies that predominantly benefit the youth. In this context, this research aims to investigate how current digital trade policies can bolster youth participation in the African digital economy. Furthermore, it will explore how various protocols within the AfCFTA may potentially influence the digital trade ecosystem, thereby indirectly augmenting the role of youth in the African digital economy.

### *1.2 What makes the digital sector important for youth, and what advantages are there to involving them in digital trade?*

According to research by the Overseas Development Institute (2021), gig economy or work is “work that consists of temporary, part-time, or project-based income-earning activities, often mediated through a digital platform. Gig work falls outside of the traditional employer-employee relationship, and workers are hired and paid to complete a particular task or for a certain time period”.

The ascent of the gig economy has elevated the importance of the African digital economy, a trend that has been further accentuated in the aftermath of the COVID-19 pandemic. According to research done by the United Nations Conference on Trade and Development (UNCTAD) (2021),

Jumia, one of Africa's fastest-growing e-commerce platforms, recorded a 50% growth in the first six months of 2020 during the pandemic. Global platforms connecting freelancers such as Upwork and Fiverr recorded an upsurge in traffic causing a 77% growth in revenue during the pandemic in 2020 (Fiverr, 2021).

However, data from the United Nations 2017 World Population Prospects shows approximately 60% of Africa's current population falls below the age of 25. Due to comparatively elevated fertility rates in comparison to other global regions, it is anticipated that the demographic of individuals under 25 will continue to increase to 1.4 billion by the year 2063. The African Union Commission (2015), Agenda 2063, First Ten-Year Implementation Plan 2014–2023 concludes “in the next 50 years Africa's biggest single asset but also its potential Achilles heel will be its youthful population. The upside risk of the youth population is their contribution to economic growth resulting in increased incomes and employment. The downside risk is the inability to provide gainful employment for them thus creating a potential source of instability” (p. 127).

From the literature, with this potential in the population of youth in Africa, with the required digital skills there will be enormous benefits and advantages that will come with including youth in the digital sector in Africa, below are some significant benefits;

*a. Financial and Social Inclusion*

According to research by the United Nations Economic Network (2023) the significance of mobile money transactions has become a substantial component of the financial system, eMoney accounts are experiencing rapid growth in low- and middle-income countries.

A study by the United Nations Department of Economic and Social Affairs (UNDESA, 2021) found a notable portion of the global population still lacks access to banking services, with a particularly disproportionate impact on women and young individuals. Even more specifically, research by the World Bank (2018) shows that young people in Sub-Saharan Africa face challenges in accessing conventional financial services, despite their active engagement in financial activities. In the previous year, 51% of youths across the continent saved money, 44% borrowed money, but only 26% have an account with a financial institution.

However, according to the study by the UN Economic Network (2023), Africa accounts for nearly 50% of the total global mobile money accounts, with 396 million registered users and 1.4 million agents supporting them in 2018. The continent had 21 million online shoppers in 2017, contributing to a business-to-consumer e-commerce market valued at \$5.7 billion. Moreover, in the global context, Sub-Saharan Africa stands out as the sole region where transactions via mobile money account for approximately 10% of the Gross Domestic Product (GDP).

### *b. Job Opportunities*

The International Labour Organization (2023) found that over 72 million young people in Africa, representing more than one in four, are currently not engaged in employment, education, or training (NEET). However, based on a study (Porteous, 2020), e-commerce marketplaces have the capacity to create three million fresh employment opportunities in Africa by the year 2025, with 100,000 of these being in direct job placements. Moreover, according to the Overseas Development Institute (ODI, 2021), e-commerce platforms play a connecting role by linking workers to traditional employment opportunities via online job boards, primarily in the form of websites dedicated to formal job listings. Furthermore, ODI (2021) found that platforms like Samasource and CloudFactory have offered employment opportunities to more than 10,000 young individuals.

### *c. Entrepreneurship opportunities*

The digital industry is offering a foundation for young individuals to initiate their own enterprises. With easily accessible entry points and the opportunity to reach a worldwide audience, young entrepreneurs in Africa are leveraging digital technologies to create inventive products and services. This phenomenon contributes to the generation of new employment opportunities and plays a role in fostering economic growth throughout the continent. According to the research by United Nations Development Programme (2023) augmenting digital assets and establishing an optimal environment conducive to digital transformation can fortify digital entrepreneurship, fostering its role in advancing sustainable development within the African context for the youth.

The existing body of literature addressing the digital sector or economy in Africa predominantly concentrates on the global implications and advantages, or lack thereof, arising from digital

advancements for African countries. While certain studies delve into the intersection of youth and the digital sector, there is a notable dearth of research examining the specific advantages or benefits for the youth within the digital sector or economy, particularly in the context of the AfCFTA. Although this paper will continue to elaborate on these stark differences in the later sections, the present research aims to address this gap by investigating the potential benefits associated with the engagement of youth in the digital sector under the framework of the AfCFTA.

### *1.3 How can youth contribute to closing the digital divide in Africa through digital trade?*

In today's world, digitalisation is an essential component of global and national prosperity. UNCTAD describes the digital economy as “the cornerstone of sustainable development” given that “digital technologies are now central to the way we work, conduct business, perform international trade, and engage our world as individuals and communities” (Xiaozhun, 2020). Currently, the digital economy contributes an estimated 15% to global GDP and has grown 2.5 times faster over the last ten years than the GDP of the traditional world (Hayat, 2022). By 2025, Google and the International Finance Corporation (IFC) expects that the internet economy will contribute 5.2% (roughly \$180 billion) of Africa's GDP. Despite the acknowledgement of its potential, digital transformation remains a global challenge. However, the problem is acute in developing regions due to “digital divides” obstructing progress. The term “digital divide” emerged in the 1990s, during the Information Age, to explain the differences between people with and without access to telephones and computers (Harnett, 2019). Today, the AU (2020) describes the term as a situation where “some communities and ecosystems develop and benefit from emerging technology and ICT-centric innovation, while others are reliant on older technologies or see little access to ICTs at all.”

According to the International Telecommunication Union (ITU), 67% of the global population is connected to the internet. High-income countries and regions are inching closer to universal internet access with a 93% penetration rate (ITU, 2023). However, in Africa, only 37% of residents actively use the internet - the lowest rate among all regions (ITU, 2023). In understanding the impact of the digital divide, it is critical to go beyond analyses focused on regional and national development. Further disparities exist between genders, age groups, and geography. Whereas the global male-female internet penetration ratio stands at 70% to 65%, ITU reports that the figures in

Africa are much lower, with only 32% of the female population using the internet compared to 42% of men (ITU, 2023). As a result, Africa ranks the lowest among other regions for digital gender parity. An existing rural-urban gap also explains why just 23% of Africans in rural areas use the internet, unlike 57% of their urban counterparts (ITU, 2023). As digital natives, young people generally have greater internet usage than other age groups. ITU reports that 53% of youth in Africa regularly use internet services compared to 33% of the rest of the population (ITU, 2023).

Overall, there is evidence that the digital divide is gradually shrinking. ITU data shows global internet users growing from 1 billion in 2005 to over 5 billion in 2023 (ITU, 2023). Yet, billions still lack digital connectivity, including around 870 million Africans. Youth can play a vital role in addressing the digital divide, but first, understanding the underlying factors is crucial. At its core, the problem of youth being unconnected to digital services can be generally attributed to two main elements: coverage and usage challenges. According to the Global System for Mobile Communication Association (GSMA), a coverage gap refers to “residents living in an area not covered by a mobile broadband network,” while a usage gap refers to “those who live within the footprint of a mobile broadband network but do not use mobile internet services (Shanahan and Bahia, 2023).” Coverage gaps are usually a result of inadequate infrastructure, such as cellular network towers, electricity, high-capacity fibre cables, and advanced network technologies. Nearly half (42%) of the African continent lives in areas with 3G network or slower, while 8% live in areas with a complete lack of network coverage (ITU, 2022). In recent years, much investment has been instrumental in reducing the coverage gap in sub-Saharan Africa from 51% in 2014 to 15% in 2022 (Delaporte and Bahia, 2021).

Simply expanding access to digital and internet services is insufficient. As previously mentioned in the earlier paragraphs, it's equally crucial, if not more so, to ensure people can effectively utilize these services. Barriers such as the high cost of connectivity and low technological literacy rates impede digital engagement. Consequently, the internet usage gap in Africa lags behind the progress made in coverage. The usage gap in sub-Saharan Africa has actually widened from 51% in 2014 to 59% in 2022 (Delaporte and Bahia, 2021). On average, the median cost of a simple internet mobile phone is more than 120% of the monthly income for the poorest 20% of the population (Shanahan and Bahia, 2020). The situation is worsened by the current cost of living

crisis in several countries. The region also has the highest cost of data subscriptions in the world. The average cost of 1GB of data is USD 6.44, compared to USD 1.53 in North Africa (Cable UK, 2018). The combined effects of these barriers to connectivity manifest through poor quality of life, underperforming economies, and undereducated populations (Kloza, 2023).

Studies show that young people can boost efforts to close the digital divide through innovation in the services sector (Lopez-Gonzalez et al., 2020). To bring down the high costs of connectivity, youth can innovate around ways to increase competition in the telecommunications industry and offer data products that work better for the public. Through e-commerce, they can also support meeting local demand for mobile phones and other devices by procuring these equipment and increasing the supply. Lastly, as digital natives with a deep-rooted understanding of digital technology, youth can play a unique role in developing solutions suitable for their specific local contexts. Above all, the success of youth contributions depends on strong trade and business-enabling policies. Governments and development partners must also support their entrepreneurial endeavours through accessible capital, capacity building, and business development services.

Although there is a growing body of literature studying the relationship between youth, digitalisation, and the digital divide, very little research has been done in the context of young people in Africa. As such, this study aims to explore the ways in which African youth may leverage AfCFTA's digital trade protocol to help close the digital divide and overcome the drawbacks unique to the African context.

#### *1.4 What are the obstacles that youth encounter in the digital economy?*

The digital economy has become crucial in our society today, offering incredible opportunities for growth, connectivity, and innovation. However, as youth actively engage in this evolving landscape, they encounter various obstacles that can impact their participation and success. While the literature reviewed provides valuable insights into the obstacles faced by youth in the African digital economy, a notable gap exists in the challenges within the African context. This critique highlights the limited representation and understanding of the unique experiences and hurdles encountered by African youth navigating the digital economy.

Across the globe, we see stark differences in the youth's interactions with the African digital economy. As previously mentioned in the earlier paragraphs, there are many causes for this such as the lack of digital literacy, inequality of access to the internet, and an unequal playing field to earn revenue through digital sources of income, particularly in the global south. Technological advancement is sporadic across the globe, and there isn't a sustainable system of sharing resources. Some countries have recognized the important role the youth play in growing the African digital economy and lessening the digital divide, but there is still a shortage of enabling and encouraging environments to allow the youth to explore the different opportunities in the digital sphere, there is a need for facilitating more hubs for digital entrepreneurship. The research discussed throughout this paper examines the different practices and motivations the youth have with the African digital economy. This paper illustrates the strengths and weaknesses of the current digital economy with a critical lens on how it affects the youth across the world.

A few main themes stood out in the research, such as infrastructure disparities, digital inclusion policies, and digital job security. Research by "*Digitally Connected: Global Perspectives on Youth and Digital Media*" highlights clear disparities in digital infrastructure and access among youth globally. The study stresses the impact of limited access to high-speed internet on the ability of youth to actively participate in the African digital economy. It is also made clear that even though young people worldwide have a high level of connectivity, they do not all participate under the same conditions. Instead, there is an unequal playing field across multiple dimensions, such as geographic location, the education level of parents, social class, race, and gender. The digital divide in Africa is multifaceted, influenced by socio-economic factors and regional disparities, making it crucial to explore Africa's distinct challenges in accessing the digital economy. "*Digital Citizenship and Digital Literacy in the Conditions of Social Crisis*" addresses the effectiveness of digital inclusion policies implemented by governments and organizations. The study assesses the impact of these policies in addressing obstacles and promoting equal access to digital opportunities during social crises. However, the research fails to consider the unique policy landscapes of African countries. Policies tailored to the specific needs of African youth are crucial for addressing obstacles and fostering digital inclusion. Examining "*Professional and Educational Activity of Youth in the Digital Economy*," the study sheds light on the precarious nature of digital jobs. It provides insights into the consequences of job insecurity on the financial stability and prospects of youth in the digital landscape but lacks an African lens. African youth face distinct challenges

in accessing and sustaining employment in the digital economy, and the research falls short in understanding the dynamics within the continent.

Synthesizing findings from "*Digitally Connected*," "*Digital Citizenship and Digital Literacy*," and "*Professional and Educational Activity of Youth*," obstacles faced by youth in the digital economy are multifaceted. These obstacles intersect with issues related to access, economic opportunities, social challenges, and regulatory frameworks. The literature highlights the need for inclusive strategies to mitigate these obstacles, ensuring equitable and comprehensive participation of youth in the digital era. However, the research falls short in adequately addressing the obstacles faced by youth in the digital economy in Africa. The lack of a dedicated exploration of African contexts within the presented studies raises concerns about how applicable the findings are to address the diverse and dynamic challenges experienced by African youth. Future research should prioritize and contribute to a more holistic understanding of the digital obstacles faced by African youth, thus ensuring that policies and interventions cater to the region's specific needs.

## **Methodology**

### **2.1 Methodological Approach**

The general focus of this endeavor is to understand and identify pathways for maximizing the impact of youth in Africa's digital future under the AfCFTA. As a result, the study will adopt an empirical approach to data collection that allows for the testing and validating various ideas. In this case, a theoretical approach would be less fitting as it focuses on developing novel theories (Bhattacharjee, 2012).

In line with the general aim of the study – which is to incorporate youth perspectives in the development of AfCFTA digital protocols – qualitative methods, namely content analysis and semi-structured interviews, have been chosen as the primary tools for data collection. Compared to more quantitative tools, such as surveys, which focus on numerical precision, interviews allow expert voices to be involved in the research process and policy recommendations, thus helping to legitimize the eventual findings (Bryman, 2012). Extensive efforts have already been made to analyze and document various themes related to this study, including African digital trade, digital



transformation, and AfCFTA developments. Qualitative content analysis will ensure that the findings of this study are not isolated from existing work but rather serve to improve and complement (Patton, 2002).

## 2.2 Research Design and Procedure

### I. Content Analysis:

#### A. Identify Content Sources:

We collected policy documents, online discussions, reports, articles, and treaties for analysis. Sources included;

- the International Labour Organization Report on Youth Unemployment in Africa,
- International Telecommunication Union (ITU) Annual Report on digital development,
- the AfCFTA Treaty adopted in 2018,
- the respective policy documents of the AfCFTA member states,
- policy briefs from research institutes such as Overseas Development Institute etc.

#### B. Develop Coding Scheme:

We created a coding scheme that aligned with the research objectives and questions. Codes included categories such as youth inclusion, benefits, opportunities, challenges, and digital trade.

### II. Semi-Structured Interviews:

#### A. Identify Participants:

The interviewees were policymakers, academics, industry experts, youth representatives, and other stakeholders involved in the digital sector and AfCFTA.

#### B. Develop Interview Protocol:

We created a structured interview protocol based on the key findings from the content analysis, ensuring that questions aligned with the research objectives and explored further details on youth perspectives, challenges, and policy recommendations.

#### C. Pilot Testing:

We conducted a pilot test of the interview protocol with a small group of participants. This helped refine questions for clarity and ensured that the interview process was effective.

#### D. Conduct Structured Interviews:

After the pilot testing, we conducted interviews with the selected participants, following the structured interview protocol.

### 2.3 Data Analysis

We analyzed both the content analysis and the coded data from the structured interviews, focusing on insights into the critical role of youth, challenges faced, and recommendations for improving youth participation in the digital sector within AfCFTA. We identified patterns, trends, and key themes. Both analyses contributed to the development of a well-constructed policy brief designed for utilization by the AfCFTA Secretariat in the context of negotiations concerning the Protocol on Digital Trade.

### 2.4 Limitations and Challenges

Considering the scope and focus of the present literature review, we underlined potential limitations in the research process. These limitations, if not addressed properly, could influence the outcomes and interpretations of the study. A key potential limitation during the interview process was the level of stakeholder engagement. Some stakeholders might not have been able to participate due to lack of availability or interest, potentially resulting in the absence of valuable insights. The research might have also risked missing crucial insights by not including other potential experts, leading to a lack of diverse viewpoints. Additionally, experts from developed countries might not have had an in-depth understanding of the region's specific challenges, which could have resulted in potential gaps in the relevance and applicability of their insights to the African context.

In terms of information limitations, one issue was the scarcity of literature specifically addressing youth engagement in digital policies. This gap might have made it challenging to draw comprehensive conclusions or identify established trends and strategies within this specific area. Additionally, there might have been difficulties in accessing comprehensive and accurate data

from certain countries due to the underdevelopment of information platforms. By anticipating these potential challenges, we designed the research to mitigate their impact and enhance the validity and reliability of the findings. To ensure effective stakeholder engagement, we diversified recruitment, communicated clearly, provided pre-interview briefings, and allowed the option for anonymity to ensure stakeholder comfort and capture a wide range of perspectives. Information limitations were mitigated by combining both qualitative interviews and quantitative data collection methods, allowing for a comprehensive understanding of youth participation in the African digital economy.

## **Findings and Discussion**

### **3.1 The Role of Youth in Digital Sector**

The digital sector holds immense importance for youth in Africa due to its potential to drive economic growth, enhance entrepreneurial opportunities, and provide access to global markets. According to the African Union's "Digital Transformation Strategy for Africa," the digital economy is expected to contribute significantly to the continent's GDP, creating millions of jobs and fostering innovation (African Union, 2020). The youth, who constitute a substantial portion of Africa's population, stand to benefit immensely from this transformation through enhanced access to information, education, and employment opportunities. Involving youth in the digital sector can also help bridge the digital divide, which remains a significant challenge in many African countries. By equipping young people with digital skills, they can become active participants in the global economy, thus reducing unemployment and fostering inclusive growth. The African Development Bank emphasizes that digital skills development is crucial for the youth to harness the benefits of the digital economy (AfDB, 2020).

In this sense, the capacity-building activities spearheaded by the AFCFTA Secretariat, in collaboration with the International Trade Centre (ITC), aim to empower young entrepreneurs to lead the African Free Trade Area. The Youth Symposium workshops facilitate direct interactions between youth, policymakers, and financial institutions, fostering an exchange of ideas on innovation, entrepreneurship, and achieving structural transformation for an inclusive trading environment. These initiatives aim to harness the potential of Africa's youth to drive socio-

economic transformation through inclusive trade and entrepreneurship under the AfCFTA framework (ITC 2023).

Involving youth in digital trade presents several advantages, both for the individuals and for the broader economy. Firstly, digital trade provides young entrepreneurs with the opportunity to access wider markets beyond their local environments. This increased market access can lead to higher sales, greater business growth, and enhanced economic resilience, as noted in the report "Turning Digital Trade into a Catalyst for African Development" (UNECA, 2019). Furthermore, digital trade reduces transaction costs and improves efficiency through the use of digital platforms, which is particularly beneficial for small and medium-sized enterprises (SMEs) often run by young entrepreneurs.

Moreover, youth engagement in digital trade can promote innovation and the development of new business models. Young people are typically more adept at adopting new technologies and are more likely to innovate in response to market demands. The *"Youth Enterprise Growth: Evidence from Youth Forward in Uganda"* study highlights how access to digital tools and platforms has enabled young entrepreneurs to diversify their businesses and improve productivity (Karishma et al., 2021). Also, involving youth in digital trade can enhance gender equality and empower young women. The report *"Making the AfCFTA Work for Women and Young People"* underscores the role of digital trade in providing equal opportunities for women, who are often underrepresented in traditional trade sectors (UNECA, 2020). By leveraging digital platforms, young women can overcome barriers such as limited mobility and access to physical marketplaces.

However, sustained long-term mentorships are necessary for the digital sector to benefit the youth truly. These mentorships should provide practical skills and knowledge, including digital tools, e-commerce, and cross-border trade regulations. Unlike short-term training programs offered by companies like Google and MasterCard, long-term mentorships can ensure that young entrepreneurs retain and effectively apply the skills they learn, leading to more sustainable business growth (Karishma et al., 2021).

### 3.2 Enhancing Youth Participation in the AfCFTA Through Inclusive Digital Trade Policies

Building on the importance of youth engagement in the digital sector, it is also critical to have youth involvement in the digital economy at the policy level. Research indicates that including the youth in the decision-making process, particularly at the negotiation and design stages of policymaking, leads to more effective and comprehensive decisions that reflect the interests and needs of younger generations (United Nations, 2023). Engaging youth ensures that their perspectives and innovative ideas are incorporated, making policies more dynamic and forward-thinking.

However, a prevailing societal perception views youth as inexperienced, which has resulted in policymakers often making decisions on their behalf without their input (Checkoway, 2011). This perception often emphasizes young people's shortcomings rather than recognizing their potential as a positive force for change (OECD, 2017). By involving youth from diverse backgrounds in decision-making, policies can become more inclusive and address the needs of various demographic groups, including marginalized communities. This approach ensures that policies are innovative and equitable, catering to the broader spectrum of society (United Nations, 2023). As such, the OECD developed a toolkit for youth participation where four levels of engagement are highlighted as key for youth engagement: i) informing the youth; ii) consulting the youth; iii) collaborating with young people in the decision-making process and iv) empowering young people with full autonomy (OECD 2017). Using this policy toolkit can help members structure and facilitate meaningful youth involvement, ensuring their contributions are effectively integrated into the policymaking process.

Article 9 of the AFCFTA's Women and Youth Protocol in Trade focuses on youth participation in policy formulation and national AfCFTA implementation. This article mandates members to promote the active participation of women and youth in formulating, implementing and reviewing policies related to the protocol. Moreover, Article 20(1) is dedicated to creating a Committee on Women and Youth in Trade to carry out the functions assigned by the Council of Ministers to facilitate the implementation of the protocol. Furthermore, Article 20(2) gives the Committee the authority to establish subsidiary bodies for the effective discharge of its functions. Although the Women and Youth Protocol has such provisions to enhance youth participation in the formulation of policies directly, a collaborative approach involving young people in the decision-making

process should also be implemented to bring the youth to the negotiation table under these three articles.

While these articles are subject to dispute settlement, for them to benefit from the AfCFTA, information, assistance, and training are critical. Capacity-building initiatives are essential to equip young people with the knowledge and skills needed to engage meaningfully in policy formulation and implementation. Moreover, beyond legal norms and standards, the willingness of state parties to put these provisions into practice is crucial (Klimke, 2024). Commitment at the highest levels of government and across various institutions is necessary to ensure these provisions are not merely symbolic but are actively pursued. Institutionalizing and formalizing processes to promote youth involvement is crucial. This includes establishing government institutions dedicated to empowering the youth and ensuring their sustained engagement in policy processes. For example, legal instruments must clearly outline the modalities of youth representation to avoid ambiguity and ensure consistency in implementation. The Committee on Women and Youth needs to develop comprehensive plans of action in cooperation with their yet-to-be-established national counterparts. These plans should outline specific steps and mechanisms for involving youth in decision-making processes, including regular consultations, feedback loops, and monitoring mechanisms.

Implementing a collaborative approach that involves young people directly in the decision-making process is vital. This means bringing youth to the negotiation table and ensuring their voices are heard and considered in all discussions related to the AfCFTA. This approach not only enhances the legitimacy of the policies but also ensures that they are more reflective of the needs and aspirations of young people.

Thus, while the existing provisions of the AfCFTA's Women and Youth Protocol lay a solid groundwork for youth engagement, several additional measures are necessary to ensure their effective implementation. These include capacity building, strong commitment from state parties, institutionalization of youth involvement processes, detailed plans of action by the Committee on Women and Youth, and a collaborative approach to decision-making. By incorporating these elements, the protocol can better achieve its objectives of promoting youth participation in trade policy and implementation. Along with the Women and Youth Protocol, the most relevant protocol

for the digital ecosystem within the African Continental Free Trade Area (AfCFTA) is the Digital Trade Protocol. This protocol plays a crucial role in defining the desired digital environment for trade within Africa and impacts Africa's digital trade with the rest of the world. The Protocol aims to establish harmonized rules and common principles to enable and support digital trade across Africa. It focuses on promoting intra-African digital trade, enhancing cooperation on digital matters among State Parties, and creating a transparent, secure, and trusted digital trade ecosystem (John 2024).

Cross-border data transfers are a critical aspect to consider in youth inclusion within this protocol, as they are embedded in digital economic activity along with businesses, social and digital platforms. In today's interconnected global economy, data transfer across borders is critical for facilitating international trade, enhancing economic cooperation, and supporting social interactions. Cross-border data flows underpin modern business operations, logistics, supply chains, and global communication networks (OECD, 2022). However, these data flows also raise significant concerns regarding privacy, data protection, and digital security, which has recently led to an important growth of restrictive measures across the globe, including Africa.

The AfCFTA's Digital Trade Protocol addresses these issues by setting out provisions prohibiting cross-border data transfer restrictions and data localization requirements among member states. These measures aim to create a balanced regulatory environment that supports the free flow of data while ensuring adequate protection of personal information. As digital trade becomes increasingly vital for economic growth and development, particularly for the youth engaged in digital entrepreneurship and innovation, it is essential to establish robust frameworks that foster trust and cooperation among member states. Articles 20 and 22 of the Digital Trade Protocol play a pivotal role in this context, providing guidelines for secure and efficient cross-border data transfers while allowing for necessary regulatory measures to protect national interests.

Articles 20 and 22 of the Digital Trade Protocol of the AfCFTA prohibit cross-border data transfer restrictions (subject to an upcoming Annex) and data localization requirements among members; however, it remains possible for members to adopt such measures against other countries outside the region. According to UNCTAD's Cyber Law Tracker, 33 African countries out of 54 (61%) have implemented legislation to secure data protection and privacy. Among these, several

members have previously implemented strict data localisation requirements in the region for data protection purposes, such as Zambia's Data Protection Act of 2021 and Kenya's Data Protection Act of 2019. Moreover, some members, such as Nigeria and South Africa, have expressed their intentions to adopt strict data localization requirements for economic development objectives (Kugler, 2021).

Best practice regulatory frameworks for cross-border data transfer restrictions and data localization requirements can be observed in the OECD Privacy Guidelines. The OECD Privacy Guidelines aim to ensure the protection of personal data while facilitating privacy-respecting transborder data flows. They recommend a proportionality assessment for any restrictions to transborder flows of personal data, ensuring that such restrictions are proportionate to the risks presented, taking into account the sensitivity of the data, and the purpose and context of the processing (OECD, 2020). Unnecessary restrictive digital policies could not only affect the operability of these companies in the region but might also lead to a decrease in a country's gross domestic product (GDP). A study conducted by ECIPE indicated that the economic costs of imposing data localization requirements could result in a GDP decrease of around 1.7% for developing countries (Bauer & Lee-Makiyama, 2014).

Given past trends in the region regarding restrictive digital policies, members should be cautious when considering data localization requirements or cross-border data flow restrictions, especially for social networks, which are crucial for youth in the digital trade landscape. Members of the African Continental Free Trade Area (AfCFTA) should avoid adopting policies that unnecessarily restrict the activity of social networks within a specific territory or arbitrarily limit cross-border data flows.

### *3.2a Role of Digital Platforms*

During the data collection process, several interviewees suggested that a large proportion of young African small and medium enterprises (SMEs) utilize social media as their primary channel for conducting their businesses. Although no official authority has studied this practice across the continent, this observation reveals a possible intuitive and pragmatic way of doing business among African youth. According to a study conducted in Kenya by the "Partnership for Finance in a Digital Africa - MasterCard" and "Caribou Data", 92% of the surveyed SMEs reported using social



media platforms like Facebook, WhatsApp, YouTube, or Instagram to boost their sales online. Conversely, only 27% of the SMEs surveyed use formal e-commerce platforms like Jumia or Upwork (Schiff & Pon, 2020). Digital platforms play a critical role in supporting youth entrepreneurship by providing access to information, markets, and financial services. In the context of Uganda, the *"Youth Enterprise Growth: Evidence from Youth Forward in Uganda"* report emphasizes the transformative impact of digital platforms on young entrepreneurs. These platforms facilitate communication with clients and buyers, expand access to market information, and enable coordination of purchase and delivery of produce and inputs, thereby enhancing business efficiency (Karishma et al., 2021).

One significant advantage of digital platforms is their ability to provide real-time market information, which helps young entrepreneurs negotiate better prices and make informed decisions. The report indicates that platforms have enabled a form of contract farming, allowing young farmers to access markets and secure better prices, thus escaping exploitation when demand is low (Karishma et al., 2021). Furthermore, digital platforms offer training and skills development, which are essential for business growth and diversification. Moreover, digital platforms create opportunities for youth to meet and network with other young people, fostering a sense of community and mutual support. This network can be a source of hope and motivation as young entrepreneurs share knowledge and market linkages. Developing public-private partnerships (PPPs) can further enhance these opportunities, as seen in successful innovation hubs and incubators in Rwanda and South Africa. The section below elaborates on the value of soft infrastructure in empowering youth to become digital entrepreneurs.

However, while digital platforms provide job opportunities, it is important to be cautious about the potential for poor labour practices. Companies like Deliveroo and Uber in Britain have been criticized for not recognizing their workers as employees, thereby circumventing labour laws that mandate minimum wages and union protections. Due to this classification, workers for these companies often receive poverty wages and lack the benefits and security that come with traditional employment (Butler, 2021).

### *3.2b Cross-Cutting Issues with the Trade in Services and Intellectual Property Rights Protocols*

To address cross-cutting issues, Intellectual Property Rights (IPR) knowledge and enforcement were identified as fundamental for developing young SMEs in the digital economy. IPR constitutes a crucial component of a nation's economic progress, and ongoing IP ideas and innovations enhance business and investment operations within and outside the state (Sukarmijan & Sapon, 2014). Many SMEs lack proficiency in IPR, missing opportunities for developing their business as they may not have a solid understanding of the use and access of patents (Ngonisa, 2023).

Moreover, Africa faces a serious problem with counterfeiting and piracy across a wide range of products, including medicines, alcohol, cigarettes, apparel, electronics, and household appliances, among others (Schneider & Ferguson, 2020). For young SMEs to thrive in the digital economy, enforcing IP rules is a fundamental precondition. Thus, it is important to have a functional and efficient dispute resolution mechanism to ensure the enforcement of the agreed standards. The establishment of a dispute resolution body specifically dedicated to intellectual property matters would ensure the protection of the standards agreed upon by state parties (*The Role of Intellectual Property Rights in the Success of the African Continental Free Trade Agreement (AfCFTA)*, 2023).

During the data collection, the intersection between the AfCFTA Digital Trade Protocol and the Trade in Services Protocol was also highlighted. It is perceived that the Trade in Services Protocol only offers marginal market access under a GATS+ scope, thus failing to provide a deep services liberalization within the continent. Consequently, smaller countries are affected by the absence of many services within their respective economies that could have been fulfilled with further services liberalization. This has significant implications for the digital economy, particularly for smaller economies in the region and ultimately for the youth.

The African Union has listed five priority sectors for the trade in services protocol, which include: Tourism, business services; communication services; financial services; transport and travel-related services. Particularly relevant for the youth, it is important to note the absence of educational services in the priorities list of this AfCFTA protocol. Cross-border trade in services in higher education has proved significant economic and social benefits by increasing cooperation, innovation and exposure to new business practices in several countries (Brar, 2014).

In light of the above, the African Union has discussed the intentions of its members to address this issue by launching negotiations on additional services sectors, including education services, after

the conclusion of the negotiations on the initial five priority sectors (International Trade Administration, 2022). The inclusion of education in the list of priorities for the AfCFTA Protocol on Trade in Services will provide benefits for the African region and its youth as it could facilitate fundamental capacity building possibilities in digital trade tools among members.

### *3.2c Closing the Divide Through Youth Innovation and Entrepreneurship*

Additionally, as identified in the literature review, research regarding youth contributions to ending digital poverty in Africa's context is lacking. This study consulted a range of individuals with considerable knowledge on the topic to gain a more grounded understanding of the situation. Participants were asked to share insights on how African youth can use the AfCFTA's digital trade provisions to tackle digital poverty and related challenges. The most shared and iterated responses were related to innovation, entrepreneurship, creativity, and technology. All participants suggested that the most effective way for youth to get involved in narrowing the digital divide is by developing ingenious tools that normalise the adoption of digital skills and encourage increased investment in digital infrastructure. The responses also emphasised the importance of an enabling environment, business development services, and knowledge-sharing opportunities, for without these, youth entrepreneurs with potentially disruptive ideas would not be able to succeed. These findings are consistent with those of other studies, which indicate that youth contributions to providing digital services might be the strongest leverage point for coordinated efforts to close the digital divide. Notwithstanding, the effectiveness of these efforts rests on a strong enabling environment (Lopez-Gonzalez et al., 2020).

In thinking about ways to advance youth-led digital transformation, it is important to understand the roles that innovation and entrepreneurship play separately and jointly. In general terms, innovation refers to the bringing about of new or improved ideas, processes, products or services that generate positive value, while entrepreneurship is executing those ideas into an actionable business venture (UNCTAD, 2018). Innovation helps entrepreneurs meet an identified market need and remain competitive. At the same time, entrepreneurs are responsible for launching innovative products or services that can radically change how certain markets operate (University of La Verne, 2024). The recent trade trends in Africa that show digitally delivered services outgrowing non-digitally delivered services (World Bank-WTO, 2023) present a fitting

opportunity for young people, as digital natives, to act as catalysts for digital transformation through innovation and enterprise. The activities of Poa! Internet in Kenya illustrates the impact of youth when they are involved in digital innovation and entrepreneurship (Case Study 1).

Case Study 1: Poa! Internet—using WiFi to build connectivity and wireless networks in last-mile communities

Poa! Internet is a youth-run enterprise delivering broadband services to underserved communities in Kenya. The company aims to connect millions of East Africans to the internet over the next few years using innovative technology and affordable product pricing. Poa has been operating since 2015, when it launched its services in Kibera, Kenya, Africa’s largest urban slum community. Poa is one of the few actors on the continent commercially expanding access to digital infrastructure to rural and poorer locations.

**A. Goal(s)**

Poa! aims to be “the leading internet provider in Africa and improve lives through unlimited access to knowledge and opportunities.” The company is working to bridge Africa’s digital divide by addressing affordability and coverage issues.

**B. Target market:**

Unserved and underserved communities

**C. Partners:**

British International Investment (development finance), AFRICA50 (private equity), and Novastar Ventures (venture capital) are among the key investors supporting Poa!’s national expansion plans in Kenya.

**D. Business model:**

*Approach:* Poa!’s innovative approach to connectivity circumvents the need for traditional digital infrastructure (e.g., mobile data and cell towers), which is notably expensive. Rather, it resells broadband internet purchased from traditional telco companies to last-mile customers using its own network. Poa!’s network and facilities cost 90% less to build than equivalent 4G and fibre technologies.

*Value proposition:* unlimited, uncapped, fast, and reliable internet service at half price less than the market rate.

*Revenue generation:* prepaid sales of internet access to individuals, homes, and small businesses at competitive prices. Home customers pay KSh 1,575 (~\$13), while street users pay KSh 20 (~\$0.18) for each GB of mobile data.

**E. Impact:**

- Free internet access to digital content on education, health, and employment opportunities.
- Free internet access to schools and other community institutions in return for the free hosting of Poa!’s network and infrastructure.
- 60% of students in Poa! schools report improved internet availability.
- 56% of users report better quality of life as a result of reduced internet costs and more reliable connection.

**Youth Contributions to Digital Transformation**

Poa! partners with microentrepreneurs in the communities it serves. These microentrepreneurs, mostly youth and women, run small kiosks (“Duka”) and are an essential piece of the fabric of low-income urban communities in Kenya. Poa! helps transform Dukas from ordinary retail kiosks to cybercafes and micro-community centers. Duka owners become digital entrepreneurs, buying high-speed broadband from Poa! and selling internet access and other digital tools to enrich their local community. The impact of youth participation in this particular context is immense. Microentrepreneurs are not only able to earn additional income but also be agents of digital transformation, economic development, and community building.

Nonetheless, it is important to note that innovative ideas and an entrepreneurial spirit will not contribute much to the journey to digital transformation if the necessary factors for success are absent. Such factors include an enabling policy environment, knowledge sharing and development, and support services. In the case of Pao! Internet, patient capital and funding were crucial to preparing the company to scale past the early stage and eventually compete nationally (*Case Study I*). “Soft” infrastructure is another critical element to unlocking the successes of youth digital entrepreneurship. The ITU (2017) defines soft infrastructure as “programmes and resources in an innovation ecosystem that provide mentorship, skills, experience and other knowledge resources to support innovative businesses.” Technology innovation hubs, conferences, co-working spaces

and such are particularly necessary in countries where more traditional scholarly networks are not as accessible. Countries like Rwanda, South Africa, and Nigeria offer examples of setting up lasting soft infrastructure systems. South Africa's Small Enterprise Development Agency (SEDA), Rwanda's ICT Chamber, and Nigeria's CcHub are investing in developing local entrepreneurial communities where young business-oriented people can exchange and learn from each other (ITU, 2021).

### 3.3 Obstacles and Challenges Encountered by Youth in the Digital Economy

The digital economy has emerged as a pivotal force in driving global economic growth, innovation, and connectivity. In Africa, the digital sector presents significant potential for transforming economies, creating jobs, and fostering inclusive development. However, to fully harness this potential, it is crucial to address the obstacles that hinder youth participation in the digital economy.

#### *3.3a Digital Literacy and Education*

One of the primary challenges facing African youth in the digital economy is the lack of digital literacy and education. Digital literacy encompasses the skills and knowledge required to effectively use digital technologies. Despite the increasing importance of these skills, many African countries have yet to integrate comprehensive digital literacy programs into their national education systems. This gap leaves many young people without the necessary competencies to navigate the digital landscape. Furthermore, socio-economic barriers exacerbate the issue of digital literacy. Access to quality education, including digital skills training, is often limited to more affluent communities, widening the digital divide. In rural and marginalized areas, the lack of educational resources and infrastructure further hinders youth from acquiring essential digital skills. Addressing these disparities is crucial to ensuring that all African youth can participate meaningfully in the digital economy.

According to the African Union's Digital Transformation Agenda for Africa (2020-2030), integrating digital skills into national curricula and ensuring equitable access to education are key strategies for enhancing digital literacy across the continent (African Union, 2020). Additionally,

initiatives such as digital literacy apps unveiled by firms (Olufemi, 2023) and targeted training programs can help bridge the digital skills gap. Interviews with stakeholders highlighted the importance of implementing comprehensive digital literacy programs and integrating digital skills into national education policies to address the digital literacy gap effectively.

### *3.3b Access to Technology and Infrastructure*

Access to technology and high-speed internet is a fundamental requirement for participating in the digital economy. However, infrastructure disparities between urban and rural areas in Africa create significant barriers for many young people. In rural areas, the need for more reliable internet connectivity and digital infrastructure severely limits opportunities for engagement in digital activities. Additionally, the high cost of internet access and digital devices presents another obstacle. Many African youth cannot afford the necessary tools to participate in the digital economy. This financial barrier is compounded by inconsistent electricity supply in many regions, which hampers connectivity and restricts the ability to use digital technologies effectively.

The International Telecommunication Union's (ITU) "Facts and Figures" (2023) highlights the significant urban-rural divide in internet access and the need for investments in digital infrastructure to bridge this gap (ITU, 2023). To bridge this gap, there must be concerted efforts to invest in digital infrastructure and make technology more affordable and accessible. Subsidizing internet access and digital devices can help make technology more affordable and accessible, while efforts to ensure consistent electricity supply will enhance connectivity. Stakeholders emphasized the importance of investing in digital infrastructure, particularly in rural areas, and making technology more affordable and accessible through subsidies and consistent electricity supply.

### *3.3c Regulatory and Policy Barriers*

Regulatory and policy barriers also pose significant challenges for African youth in the digital economy. The lack of coherent digital policies across different countries creates regulatory uncertainties and complexities. Young entrepreneurs often face difficulties navigating these fragmented regulatory frameworks, which can hinder their ability to operate seamlessly within the AfCFTA framework. For instance, the requirement for firms to incorporate separately in each country they operate in complicates cross-border operations. This bureaucratic hurdle increases

costs and reduces efficiency for young entrepreneurs seeking to expand their businesses across the continent. Additionally, high customs duties and logistical challenges for cross-border trade further impede the ability of youth to engage in the digital economy.

For example, digital regulations in Rwanda have significant implications for youth in countries like Ghana and Nigeria. The fragmented regulatory frameworks across African nations mean that young entrepreneurs in Ghana and Nigeria, much like their counterparts in Rwanda, must navigate different sets of regulations in each country where they wish to operate. This lack of uniformity complicates the process of cross-border expansion and increases the administrative burden on startups and small businesses. The requirement for firms to incorporate separately in each country they operate in is a significant regulatory barrier, increasing operational costs and reducing efficiency for young entrepreneurs. High customs duties and logistical challenges further impede the ability of youth to engage in the digital economy, as inconsistent customs policies and high tariffs significantly increase the costs of doing business.

The document underscores the importance of harmonizing policies and regulations to facilitate trade and economic integration across the continent. For Ghanaian and Nigerian youth, this harmonization would mean a more predictable and stable business environment, reducing the barriers to entry and operation in other African markets like Rwanda. The AfCFTA's Digital Trade Protocol addresses cross-border data transfers, which are crucial for digital economic activities. Efficient data transfer mechanisms are vital for businesses that operate online, including e-commerce platforms and digital service providers. Youth entrepreneurs in Ghana and Nigeria would benefit from streamlined and secure cross-border data transfer processes, reducing friction and enhancing trust in digital transactions.

Furthermore, limited access to secure payment platforms and non-interoperable mobile money systems restrict the ability of youth to engage in digital transactions. Developing a unified digital payment system and enhancing the interoperability of existing mobile money systems are critical steps. For young entrepreneurs in Ghana and Nigeria, improved financial infrastructure would facilitate smoother cross-border trade and financial transactions, enabling them to tap into larger markets across Africa, including Rwanda. Simplifying cross-border contractual processes, ensuring transparency and uniformity in taxation, and enhancing regulatory coherence are essential



steps to address these barriers and enable young entrepreneurs to thrive in the African digital economy.

### *3.3d Economic and Financial Challenges*

Economic and financial challenges significantly affect the ability of African youth to participate in the digital economy. Limited access to secure payment platforms and non-interoperable mobile money systems restricts their ability to engage in digital transactions. Currently, many youth entrepreneurs struggle with fragmented payment systems that do not support cross-border trade effectively. For example, while mobile money has become widely adopted within individual countries, its lack of interoperability across borders limits its utility for international transactions. This issue is further compounded by the absence of a continental digital payment system, making it difficult for young entrepreneurs to receive payments from customers in other African countries. Developing a unified digital payment system and enhancing the interoperability of existing mobile money systems are critical to improving financial infrastructure and supporting cross-border trade. To address these challenges, the Pan-African Payment and Settlement System (PAPSS) has been introduced to streamline and facilitate cross-border transactions across the continent. Developed by the Africa Export-Import Bank in partnership with the AfCFTA Secretariat, PAPSS aims to enable instant and secure payments in local currencies, reducing the reliance on hard currencies and minimizing transaction delays. This system is expected to significantly enhance trade by providing a reliable payment infrastructure that supports the African Continental Free Trade Agreement (AfCFTA), ultimately fostering economic integration and growth throughout Africa (Brookings 2022).

According to the World Bank (2018), enhancing digital financial services and payment systems is crucial for empowering youth and enabling them to participate in the digital economy (World Bank, 2018). The United Nations Development Programme (UNDP) also emphasizes the importance of digital financial inclusion for sustainable economic development (UNDP, 2023). Stakeholders highlighted the lack of a unified digital payment system as a significant barrier and suggested establishing a continental digital payments system as a priority to facilitate financial inclusion and support cross-border trade.

### *3.3e Social and Cultural Barriers*

Social and cultural barriers also play a critical role in limiting youth participation in the digital economy. Gender disparities in access to digital opportunities are particularly pronounced. Young women often face additional obstacles, such as societal norms and expectations, that restrict their access to digital resources and opportunities. Addressing these gender disparities is essential for promoting inclusive participation in the digital economy. Additionally, social class and geographic location significantly impact digital participation. Youth from lower socio-economic backgrounds and remote areas face greater challenges in accessing digital education and infrastructure. These disparities highlight the need for targeted programs to bridge the digital divide and ensure that all youth, regardless of their social or economic status, have equal opportunities to engage in the digital economy.

The African Union's Agenda 2063 underscores the need for inclusive growth and development, which includes addressing gender and socio-economic disparities (African Union Commission, 2015). Initiatives such as the Overseas Development Institute's (ODI) programs for strengthening youth livelihoods and enterprise innovation are crucial for promoting social inclusion (ODI, 2021). Stakeholders emphasized the importance of implementing targeted programs to address gender and socio-economic disparities to promote social inclusion.

### *3.3f Legal and Security Concerns*

Legal and security concerns further complicate the participation of African youth in the digital economy. Insufficient data protection and intellectual property laws expose young digital entrepreneurs to risks of data breaches and intellectual property theft. These vulnerabilities undermine trust in digital platforms and deter youth from fully engaging in the digital economy. Cybersecurity threats and the lack of preventive measures are also significant obstacles. While many African countries have adopted cybersecurity laws, enforcement mechanisms are often weak, reducing their effectiveness. Enhancing cybersecurity frameworks and ensuring robust enforcement is crucial to building trust and securing digital transactions. Practical and realistic measures tailored to the African context are needed to address these legal and security concerns effectively.

The World Economic Forum (2022) emphasizes the importance of digital trust and robust cybersecurity frameworks for building thriving digital economies (Hayat, 2022). Additionally, lessons from countries with strong data protection laws can guide the development of effective legal frameworks in Africa (Guglya & Maciel, 2020). Stakeholders highlighted the need for robust data and intellectual property protection, emphasizing that current data localization practices and outdated conventions like the Malabo Convention are inadequate. There was a call for updated and effective data protection frameworks, drawing lessons from countries like India, South Africa, Indonesia, and Rwanda.

Logistical challenges were another significant barrier, with stakeholders noting that it is often easier to ship goods from Africa to Europe than within Africa. High customs duties and inefficient shipping processes complicate intra-African trade, hindering the ability of youth entrepreneurs to expand their businesses across the continent. Cybersecurity and trust issues were also identified as critical obstacles. While many cybersecurity laws exist, enforcement mechanisms are often weak, undermining the effectiveness of these laws. There was a call for practical and realistic cybersecurity measures tailored to the African context to build trust and secure digital transactions. Maximizing youth participation in the African digital economy requires concerted efforts to overcome the obstacles hindering their success. By addressing infrastructure disparities, enhancing digital inclusion policies, and promoting job security, African countries can unlock the full potential of their youth demographic, driving sustainable economic development and prosperity across the continent under the AfCFTA. Moving forward, policymakers, stakeholders, and international partners must prioritize youth empowerment and create an enabling environment that fosters innovation, entrepreneurship, and inclusive growth in the digital era.

## **Conclusion and Recommendations**

This research delved into the multifaceted role and impact of youth within Africa's digital sector under the African Continental Free Trade Area (AfCFTA) framework. Through an extensive literature review and a detailed methodological approach, this study has highlighted critical factors influencing youth participation and identified potential pathways to enhance their engagement in the continent's digital economy.

The literature review highlights several key findings. Inclusive digital trade policies can significantly increase youth involvement by addressing systemic barriers such as limited access to technology, inadequate infrastructure, and policy frameworks that do not adequately cater to their specific needs. While general digital inclusion policies exist, there is a notable gap in those tailored specifically to empower young people in the digital domain, emphasizing the necessity for more targeted interventions within the AfCFTA framework.

Moreover, the study identifies substantial benefits and opportunities that digital trade under AfCFTA presents for African youth, including enhanced access to global markets, avenues for innovation and entrepreneurship, and the potential for substantial economic contributions. However, persistent challenges such as the digital divide heightened by socio-economic disparities and varying levels of digital literacy across the continent remain prevalent. Methodologically, utilizing both content analysis and semi-structured interviews ensured a comprehensive understanding of the issues. The findings identify the pivotal role of youth in Africa's digital sector and its various benefits for economic growth, entrepreneurial opportunities, and global market access. Key recommendations include the need for digital skills development to enable youth to effectively harness the digital economy's benefits, thereby reducing unemployment and promoting inclusive growth. Additionally, mentorship programs are highlighted as crucial for ensuring youth can fully capitalize on digital sector opportunities.

Moving forward, enhancing youth participation in AfCFTA through inclusive digital trade policies necessitates actively involving youth in policy formulation and addressing regulatory barriers. It also requires careful implementation of digital trade protocols to prevent overly restrictive measures. Digital platforms are recognized for their pivotal role in supporting youth entrepreneurship, yet challenges such as digital literacy gaps, limited technology access, regulatory complexities, economic constraints, social and cultural barriers, and legal and security concerns must be systematically addressed to integrate African youth fully into the digital economy. Ultimately, tailored digital trade policies can unlock unprecedented opportunities for innovation, economic growth, and sustainable development, indicating the urgent need for informed and effective policy interventions to maximize youth impact in Africa's digital future.

## 4. Policy Recommendations

### AfCFTA Secretariat

- To foster a digital ecosystem within the AfCFTA, minimize data localization mandates by adopting international frameworks like the EU's GDPR, promoting mutual recognition agreements similar to APEC's CBPR, and implementing risk-based data protection. Encourage cloud computing and data portability, and leverage international standards like ISO/IEC 27001 for data security. These measures will enhance innovation, competitiveness, and economic growth.
- To support digital economies in the AfCFTA, harmonize and modernize IP laws, enforce robust data protection like the EU's GDPR, and strengthen cybersecurity through a continental strategy such as the US's NIST Cybersecurity Framework and public-private partnerships. Build trust in digital transactions with secure digital identity systems, strong encryption, and regular compliance checks.

### Regional Economic Communities

- Initiate targeted programs to bridge socio-economic barriers and ensure equal access to digital education for marginalized youth, similar to the African Union (AU) Digital and Innovation Fellowship Program run in collaboration with AfriLabs and GIZ, and implement similar initiatives to bridge intra-state digital education gaps.
- Regional Economic Communities like ECOWAS, SADC etc. should serve as AfCFTA research support centers, conducting in-depth studies and providing valuable data and policy recommendations. Their regional expertise will facilitate evidence-based decision-making and regional integration. Additionally, they should coordinate research efforts, share best practices, and promote capacity building within the AfCFTA region.

### Member States

- Invest in digital infrastructure in rural areas to address disparities, focusing on expanding broadband and mobile network coverage through public-private partnerships. Initiatives like community Wi-Fi hotspots and digital literacy programs, supported by renewable energy investments, will bridge the digital divide. Continuous monitoring and integrating digital skills in education will ensure equitable access to digital opportunities.

- Collaborate with young people in the decision-making process of digital trade policies, ensuring their inclusion at the negotiation table. The Communication Ministries should create a forum for dialogue to bridge the divide between decision-makers and the youth in the digital economy. This will make the enacted policies practical and effective, rather than the usual hollow policies that look good on paper but are difficult to implement.
- Implement comprehensive digital literacy programs by integrating digital skills into national education policies, similar to Nigeria's 3 Million Technical Talent (3MTT) initiative, which aims to empower the youth for the digital economy.
- Subsidize internet access and digital devices through Public-Private Partnerships (PPP) to make technology more affordable and accessible. This can be achieved by reducing heavy taxes on internet service providers to offset high internet charges. For instance, in Ghana, users have complained about the high costs of MTN Ghana's services, which the company attributes to substantial taxes they are required to pay.

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