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2ND EGUMENI DIALOGUE

Interactive Session

Making Mobility Pay

Women's Economic and Financial Inclusion through Free Movement and Labour Mobility

21 October 2026 | Conference room 3

8:30AM - 1:00PM

AUC Headquarters, Addis Ababa, Ethiopia.

Background

Women move across Africa as migrant workers, entrepreneurs, cross-border traders, professionals and service providers. Mobility opens access to jobs, markets, skills and income, but women do not benefit from it equally. In 2024, Africa hosted 29.2 million international migrants, up from 17.8 million in 2010 and equal to 1.9% of the continent's population; 47.1% were women and girls (UN DESA, International Migrant Stock 2024: Key Facts and Figures). An estimated 86% of these migrants originated elsewhere on the continent (UN DESA, International Migrant Stock 2024 database).

Yet in 2022 women made up only 37% of Africa's 13.1 million migrant workers, compared with 46% of the overall labour force, a gap that reflects both barriers to women's labour mobility and the under-counting of women's informal and cross-border work (AUC, Report on Labour Migration Statistics in Africa, Fourth Edition, 2025).

Structural and practical barriers, including informal employment, limited access to financial services, lack of documentation, restricted labour market access, weak recognition of skills, limited social protection and difficulties accessing savings, credit, insurance and digital financial services, can prevent women from converting mobility into sustainable economic gains.

These challenges are particularly relevant for women migrant workers and women engaged in cross-border economic activities, who often operate at the intersection of migration, informality and limited financial inclusion.

For many women, the ability to move across borders does not automatically mean the ability to open a bank account, access credit, receive payments, build a financial history, transfer earnings affordably, access social protection or invest in a business. Administrative requirements, lack of portable benefits, limited recognition of qualifications and unequal access to financial services can therefore reinforce rather than reduce economic vulnerability.

The African Union has established important continental frameworks relevant to these issues, including the Migration Policy Framework for Africa (MPFA), the Protocol on Free Movement of Persons (FMP), and the Joint Labour Migration Programme (JLMP). Together, these frameworks provide an important basis for advancing labour mobility, rights, social protection and economic participation. JLMP PROPEL, in particular, provides an important entry point for strengthening labour migration governance and social protection for migrant workers and their families.

However, a key implementation challenge remains; how to ensure that greater mobility translates into meaningful economic and financial inclusion for women. Free movement should not be understood only in terms of crossing borders. It also needs to facilitate women's ability to work, trade, establish businesses, access financial services, transfer income, accumulate assets and benefit from social protection across borders.

Women are moving! But their money isn't moving with them

Women cross Africa's boarders as migrant workers,traders and entreprenuers. Yet for many, arriving doesnt mean being able to open a bank accounts, access credit, send money home affordably or keep their social protection

29.2M
Migrants

Hosted in Africa in 2024
up from 17.8 million in 2010.

47.1%
Women

Of them are women and girls.

Come from elsewhere on the continent.

86%
Intra-African

37%
vs 46%

Women's share of migrant workers Vs their share of the labor force.

BOARDING PASS

Women on the move

FROM: CROSSING BORDERS

TO: WORK, TRADE, FINANCE, PROTECTION

Free movement must enable women to work, trade, access finances and benefit from social protection across boarders

Agenda 2063

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OBJECTIVES

The overall objective of the session is to explore how free movement and labour mobility can contribute to women's economic and financial inclusion and identify practical measures to reduce the barriers that prevent women from fully benefiting from mobility opportunities.

Specific objectives

The session will seek to:

- Highlight the economic contribution and experiences of women migrant workers, entrepreneurs and cross-border traders.
- Identify barriers to financial inclusion, including identity and know-your-customer requirements for non-nationals, access to banking, savings, credit, insurance, digital financial services and affordable cross-border payments.
- Examine how labour mobility frameworks, skills recognition, social protection and free movement arrangements can better support women's economic participation.
- Explore practical approaches to linking mobility with decent work, entrepreneurship, financial services and social protection.
- Generate concrete recommendations for AU Member States, RECs and partners to strengthen gender-responsive implementation of free movement and labour migration frameworks.

EXPECTED OUTCOMES

The session is expected to generate:

- A short outcome note setting out 4–5 action-oriented recommendations on strengthening women's economic and financial inclusion through mobility and labour migration frameworks, submitted to the 2nd Egumeni Dialogue outcome process.
- Greater understanding of the links between free movement, labour mobility, financial inclusion, social protection and women's economic empowerment.
- Increased visibility of women lived experiences and contributions to cross-border economic activity.
- Stronger connections between women changemakers, policymakers, RECs, financial-sector actors and development partners.

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PROFILE OF PARTICIPANTS

The half-day session will bring together a diverse but focused group of participants, combining lived experience with policy, institutional and technical expertise. The Session will be attended by:

- Women with lived experience, including migrant workers, cross-border traders, entrepreneurs, and women supporting migrant communities;
- Policy and institutional actors, including the AU and its African Institute for Remittances, RECs, JLMP PROPEL, Member States, and civil society/migrant organizations;
- Private sector and financial inclusion actors, including central banks and financial regulators, financial institutions, digital/mobile-money and cross-border payment providers, and relevant business associations;
- Researchers, academics and experts in migration, gender and financial inclusion policies; and
- Selected media, working within the safeguarding arrangements set out below



AVAILABLE LANGUAGES

The session will be conducted in **English** and **French** with simultaneous interpretation.

Where a Session 1 speaker works in another language (for example, Kiswahili or Portuguese), interpretation into that language will be arranged.

PARTNERSHIP APPROACH

The session is co-convened by the African Union Commission Women, Gender and Youth Directorate (AUC-WGYD) and GIZ African Union Project on African Integration through Labour Migration and Mobility (AIMM) as the strategic partner.

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EVENT PROGRAM

9:00 AM	**WELCOME AND FRAMING** Framing the nexus between gender equality, mobility, economic empowerment and financial inclusion
9:15 - 9:30 AM	**KEYNOTE** Why mobility needs to be understood as an economic and financial inclusion issue for women. **Speaker**: Yavi Madurai
9:30 - 10:30 AM	**SESSION: WOMEN ON THE MOVE – VOICES FROM PRACTICE** Sharing of experiences, opportunities and the practical financial and administrative barriers faced by women migrants.
10.30 - 10:45 AM	**NETWORKING BREAK**
10.45 - 12:45 PM	**DESIGN THINKING SESSION** Financial Inclusion Solutions for Women on the Move
12:45 - 13:00 PM	**FROM DIALOGUE TO ACTION** Presentation of the Outcomes: Rapporteur

For more information regarding the event, please contact:

Ms. Mwasinga Khiwima

Gender and development officer | MwasingaI@AfricanUnion.org

Ms. Maria Musimenta

Digital Innovation Fellow, AUC WGYD | musimentam@africanunion.org

Sowsen Said

GIZ AIMM Advisor | sowsen.said@giz.de

Naomi Abye

GIZ AIMM Advisor | naomi.abye@giz.de