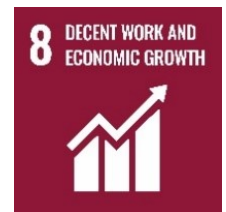


MAKING BUSINESS EASIER FOR WOMEN

Unsuitable loan requirements, care duties, limited representation – women face additional challenges compared to their male counterparts when it comes to doing business. [The ICR Facility](#) puts women into the centre of economic policies, legal reforms and credit schemes in African, the Caribbean, and the Pacific (ACP) regions. So far, we have worked with governments and business organisations in 70 countries to advance women’s participation in the economy.

GENDER EQUALITY: A BUSINESS ADVANTAGE

A thriving private sector is critical to the economic and social development of any country. Businesses create jobs, pay incomes and innovate. Still, there often remain challenges that make it difficult for businesses to operate – and to do so in an inclusive and green way. These obstacles are felt even more by women entrepreneurs, workers or leaders, and hamper their chance to fully benefit from economic opportunities.



In ACP countries, the hindrances to women-led enterprises and female workers are multidimensional and interlinked. Discriminatory laws, gender-blind policies and social norms can make it hard for women to grow a business or enter the formal labour force. The ICR Facility works together with governments and business organisations in these countries to reform the legal framework businesses operate in, to develop gender-responsive financial services and to establish public-private dialogues where women’s voices and needs can be heard and addressed.

The macroeconomic benefits of women’s participation in the economy have been traditionally overlooked or unaccounted for, as with unpaid care responsibilities. Yet, they represent an important untapped force not only to foster economic growth but also to ensure a just transition towards a sustainable economy.

THE ICR FACILITY IMPROVES THE BUSINESS ENVIRONMENT

The ICR Facility assists public institutions and private sector organisations who seek support to boost private sector development in a gender-responsive approach. In parallel, we also involve public and private stakeholders that are still gender-neutral by demonstrating the business case for the integration of a women’s economic empowerment (WEE) angle in their work, beyond the sole moral imperative.

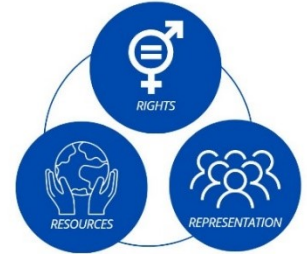
Amongst others we:

- **Deliver short term technical expertise** to help our partner organisations **enact and implement gender-responsive and gender-transformative business reforms**: simplification of procedures, business tax policies, trade facilitation, commercial disputes, infrastructure development, etc;
- **Collaborate with Development Finance Institutions (DFIs)** to accompany the creation of financial products tailored to the needs of business women;
- **Publish reports, videos, blogposts and free self-paced online courses** to share knowledge and data on the positive economic impact of business environment reforms that tackle gender inequalities;

→ **Sensitise gender-neutral stakeholders** to the multiple benefits of applying a gender-lens into their work, for example by including them in our peer-to-peer trainings, and inviting them to our ICR4WEE Conference next year in Kigali, Rwanda.

RIGHTS, RESOURCES & REPRESENTATION: THE 3Rs IN OUR WORK

The ICR Facility puts in motion the principles of the BMZ Feminist Development Policy and the EU Gender Action Plan III. Women's **rights** are consolidated through our technical assistance to reduce gender inequalities in the regulations that frame the environment businesses operate in. We collaborate with DFIs to increase financial **resources** available for women in business. Finally, all our interventions are centred around a dialogue approach between policy-makers and the private sector in which we ensure the **representation** of women and of their needs as business owners, investors and workers.



Rights

We assist policy-makers to draft, enact and implement gender-sensitive and gender-transformative policy reforms that **grant women equal access to entrepreneurship, jobs, incomes and finance**, and remove the legal barriers that restrict their choice of occupation and access to economic opportunities.

Example: Strengthening women's property rights in Uganda

In Uganda, the property rights of women in cohabiting relationships (unions that are not legally registered) are not protected by the law. Because these women are asset-constrained, collateral is a key barrier for many who own a business and want to access credit. Under current laws, women cannot recover their share of jointly acquired assets if their relationship ends as these are considered full property of the man and his relatives. These cases are not isolated, as 30% of women in unions in Uganda live in cohabiting relationships.

In 2023, the ICR Facility assisted the Uganda Association of Women Lawyers (FIDA-U), an organisation that advocates for equality in the law. The intervention supported FIDA-U's advocacy work to reform the marriage and family bills that govern asset ownership in unions. This included capacity building and a stakeholders' dialogue that gathered policy-makers, business women associations and cultural leaders. With reinforced skills and alliances, FIDA-U has created advocacy material targeted at different audiences and has partnered with judges to officially hand in their recommendations to the Members of Parliament who will hold a vote on the reform of the Marriage Bill in the next months.



"We have to understand that property has its benefits. When you have a piece of land you can go to the bank to get a loan. It all plays into each other." - Omega Aloyo, lawyer and FIDA member

Resources

We train and support DFIs in ACP countries so that they enhance **women's access to resources**, such as finance, credit or land. DFIs are state-owned with a mandate to invest in development projects. They can thus act as catalysts to accelerate WEE when they strengthen the gender-lens in their internal and client-facing operations.

Example: Women farmers can now get loans more easily in Tanzania

More than two thirds of jobs and almost half of the Tanzanian GDP are generated in the agricultural sector. Most farmers are women. But to expand farms or finance new machinery, many women find it difficult to get loans. In March 2023, the state-owned Tanzania Agricultural Development Bank (TADB) launched a new woman and youth financing scheme, which it developed with the ICR Facility. Women and youth farmers can now receive loans whose conditions are adjusted to their needs. This goes along with non-financial support, like training and better market linkage within specified agricultural value chains. The ICR Facility also assisted the bank with developing a gender strategy and establishing a women and youth unit for which it is hiring staff specifically for the implementation of the programme.



Representation

We support **women's participation and engagement** in public-private dialogues. Women are underrepresented in leadership positions and less likely than men to be involved in policy development. By strengthening the capacities of women business associations and reinforcing the gender-responsiveness of consultations structures, new reforms that are genuinely inclusive can be developed.

Example: A new gender-sensitive industrial policy in Eswatini

Eswatini's exports are heavily dependent on just a few products. Seven manufacturing products account for 73% of the total export value. Further, working conditions and wages in manufacturing show a gap between male and female employees. In 2022, the Ministry of Commerce, Industry and Trade of Eswatini asked the ICR Facility to assist in revising the Industrial Policy. The government wanted to improve the investment climate of Eswatini and diversify the economy. The new policy should also be more inclusive and ensure that women and the youth can get into better quality jobs.

The Ministry and the ICR Facility organised stakeholder consultations, during which representatives of government and the private sector were able to put forward their respective interests and discuss what the new industrial policy should look like. An effort was made to ensure the consultation workshops were gender-balanced and that women businesses organisations were present to ensure their needs and interests were well captured. The new Industrial Policy identifies women, youth, people with disabilities, and small businesses as target groups. The Ministry finalised the Industrial Policy in August 2023 and plans to launch it in February 2024.

“The new policy will address issues such as the active economic participation of women, the youth, persons living with disabilities as well as MSMEs. Currently, the Eswatini economy is not inclusive as these groups are not equally benefiting from the country's manufacturing activities and this has created a highly unequal society. The Industrial Policy can alleviate this challenge of low participation by: [...] promoting sectors and jobs that could bring higher women participation and trigger women economic empowerment [..].”

Zamanyambose B. Mtetwa, Director of Industry, Ministry of Commerce, Industry and Trade, Government of Eswatini.



360 DEGREES COOPERATION AND COLLABORATION

The ICR Facility is a successful example of **European actors working together** to accelerate women's economic empowerment. It is implemented by four European organisations: GIZ, the British Council, Expertise France, and SNV. It is also co-funded by different entities: the European Union (EU), the Organisation of African, Caribbean and Pacific States (OACPS) under the 11th European Development Fund (EDF), together with the German Federal Ministry for Economic Cooperation and Development (BMZ) and the British Council.

Within GIZ, our team **collaborates with colleagues in-country** to maximise our impact and incorporate a WEE angle to activities on the ground in a complementary approach. In Eswatini, for instance, the ICR Facility partnered with the Strengthening the National-Regional Linkages (SNRL) project to integrate a gender-responsive angle in the review of the Industrial Policy.

Through these partnerships we created a **far-reaching network** that enabled us to conduct interventions in 70 ACP countries, work with 130 partners, and reach 15,000 stakeholders.

Although the ICR Facility started in 2019 and already carried out gender assessments in its activities, WEE was formally established as the core element of our work in 2022. This change required significant adjustments, but thanks to the genuine commitment of all funders and staff, this transition was a success. Our team continuously **enhances its own knowledge on gender equality** through online and in-person trainings, brown-bag lunch exchanges, peer-to-peers with colleagues from other projects and readings. The entire team has also taken a 3-day online gender training with focus on WEE in 2020-21, and will be taking our self-paced training on BER and WEE. To date, the team has a WEE expert and a gender focal point at project level, and we have started to present our own lessons learned and best practices to colleagues across our implementing organisations.

What our partners have said about us:

"The EU considers the [ICR] Facility a successful example to promote the WEE angle in the context of broader business environment reforms, and promoting WEE has gained a more central position in the facility recently." – ECDPM (*the Centre of Africa-Europe relations*), "*Gender equality in EU external action: Mainstreaming women's economic empowerment*"

"The ICR Facility is a project I particularly like. One of the biggest problem [we face in African, Caribbean and Pacific region] is in unemployment. Any shift to unlock employment, in particular for women and youth, is extremely important. This project is targeted at this real problem."

Scott McDonald, British Council CEO



"Thanks to the ICR Facility's intervention, now we have integrated a gender dimension into our processes to serve our members as well as other institutional partners. A gender focal point has been designated and she supervises our processes, documents, and forms so that they are in line with gender best-practices. Our goal is now to formally develop with our partners a gender policy for the chamber. The intervention also brought to light concrete opportunities to develop the apiculture cluster in the north of the country." - *Mr. Raymond Adjakpa Abile, General Secretary of the Chamber of Commerce and Industry of Benin*