

GIZ Botswana and SADC Women Economic Empowerment Project (IWEE)

Background

Without women, socio-economic development remains limited. Women are an important part of our societies and especially in southern Africa they play a crucial role in the upbringings and education of future generations. Excluding women means limiting opportunities for growth. What would happen if we provide more opportunities for them? What would happen if more women be able to access land? Money? Imagine a woman entrepreneur walking into a bank and getting a loan. Suddenly she can buy new equipment, certify her products and start trading across borders. Imagine she can insure her crop or other risks. The project “Industrialisation and Women Economic Empowerment” (IWEE) wants to include. Consciously. Together we our partner, the Southern African Development community (SADC), IWEE is hoping to create new opportunities for all women in the region.

Women in the SADC region are facing several difficulties in accessing financial services across the different economic sectors in the region. In much of the region, women are excluded from value chains and their limited capacity to take advantage of productive opportunities within these. They remain active mostly in the low value-added sectors.

IWEE is a component within the module “Cooperation for the Enhancement of SADC Regional Economic Integration” (CESARE) and has a GE2 marker.

Promoting Gender Equality

Achievements

A major achievement is the **Gender Action Plan** that was approved in July 2023 as an annex to the new SADC financial inclusion strategy for SME access to finance (2023-2028). To get approval for this in such a short time frame was an exceptional achievement for all involved. **This plan addresses structural root causes for gender-based discrimination** in the financial sector. SADC Member States now need to report gender disaggregated data concerning access to finance.

IWEE developed:

- Guidelines for **gender responsive procurement and gender responsive budgeting** to get more women to benefit from public procurement processes.
- A training guide on how to train women to meet their needs– taking into consideration domestic and care work, preferential training methods etc.
- An analysis of priority regional value chains, **identifying challenges and opportunities for women entrepreneurs** and providing practical recommendations on how to increase women participation in these value chains including agro-processing, aquaculture, mineral beneficiation, tourism, ICT, automotive, textiles, leather, and pharmaceuticals.
- Guidelines for financial service providers on how to develop **women centric financial products** (i.e. loans, insurances). Women usually do not own land and thus struggle to secure funding to grow their businesses. While studies show that women are more reliable in repaying loans they are still considered as a risk.

Another highlight of IWEE is the challenge fund. From more than 800 registrations, 14 non-profit organizations were selected and received local subsidies to train women on business skills, financial literacy, product development and quality assurance. **More than 2500 women benefitted from this opportunity**, with some of them tripling their income and engaging new employees.



Women being trained on product development by the Tanzanian Women Chamber of Commerce.

Situation in the SADC Region

The SADC Secretariat has developed a range of policies and strategies to facilitate gender-responsive economic development. Gender is addressed as a cross-cutting concern in the SADC vision 2050, in SADC Industrialization Strategy and Roadmap (SISR), in the Regional Indicative Strategic Development Plan (RISDP). In 2008, SADC introduced a Gender protocol (revised 2016) and in 2019 the Regional Multi-Dimensional Women Economic Empowerment Programme (RMD-WEEEP).

Despite efforts by SADC secretariat to promote gender equality implementation at member state level remains weak and women continue to face multiple challenges. The patriarchal set-up is reflected in gender stereotypes. Cultural, traditional, and religious beliefs regarding

gender roles of men and women are deeply entrenched in society. While women-owned enterprise (WOEs) account for a large share of marketplace activities in many SADC countries, female entrepreneurship remains skewed towards smaller and informal enterprises. WOEs are often less productive than those operated by men, and operate in less profitable parts of value chains, providing only subsistence income.

Critical constraints on women's economic participation in the SADC economy include limited control and access to productive resources such as business finance, access to appropriate technical advisory services in business management, lack of control over assets and capital in both the formal and informal sectors, and exposure to limiting gender stereotypes embedded in patriarchal norms in societies.

Participation within the SADC priority Regional Value Chains (RVCs) such as agro-processing remain very low across the region, which the WEE programme seeks to counteract.

Approaches which have proven effective

Intersectional Consultations have proven as most effective in the development of gender responsive products within the region. Including National Ministries of different sectors, e.g. Trade, Gender and Finance, regional and national finance institutions, African Women in Business (AWIB), SheTrades, the SADC Committee of Ministers of Finance and Investment (CISNA), SADC Banking Association and the SADC Development Finance resource Center (DFRC).

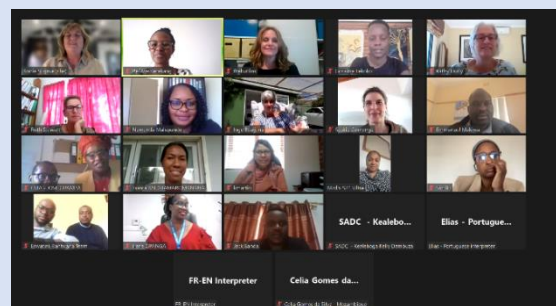
Flexibility to adapt to partner needs has further proved beneficial. For instance, the Challenge Fund initially was designed for 10 recipients. Based on a request by

Member States the number was increased to provide equal opportunity for each state to benefit from the intervention.

Being engaged with the recipients of the local subsidies. This tremendously helped in building their capacities by providing technical, administrative and financial assistance. But it also provided important insights and lessons learned.

Building networks and **building on existing knowledge**.

Impact: short, medium and long term



Online networking and exchange for the 14 non-profits organisations who received a local subsidy to train women entrepreneurs.

Gender as a quality feature of our work

Value and appreciation

Appreciation is shown by the SADC secretariat in multiple ways. In May 2023, IWEE was invited to participate in the annual meeting of SADC Senior Officials of Gender and Women Affairs in Kinshasa, DRC to present the project, its approach and contribution to the region.



Meeting of the SADC Senior Officials of Gender and Women Affairs in Kinshasa, DRC.

While limited human resources can be a challenge at SADC Secretariat different departments contributed and showed continuous interest in the project activities. Especially the Gender Unit, but also the department for industrial development

and trade and the department for finance investment and customs.

In November 2023, representatives from SADC Member States travelled to South Africa for a field visit to meet some of the women trained through the challenge fund and expressed their appreciation for the activity.



SADC field visit to women trained through the challenge fund.

Implementing feminist core principles

In review of the Feminist Development Policy introduced in March 2023, IWEE has working with the feminist core principles in mind:

Representation

IWEE has consulted with women at different levels to inform its work. Public and private. Local and regional. At policy level and at grass-roots level. Fortunately, women are already engaged in the financial sector in the SADC region and represented in Ministries of Finance as well as financial institutions.

Rights

The project engaged in a scoping study on gender discriminatory laws and areas where affirmative action is needed.

While the Challenge Fund has primarily provided business training for women entrepreneurs, many of the non-profit organizations included training and awareness raising on gender-based violence to inform women of their rights and build their confidence.

Resources

Like male entrepreneurs, female entrepreneurs need access to financial resources to grow and scale their business. IWEE has shared valuable information to women led enterprises through various in person and virtual national and regional workshops.

Cooperation

To achieve gender equality and truly transform the existing power structures is a major undertaking. IWEE has supported this journey. But more steps need to be taken. The following three factors were critical in the project achievements:

1. Building alliances and providing opportunities for new relationships who are in support of the change.
2. Identifying champions who are already experienced and can motivate others to follow.
3. Have a convincing story to help people understand why this change is necessary and positive.

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As long as we do not actively include women, they will remain excluded!