



CHAPTER 4

Productive resources and employment, economic empowerment

Articles 15-19



Women informal traders contributing to Botswana Vision 2016.

Photo: Gender Links

KEY POINTS

- The Southern Africa Gender Development Index (SGDI) score of 83% is 14 percentage points higher than the Citizen Score Card (CSC) score of 69%.
- Botswana continues to have the highest proportion of women in economic decision-making positions within the public sector at 38%; a 5% decrease since the last barometer in 2011.
- Women make up 41% of paid employment.
- Women dominate the informal sector, owning and operating about 70% of informal sector businesses.
- The proportion of female-headed households living in poverty is higher than that of male-headed households, on average 33% and 27% respectively.
- More females own arable land than males, 57.6% and 41.6% respectively.

Table 4.1: Productive resources and employment, economic empowerment

	SGDI	CSC
Scores	83%	69%
Ranks	2	5

Table 4.1 shows a 14 percentage point gap between the SDGI score of 83% (74% in 2012) and the CSC score of 69% (58% in 2012). The SGDI score looks at women's share of economic decision-making, female to male labour force participation, female to male unemployment rate, women's share of non-agricultural paid labour and the length of maternity leave. The SGDI does not measure women's access to land, to finance and to productive resources - all critical to this sector. This may account for the discrepancy between the SGDI score and the CSC scores. The 66% SGDI score is below the 73% regional average.

Most government policies recognise that tackling poverty requires assisting women to get jobs in the formal sector. The 2011 Draft National Policy on Gender and Development indicates that, despite the positive changes

in legislation, women still have limited access to and control over productive resources.

The CSC score for women and men is at parity, at 69%.



Joyce Ramphaleng busy at the women's economic empowerment programme at the Kagisano Women's Shelter - Gaborone, Botswana.
Photo: Vincent Onthusitse

Women and men in economic decision-making



The Protocol provides that state parties shall, by 2015, ensure equal participation by women and men in policy formulation and implementation of economic policies.

Botswana has experienced rapid economic growth averaging 8.7 since independence. International organisations, such as the World Bank and the International Monetary Fund (IMF), recognise Botswana as an upper middle-income country (UN 2010, NDP 10).

The mineral sector drives the economy, making it the largest contributor to Gross Domestic product (GDP). However, the global economic crises of the last few years have hit the diamond industry hard, contributing to a sharp decline in GDP to an estimated 3.3% in March 2009 (NDP 10). Employment creation, investments in education and health as well as poverty alleviation have suffered as a result (UN 2010).

Botswana also faces major development challenges: the high HIV and AIDS prevalence of almost 25% of the adult population; pervasive poverty levels at 30.3% and over 50% in some remote regions, and growing social inequalities, with a Gini Index of 0.61 (UN 2007, UN 2010).

Recent retrenchments in the mining and manufacturing sector have further increased unemployment, poverty rates and the rise of the price of goods and services. Rural women are the poorest of the poor.

The agricultural sector has performed poorly since independence, with its contribution to GDP declining significantly from 33% to 1.9%. Yet most rural households depend on this sector for survival (NDP 10).

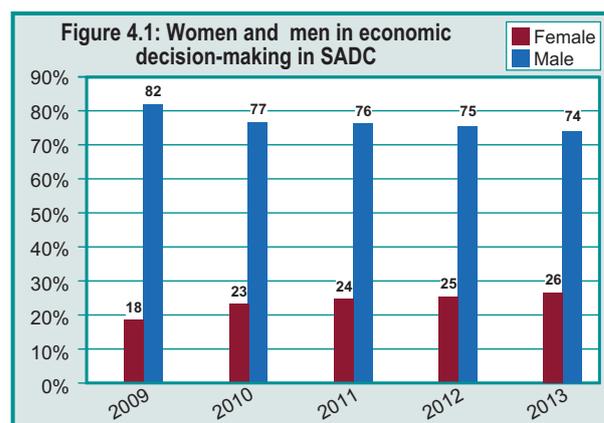
The National Development Plan 9 and National Development Plan 10 promote economic diversification to stimulate growth in other sectors such as agriculture, tourism as well as the financial and manufacturing sectors.

Economic diversification could increase economic opportunities for women in the informal and agricultural sectors. The Ministry of Agriculture is reviewing the 1991 Agricultural Policy. This review aims to promote diversification of the sector, mainstream the needs of

women and youth, increase productive levels through the commercialisation of agriculture, improve support to farmers, and develop infrastructure. The Ministry of Agriculture is one of the few ministries to have incorporated the mainstreaming of gender and youth in its policy review.

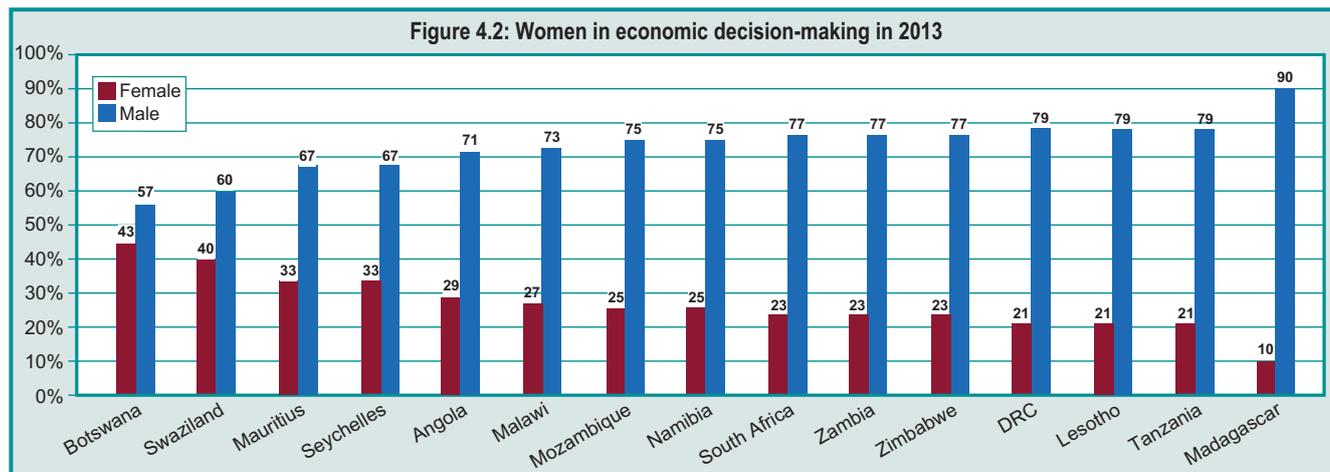
However, macro-economic policies are not gender sensitive. Recent discussions on the revision of the Company Act and Trade policies and regulations have failed to address how gender will contribute to growth in trade activities.

Figure 4.1 shows that since the Barometer began tracking this indicator, overall there has been steady, albeit slow, progress towards achieving 50% of women in economic decision-making positions in SADC countries. From 2009 to 2012 women's participation in economic decision-making in roles such as ministers and deputy ministers, permanent secretaries in finance, economic planning



Source: 2013 SADC Gender Protocol Barometer.

and trade as well as governors of the reserve bank has gone up from 18% to 26%; that is eight percentage points increase.



Source: 2013 SADC Gender Protocol Barometer.

Figure 4.2 shows that Botswana, Swaziland, Mauritius and Seychelles top the list in terms of women's representation in economic decision-making. With 43% women in economic decision-making posts, Botswana continues to lead the way.

Table 4.2: Women and men in economic decision-making

	Name	Male	Female
Minister of Finance and Development Planning	Hon. Kenneth O. Matambo	X	
Assistant Minister of Finance and Development Planning	Hon. Gloria Semolokae		X
Permanent secretary/DG	Mr S Sekwakwa	X	
Minister of Labour and Home Affairs	Hon. E. Batshu	X	
Permanent secretary	Mr L Moahi	X	
Minister of Trade and Industry	Hon. G. Makgatho-Malesu		X
Assistant Minister of Trade and Industry	Hon. V Seretse	X	
Permanent secretary/DG	Ms B Molosiwa		X
Governor of the central or reserve bank	Ms L.K. Mohohlo		X
Deputy governor of the reserve bank	Mr O.A. Motshidisi	X	
Citizen Empowerment Development Agency - CEO	Mr T Thamane	X	
Local Enterprise Authority - CEO	Mr T Matome	X	
TOTAL	13	8	5
PERCENTAGE		62%	38%

Source: Gender Links 2012.

Table 4.2 gives the breakdown of the women and men in economic decision-making positions.

No affirmative action policies are in place to promote equal opportunities for women and men in economic decision-making positions. Public and private sector boards, which provide direction for economic policies, are predominantly male driven.

Gender budgeting



The Protocol provides that State Parties shall ensure gender responsive budgeting at the micro and macro levels including tracking, monitoring and evaluation.

Few existing gender budgeting initiatives are in place. In 2000 the NGO Coalition piloted a gender-responsive budget analysis project in the ministries of Labour and Home Affairs and local government. In 2010, the BOCONGO gender sector commissioned a consultancy to develop a gender budget strategy. Despite this, no implementation plan has been developed.

Time use



The Protocol provides that, by 2025, state parties shall conduct time use studies and adopt policy measures to ease the burden of the multiple roles played by women.

In Botswana no time-use studies have been undertaken, but the Women's Affairs Department (WAD) is planning a study with the Central Statistics Office (CSO).

Economic empowerment



The Protocol provides that state parties shall, by 2015, adopt policies and enact laws which ensure equal access, benefits and opportunities for women and men in trade and entrepreneurship, taking into account the contribution of women in the formal and informal sectors; Review national trade and entrepreneurship policies, to make them gender responsive; Introduce affirmative action measures to ensure that women benefit equally from economic opportunities, including those created through public procurement processes.

Trade and Entrepreneurship

The government has provided a macro-economic policy environment conducive to private sector contributions to the economy and citizen empowerment programmes that stimulate economic diversification and growth. NDP 9 and 10 emphasise private sector-led growth.

However, the macro-economic policies, including citizen empowerment policies and programmes, are not gender-responsive. For example, the Citizen Entrepreneurial Development Agency (CEDA) and the Local Enterprise Authority (LEA) have no special incentives to promote women's participation. As a result, women's involvement in these programmes is extremely low compared to men (NDP 10).

The Ministry of Trade and Industry's mandate is to provide an environment conducive for investment, business growth and economic diversification. However, policy and programme initiatives such as the Trade Policy of 2009, the Private Sector Development Strategy of 2008, the National Export Strategy and international trade initiatives, do not adequately respond to the needs of businesswomen.

Putting Women First Trust (PWFT), an NGO promoting the mainstreaming of gender in macro-economic policies, held a workshop for young female entrepreneurs in May 2010. They highlighted the problems women face accessing economic and financial services.

The commercial banks, CEDA, LEA, Botswana Export Development and Investment Authority (BEDIA) and

Botswana Development Cooperation (BDC) tend to exclude women. Requirements for support are unrealistic (PWFT 2010). Despite the favourable conditions for youth economic empowerment, young women do not access these programmes as much as young men do.

Specific economic programmes by GAD, the UN, and NGOs such as Women's Finance House Botswana (WFHB) and Women in Business Association (WIBA), make a difference to the economic empowerment of women. However, these programmes are inadequately resourced and unsustainable. Most strategies and programmes by the government and UNDP to assist women are short-term. For example, a programme by UNDP and the Botswana government to provide economic assistance to economic empowerment programmes ended in 2003. However, the current UN/Government programme of Implementation and the 2010 UN Women Country Strategy provides opportunities for economic empowerment programmes. An assessment by GAD and NGOs indicated that current programmes need to be reviewed to make them more gender responsive (GAD 2009).

The Gender Affairs Department supports women who operate economic projects in rural areas and organises an annual Women's Expo, an exhibition that provides women with a platform to market their products. Women's NGOs in Botswana, such as WFHB, are working to stimulate women's participation by providing business education and training. Despite this, women continue to be burdened by the multiple roles they have to perform (GAD 2008).



Women breaking into non-traditional areas - a woman working in the telecommunications industry, Botswana.
Photo: Gender Links

Woman in Business Association



Anna Sebopelo Board member WIBA and Gender Sector Coordinator.
Photo: Vincent Galatshwe

The Women in Business Association (WIBA) was formed in 1990 as a committee of BOCCIM (the Botswana Confederation of Commerce, Industry and Manpower). It is an independent, non-governmental organisation with the objective of assisting all women in the business sector. WIBA is now represented in the BOCCIM National Council, but is treated as a separate sector representing women. The Association is also affiliated with the Botswana Business Coalition on AIDS (BBCA), an organisation set up to promote private sector action to fight the effects of HIV and AIDS on businesses in Botswana.

Through its work with public and private sector stakeholders in Botswana, WIBA hopes to achieve the evolution of an indigenous Botswana Women In Business Entrepreneurship Programme, which includes self-development by training on entrepreneurship skills for all members and the integration of local, regional and international linkages of business.

Anna Sebopelo, Secretary General of WIBA, explained that in her view the main features of Botswana's macroeconomic policy are economic growth, employment creation and poverty eradication, economic diversification, macroeconomic stability, good governance and productivity, and sustainable environment.

Informal Trade

The 2007 CSO Informal Sector Survey shows that there are an estimated 40,421 informal sector businesses in Botswana. This is an increase of 72.3% compared to the survey of 1999. Women run 67.6% of informal businesses. Some 40.5% are in the wholesale and retail

Sebopelo states it is critical for the economy to grow, and government is striving to address declining growth trends by trying to meet Vision 2016 targets for growth as well as diversifying the economic (as demonstrated by the contraction of the mining sector, which caused a global crisis). Though available data shows some increase in employment, much needs to be done to create employment for women - an explicit policy is needed in this regard, to empower women economically. Macroeconomic stability can be achieved through price stability, which boosts incentives to invest and fosters an investor-friendly environment.

The policy does not address women's economic development specifically. The intervention which government has come up with to address women's development is the current pilot project on Women in Informal Cross-Border Trade, conducted under the Gender Affairs Department and funded by UN Women. The project runs for three years, ending in December 2013. Stakeholders are also involved in this project which involves domestication of laws and policies, customs and excise duty etc. to create a conducive environment for employment creation, business trade protocols and agreements. The other relevant policy is Poverty Eradication Scheme, and statistics show that more women are enrolled in this programme.

Sebopelo explains that "as most women are in the informal sector, government and civil society organisations should come up with interventions to lobby for policies to be more favourable to women to build up a conducive business environment. Have policies like the ones on youth empowerment, but explicitly for women. Assist women with finance for their businesses which has been a challenge so far. With SADC in the process of forming an umbrella body for business women's associations in the region, this could be an opportunity for women in Botswana to facilitate business and market their products in the region, and even internationally through AGOA.

"For the macroeconomic policy to be gender-responsive, there must be harmonisation of legislation to facilitate business growth for women. Women must have access to productive resources, and the business environment must be liberalised to ease operation. Review the wage policy to align to productivity, simplifying procedures for registering micro-enterprises, and forge private sector participation business development."

trade industry, followed by real estate (20.3%) and manufacturing (12.2%). The survey indicates that most informal businesses are likely to be run by people without or with little education, the lack of education contributing to the choice of working in the informal sector (CSO 2007).

Table 4.3: Informal sector businesses by industry and sex of owner

Industry	Male	%	Female	%	Total
Agriculture	519	50.5	563	49.5	1082
Manufacturing	1009	20.5	3905	79.5	4915
Construction	1432	95.3	70	4.7	1502
Wholesale & Retail	3638	22.2	12745	77.8	16384
Hotels & Restaurants	680	19.1	2877	80.9	3557
Transport & Communications	1319	50.1	1315	49.9	2634
Financial	37	27.0	100	73.0	137
Real Estate	3538	43.1	4671	56.9	8210
Education	17	18.7	74	83.1	91
Health & Social work	320	74	112	26	431
Other Community services	740	50	739	50	1479
Total	13249		27172		40421

Source: CSO 2007 Informal Sector Survey Report.

Table 4.3 shows women dominated in nearly all categories, except for construction and health and social services except for construction, health and social services.

Procurement

Affirmative action initiatives to enable women to access and benefit equally from economic opportunities are lacking. A study by the Ministry of Finance and Development Planning in 2007 recognised that women's economic status demands more attention and that there is a need for further gender-disaggregated data in this area. Furthermore, the study acknowledged that the majority of large-scale investments, including those by the Botswana Development Corporation (BDC), Citizen Entrepreneurship Development Agency (CEDA) and National Development Bank (NDB) are benefiting men. Additionally, the local business environment is still dominated by men (Ministry of Finance and Development Planning 2007).

Table 4.4: Access to National Development Bank loans by sex

Scheme	Female	Male	Total
Nlithatlose Morakeng Cattle Farming	710	2273	2983
School Fees	256	221	477
Mortgage	42	57	99
Standard loan	58	102	160

Source: GAD Report 2009.

Table 4.4 shows that generally more men access loans from the National Development Bank (NDB) than women. Furthermore, more men request loans to support their cattle business, mortgage and other loans, whereas more women request loans to cover family expenses, such as school fees. This data supports past research that indicates that more men access loans from financial institutions. NDB is one of the main parastatal government-sponsored banks to financially assist citizens to grow and expand their business ventures.

According to a GAD report of 2009, more men access CEDA loans than women, 30% and 10% respectively. Furthermore, 58% of loans requested by men are for farming businesses and 25% of loans requested by women are for retail and manufacturing businesses.

Both CEDA and NDB are important financial institutions that assist citizens to develop their businesses and promote citizen economic empowerment. Both CEDA and NDB support predominantly male-owned businesses. As indicated by the MDGs 2010 progress report, access to and control of productive resources is still male biased.



Informal traders find it difficult to access loans from banks to boost their businesses. Photo: Gender Links

Property and resources



The SADC Protocol provides that by 2015 state parties shall review all policies and laws that determine access to, control of, and benefit from, productive resources by women.

The 2011 draft National Policy on Gender and Development highlights that, despite the positive changes in legislation, women still have limited access to and control over productive resources. According to the 2007 National Population Policy review, almost 50%

of households are female-headed, and they make up the majority of poor households (Ministry of Labour and Home Affairs 2008). There are no special policies for women to access credit.

Women and land ownership - rapid assessment of ISPAAD

The agricultural sector is the backbone of the rural economy and provides a livelihood for rural people. The Integrated Support Programme for Arable Agricultural Development (ISPAAD) is designed to improve the production of the both the arable and horticultural sectors. A rapid assessment of the ISPAAD in 2009 indicated that 89,000 arable farmers benefit from the programme. The Agricultural Service Centres (ASC) assist farmers to acquire agricultural inputs.

The 2009 Rapid Assessment indicates that 89% of farmers interviewed own land; only 16% did not have their own land. Most significantly, more females own arable land than males, 57.6% and 41.6% respectively. However, a higher proportion of women do not have access to land relative to men, especially in the 26-45 age group (MOA 2010).

Table 4.5: Proportion of women and men who own land

Age	Yes to land ownership		No to land ownership		Total
	Male	Female	Male	Female	
18 - 25	3	5	4	5	17
26 - 35	19	31	13	23	86
36 - 45	47	64	21	30	162
46 - 55	92	172	21	29	314
56 - 65	106	129	14	15	264
66 - 75	89	112	10	9	300
76 - 85	51	54	0	2	107
86 +	12	9	1	2	24
TOTAL	418	575	82	115	1190
%	42%	58%	42%	58%	

Source: Ministry of Agriculture - Survey report 2010.

Table 4.5 shows that although more women own land, women also form the majority of those with no access to land.

Women play a dominant role in food production and food security. In all districts women are in the majority

in the ISPAAD programme, and they invest more time and resources to contribute to household food production compared to men (MOA 2010). The assessment further indicates that youth participation continues to be extremely low and their access to productive resources, such as land, is limited.

Women participate more than men in the Livestock Management and Infrastructure Development programme (LIMID). A Ministry of Agriculture assessment shows that out of 9,331 participants from April 2001 to January 2010, and out of a sample of 412 farmers, 77.7% of the participants were women and 22.3% were men. Women dominate the small stock and Tswana Chicken sector, where over 80% of participants are women. Few

women farmers use the programme for borehole drilling and borehole equipment.

The programme promotes agricultural diversification but could mainstream gender more effectively. Statistical data on the budget should be disaggregated by gender to enable a more in-depth analysis of the budgetary allocations.

Employment



The Protocol provides that by 2015, state parties shall review, amend and enact laws and policies that ensure women and men have equal access to wage employment in all sectors of the economy. It also provides for equal pay for equal work, eradication of occupational segregation and maternity and paternity benefits.

Formal employment has increased over the years. The government has invested in industries that create employment opportunities and has encouraged private sector investment. However, the economic recession hit the mining and manufacturing industries and many workers lost their jobs.

The proportion of women in gainful formal employment is lower than that of men, estimated at 41% in 2008. Women dominate the lower paid employment sectors, accounting for 74% of the jobs in hotels and restaurants and 71% of domestic work in private households (MDGs 2010). Furthermore, ownership of land, cattle, technology and boreholes - key resources for productive enterprises - are skewed in favour of men (MDGs 2010).

Over the years significant progress has been made with more women participating in senior management and decision-making positions in the public and private sector. For example, in 2010, women took up executive positions in the Botswana Development Corporation, the National Development Bank, and the Botswana Insurance Company.

Table 4.6: Estimated number of paid employees by public sector, private sector and local government

Institution	Male	%	Female	%	Total
Central Government	49,929	50.4%	49,080	49.6%	99,009
Local Government	21,420	35.5%	38,903	64.5%	60,323
Private & Parastatal	106,288	57.7%	77,811	42.3%	184,099

Source: Central Statistics Office 2010.

Table 4.6 shows that more men work in the private and parastatal sector than women, 57.7% and 42.3% respectively. This sector has more high-level, well-paid positions.



Women informal traders contribute to the Gross Domestic Product - though not always accounted for.

Photo: Gender Links

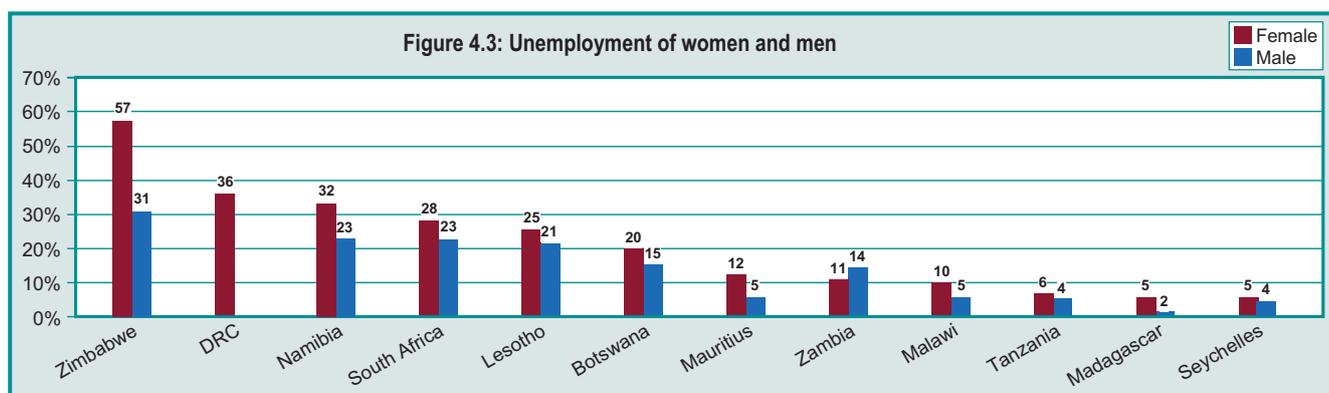
Table 4.7: Employment levels of women and men across key occupations

Sector	No of women	No of men	% women	% men
Agriculture	62561	98802	39	61
Mining and quarrying	1716	12457	12	88
Manufacturing	19962	16010	55	45
Electricity and Water	1537	2626	37	63
Construction	4476	23111	16	84
Wholesale and retail trade	49478	27924	64	36
Hotels & Restaurants	10898	3770	74	26
Transport & communication	5555	10496	35	65
Finance	5406	3018	64	36
Real estate	9701	15554	38	62
Public Administration	15036	22312	40	60
Local Government	10582	12227	46	54
Education	28063	15182	65	35
Health	8609	5393	61	39
Other Community activities	5342	5213	51	49
Private Households	18027	7208	71	29
Foreign Mission	439	456	49	51

Source: CSO 2005/06 Labour Force Report.

Table 4.7 shows that women remain predominantly in the local government sector, where over 60% of the employees are women. In the private sector, most women work in hotels and restaurants, wholesale and

retail, manufacturing, education and health occupations, which are the traditional areas of participation for working women.



Source: 2013 SADC Gender Protocol Barometer.

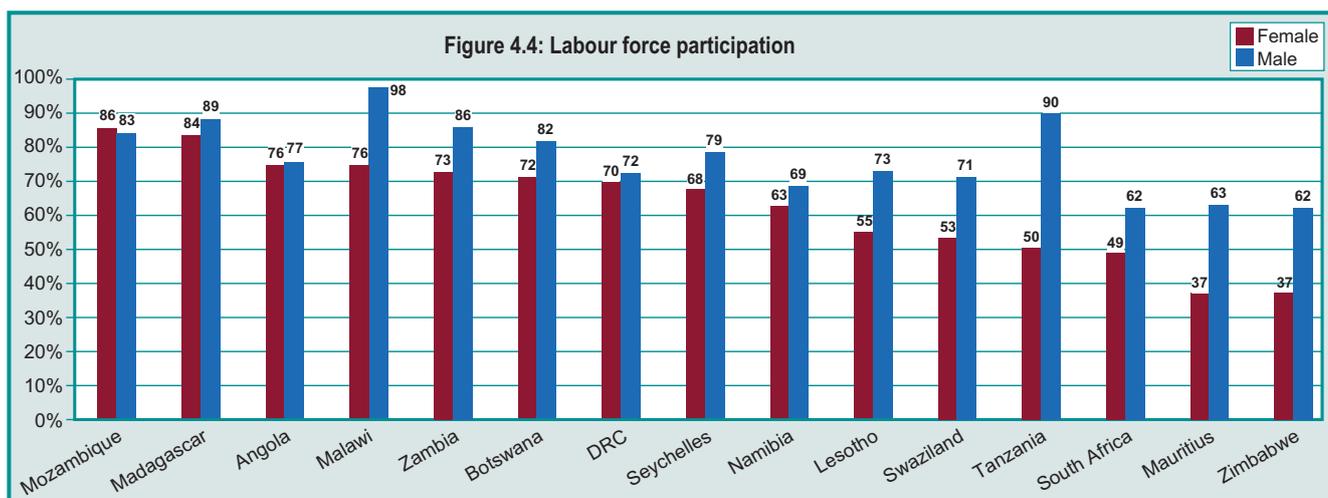
More women than men are unemployed in Southern Africa including in Botswana. The country has 20% women unemployment compared to 15% men unemployment. The country has 20% female unemployment compared to 15% male unemployment.

Labour force participation of women and men

Labour force participation, which is the number of people employed within an economy, and those who

are unemployed but are looking for a job. These people of "working-age" are between the ages of 16 - 64 years. Students, homemakers and retired people under the age of 64 are not counted as part of the labour force.

In Southern Africa, labour force participation for women continues to lag behind that of men. The Integrated Household Survey (2010-2011) released in September 2012 showed that more women (82%) than men are involved in domestic tasks as compared to men (18%).



Source: 2013 SADC Gender Protocol Barometer.

Labour force participation refers to the number of people employed within an economy, and those who are unemployed, but are looking for work. People of working-age are considered to be between the ages of

16 and 64. Students, homemakers and retired people under the age of 64 are not counted as part of the labour force. In Botswana, at 72%, the country is well above the 50% target.

Council creates economic opportunities for women and men

Lobatse Town Council offers a well-recognised training programme on catering and dress making at the level of Trade Test C (P+T). This initiative was put in place in 2009 to address the high unemployment rate and poverty in the district as these two have a critical role in encouraging gender-based violence.

Speaking at the SADC Protocol@Work summit in Botswana, Kutlo Charity Mophalane said that the catering and dress making initiative is indeed a good practice that combats some barriers to participating in local economic development.

The programme continually promotes skills development and creates job opportunities at both community and district level. This in turn ensures that apart from the ample life skills gained, the community is engaged in activities that minimise rural urban migration. This in turn ensures that the local people add to their local community development. The fact that they are now mentally engaged in an activity that adds value to their lives means they are less stressed, more confident and have pride in their selfless activities.

The council conducted a mass needs assessment of local economic development and realised there was a gap in the area of education, knowledge and skills development for a group of men and women with skills of potential. They had no resources to improve their standard of living which is, among other things, a major factor contributing towards gender-based violence.

The council then decided to introduce the catering and dress making training programme to cater for eligible unemployed men and women as a way of equipping them with knowledge and technical skills that will open job opportunities for them, thus combating poverty.

Some of the objectives of the project is to equip 50 unemployed men and women with knowledge and technical skills for catering and dressmaking; to send a minimum of at least 40 beneficiaries for testing at Madirelo Training and Testing Centre (MTTC) at Trade Test C; to have empowered and created job opportunities for 25 beneficiaries into the related field; to have solicited funds and facilitated implementation of self-help income generation projects for at least five beneficiaries from the programme; and to have created a gate pass for at least five beneficiaries to pursue training to the higher level Trade Test B and NCC.

About 42 beneficiaries enrolled for the training and 35 completed training and went to MTTC for testing. Out of 42 only 21 have been tracked and have been hired in the industry by different establishments. Seven of the beneficiaries have been funded under the poverty eradication programme to start their income generation or self-help projects. Four have been funded for catering and three for dress making. Two beneficiaries have pursued their studies to a higher level thus Trade test B.

Although the target was 50, only 42 enrolled. There were drop outs during the training programme.

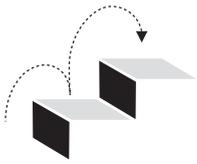
The initiative can be replicated and it has shown some good results on addressing the issue of the high rate of unemployment in the district. It is a well-recognised training programme and offers recognised certificates

with its registered and accredited instructors. It is supported by the Office of the President through the poverty eradication programme. It provides funding for income generation projects for some beneficiaries.

Table 4.8: Conditions of employment

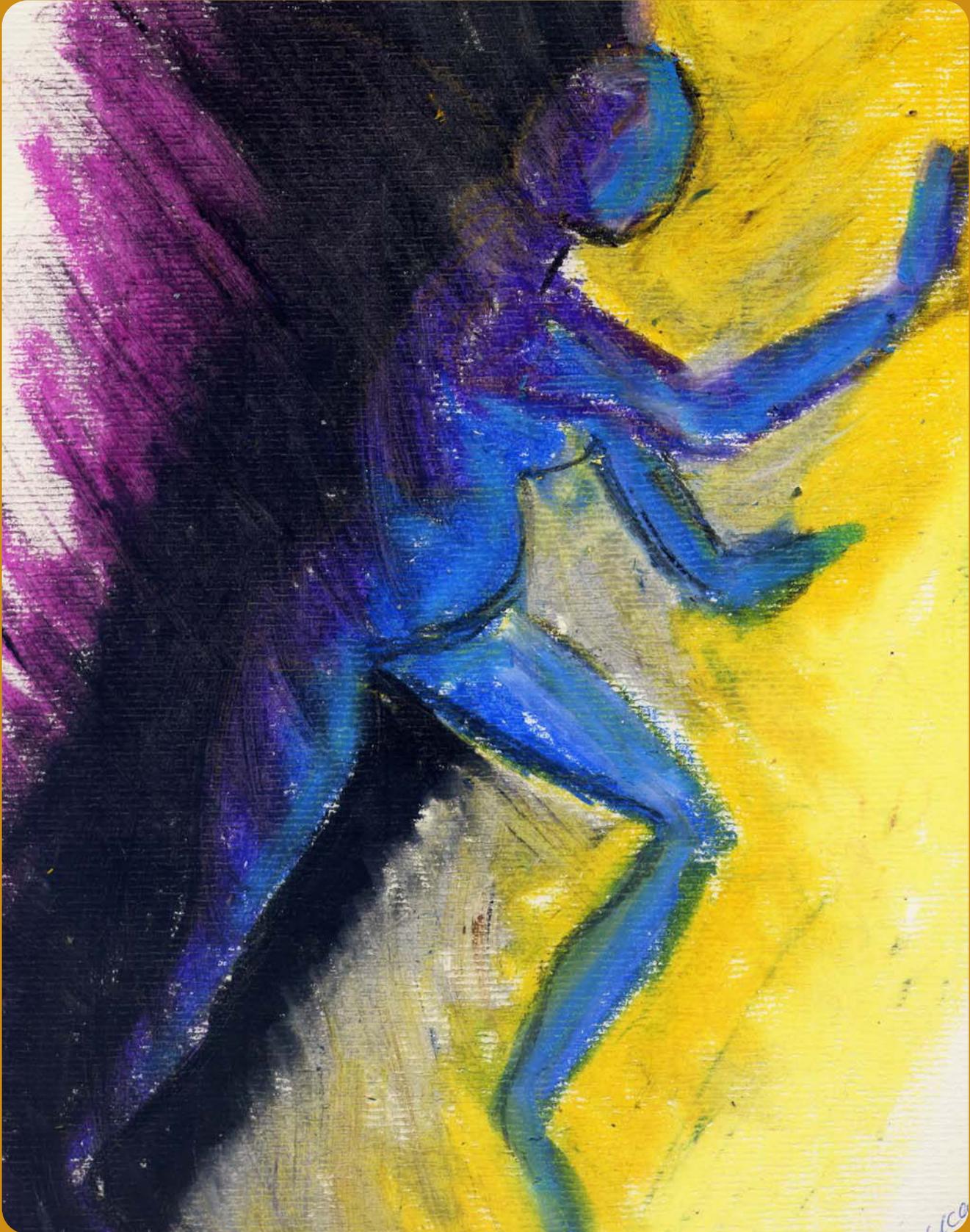
Provision	Yes/No	Provisions
Maternity leave	Yes	Provision is made for 12-weeks maternity leave (6 weeks before and 6 weeks after giving birth). The employer requires a certificate signed by a doctor, medical nurse or a midwife. A woman is entitled to an additional two weeks maternity due to illness. During maternity leave a maternity allowance of not less than 25% of the employee's basic pay or 50 Thebe for each day of absence, whichever is greater, is payable.
Paternity leave	No	-
Sexual harassment	Some	The Public Service Act covers the public sector, but few ministries mention sexual harassment in their policies. Some institutions have incorporated sexual harassment policies, such as the University of Botswana and the Bank of Botswana.
Night work		If the working week is five days, then the working day must not be more than nine hours and a one-hour period of rest should be provided during the day. If the working week is more than five days, then the working day must not be more than eight hours or more than 48 hours in a week. A break of at least 30 minutes must be given after five consecutive hours of work. A rest day of not less than 24 consecutive hours, normally including Sunday, must be given in every period of seven consecutive days. Shift workers must be given a rest day of at least 30 consecutive hours in a period of seven consecutive days.
Same retirement age and benefits for women and men		-

Source: Employment Act - CAP 47:01, 2009.



Next steps

- Botswana needs to adopt more gender-responsive budgeting as part of their costing, budgeting and resource allocation in all line ministries.
- The government needs to conduct more research and give more support to women who dominate the informal sector. This is an opportunity that organisations such as WIBA, Women's Finance House, and Putting Women First Trust, should take advantage of by advocating for gender-sensitive trade laws and policies. The Cross Border Trade initiative undertaken by GAD and UN Women is a positive step in the right direction.
- GAD and the relevant civic organisations should strengthen their economic programmes to support women to venture into non-traditional and economically viable businesses.
- Businesses should improve women's access to loan facilities.



"Zarina"

Anushka Virahsawmy