

"Ntkozo"

Anushka Virahsawmy



CHAPTER 4

Productive resources and employment, economic empowerment

Articles 15-19



Indjoupue Fabrics and Textile Shop managing director Onthusitse Kuhanga (left) shows her products to expo judge Margaret Nchenje during the judging of exhibits at the 2014 Women Exposition in Gaborone on June 27.

Photo: Courtesy Daily News - photographer Godfrey Mpuse

KEY POINTS

- The Southern Africa Gender Development Index (SGDI) score of 74% is nine percentage points higher than the Citizen Score Card (CSC) score of 65%.
- Botswana is among the countries with a high proportion of women in economic decision-making positions within the public sector at 29%, although this is a decrease of eight percentage points since 2013.
- Women make up 41% of those in 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.

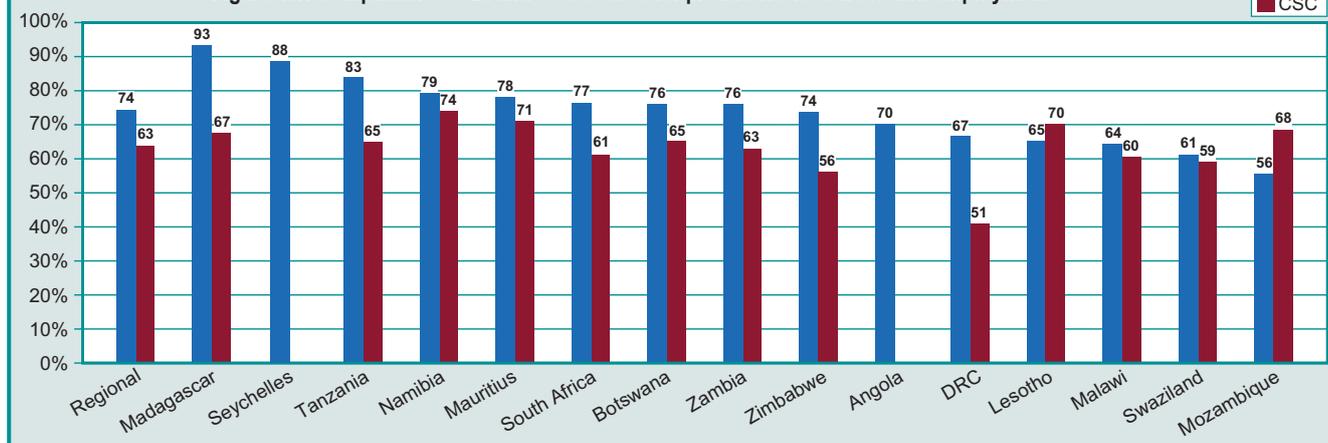
Table 4.1: SGDI and CSC scores on economy

	SGDI	CSC
Scores	76%	65%
Ranks	7	2

Table 4.1 shows a nine percentage point gap between the SDGI score of 76% (83% in 2013) and the CSC score of 65% (69% in 2013). 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, finance and productive resources - all critical to this sector. This may account for the discrepancy between the SGDI score and the CSC scores.

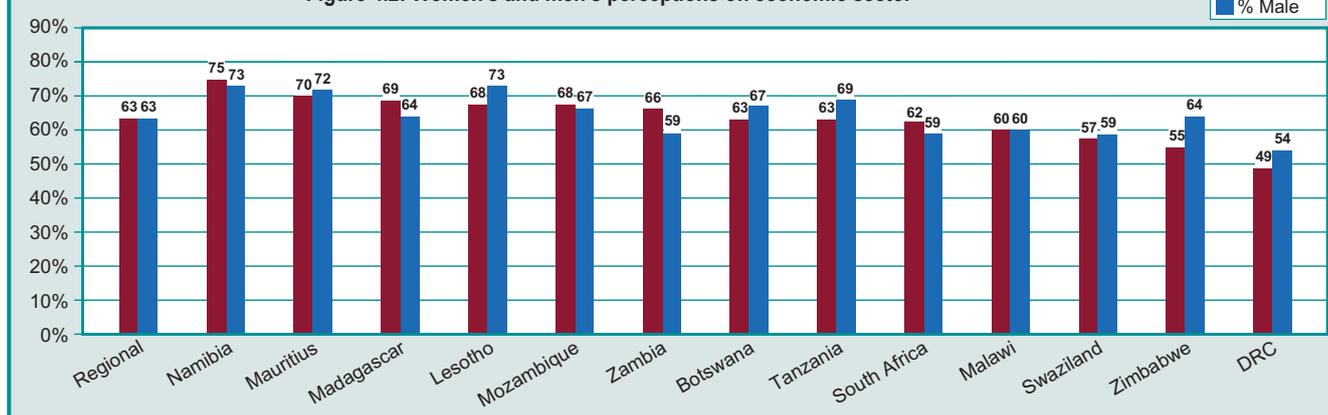
Figure 4.1: Comparative SGDI and CSC scores for productive resources and employment



Source: 2014 SADC Gender Protocol Barometer.

4.1 shows the comparative SGDI and CSC scores for productive resources and employment for the countries in the region. The SGDI score for Botswana is 76%, above the 74% regional average.

Figure 4.2: Women's and men's perceptions on economic sector



Source: 2014 SADC Gender Protocol Barometer.

Figure 4.2 shows that women's perceptions on the economic sector come in at par with the regional level at 63%.

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.

Women and men in economic decision-making



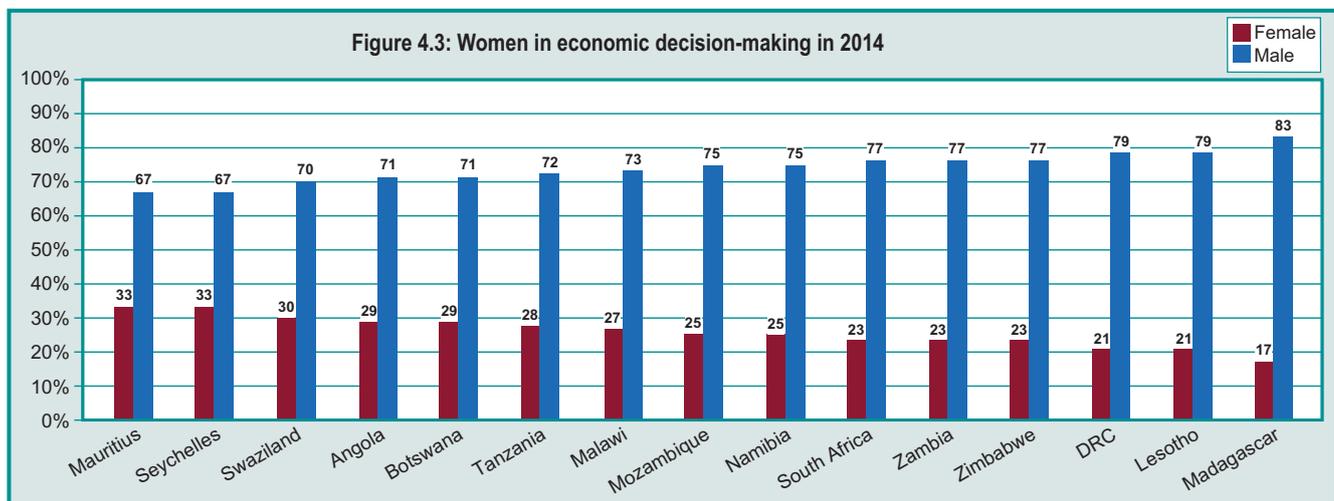
The Protocol provides that state parties shall, by 2015, ensure equal participation by women and men in policy formulation and implementation of economic policies.

Botswana has experienced rapid economic growth 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 more than 50% in some remote regions; and growing social inequalities (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. The agricultural sector has performed poorly since

independence, with its contribution to GDP declining significantly from 33% to 1.9%. 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 contributes to the growth in trade activities.



Source: 2014 SADC Gender Protocol Barometer.

Figure 4.3 shows that Botswana is among the top five SADC performers in terms of women's representation in economic decision-making.

Women and finance

Table 4.2: Barriers to accessing finance for women

Barrier	Effects
Legal constraints	The traditional norms and values in many countries prevent women from leaving formal financial options acting as legal persons and from accumulating assets such as property. Such constraints impact on women's ability to offer assets as collateral that is often beyond the scope of a woman's available or limited assets. Women continue to be treated as legal minors in some communities constraining their ability to make independent decisions or contractual arrangements e.g. for funding.
Employment and income limitations faced by women	Women remain most likely to be employed at the lower levels, least skilled, least influential, and lowest paid jobs in the economy and this negatively affects their ability to accumulate assets and equity.
Exclusion from policy making, decisions and influence in financial and economic decision-making	Women face exclusion from decision-making in both the economic and financial spheres of influence. Since women are mostly not in positions of power in these sectors, this has the effect of not fostering a culture that recognises the gender constraints and respects the needs of women. Women who need start-up capital for commercial institutions continue to be seen as high risk and therefore not supported by gender neutral institutions insensitive to the gender constraints faced by women. There is also very little attempt made to explore alternative risk management strategies better suited to the asset limitations of women.
Attitudes towards women	Male decision-makers often consider the realities of women's lives as adverse and use the multiple roles women play as a justification for declining business credit. In a situation of scarce resources, investors would often go with what they know, i.e. men.
Lack of information and exposure to business and finance environments	Women remain unaware of the financial or non-financial support available to them to enhance their business aspirations.
Business maturity	Whilst men and women face difficulties when setting up businesses, women face additional difficulties such as access to finance. The playing field tends to level out when women's business reaches maturity and they can provide sufficient evidence to reduce the perception of risk associated with gender.
Finance institutions policies	A lack of collateral means that the primary source of funding for resource-poor women is high-interest bearing and low-value microfinance. Banks remain mostly unaware that women face gender-specific constraints when seeking finance and may adopt a gender-neutral position, assuming that this puts women on an equal footing. Women often want to borrow smaller amounts, and this may be outside of the minimum loan policies of the bank.

Source: Gender Links.

Table 4.2 shows the various barriers that exist for women in accessing finance.

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 gender budgeting initiatives exist. 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, stakeholders have not developed an implementation plan.

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 Gender Affairs Department (GAD) 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 provide 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, these macro-economic policies, including citizen empowerment policies and programmes, lack gender responsiveness. 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 minimal (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.

The commercial banks, Botswana Export Development and Investment Authority (BEDIA) and Botswana Development Cooperation (BDC) tend to exclude women. Despite the favourable condi-



A woman works at a poultry project run by the Bobonong Community Home Based Care Trust (BCHBCT) with assistance from The US Embassy. Photo: Courtesy BCHBCT

tions for youth economic empowerment, young women do not access these programmes as much as young men do.

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 Women's Finance House Botswana (WFHB), work to stimulate women's participation by providing business education and training. Despite this, women remain burdened by the multiple roles they have to perform (GAD 2008).

Informal trade

The 2007 CSO Informal Sector Survey shows that Botswana has an estimated 40 421 informal sector businesses. Women run 67.6% of these. Some 40.5% exist in the wholesale and retail trade industry, followed by real estate (20.3%) and manufacturing (12.2%). The survey indicates that people without, or with little, education, run most informal businesses, the lack of education contributing to the choice of working in the informal sector (CSO 2007).

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, females head almost 50% of households, and these make up the majority of poor households (Ministry of Labour and Home Affairs 2008).

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.

Procurement

Botswana lacks affirmative action initiatives to enable women equal access to, and benefit from, economic opportunities. A study by the Ministry of Finance and Development Planning in 2007 recognised that women's economic status demands more attention. 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) benefit men. Additionally, men dominate the local business environment (Ministry of Finance and Development Planning 2007).

According to a GAD report of 2009, more men access CEDA loans than women do, 30% and 10% respectively. Furthermore, men seek 58% of loans for farming businesses while women use 25% of loans for retail and manufacturing companies. Both CEDA and NDB remain important financial institutions that assist citizens to develop their businesses and promote citizen economic empowerment, while also remaining predominantly male-owned.

Stakeholders designed the Integrated Support Programme for Arable Agricultural Development (ISPAAD) to improve the production of the arable and horticultural sectors. A rapid assessment of the ISPAAD in 2009 indicated that 89 000 arable farmers benefit from the programme. Agricultural Service Centres (ASC) assist farmers to acquire agricultural inputs.

The 2009 Rapid Assessment indicates that 89% of farmers interviewed own their 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 4.3: Proportion of women and men who own land

Age	Own land		Do not own land		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 4.3 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 comprise a majority of those 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 also participate more in the Livestock Management and Infrastructure Development Programme (LIMID). A Ministry of Agriculture assessment shows that out of 9331 participants from April 2001 to January 2010, and out of a sample of 412 farmers, women made up 77.7% of the participants. Women dominate the small stock and Tswana chicken sector, making up more than 80% of participants. However, few women farmers use the programme for borehole drilling and borehole equipment.

Chobe District Council provides land for local women



Chobe Town Council receiving an award for overall winner in Leadership Category at the Botswana National Summit 2014.
Photo: Vincent Onthusitse

Chobe District Council recently received 600 plots of land, which 4000 applicants applied for and later received. The Chobe District Council developed resolutions to control the transfers of land, prioritising allocations to women who had lost their spouses or had lost their inheritance due to customary practices. In addition, the council implemented a quota for young single mothers.

The council also allocated US\$ 216 012 for workshops to raise awareness about women's access to land, and to help administer the land allocation process. Eunice Manewe, a recipient of land said, "Even though I am working, my salary was not sufficient for me pay rent, buy food for my family and transport me to work. I had nothing left to build my house. Through the council, I got land and managed to build a home. I moved from renting to owning my two and a half bedroom house. I rented one of my rooms to someone. The rent is paying the loan."

This article forms part of the September 2014 edition of the Roadmap to Equality.

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 and 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, techno-

logy and boreholes - critical resources for productive enterprises - remain skewed in favour of men (MDGs 2010).

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

Table 4.4: Estimated number of paid employees by public sector, private sector, and local government

Institution	Male	%	Female	%	Total
Central government	49 958	47.6	54 967	52.4	104 925
Local government	27 387	34.8	51 338	65.2	78 725
Private and parastatal	122 440	59.4	83 602	40.6	206 015

Source: Statistics Botswana, 2013.

Table 4.4 shows that more men work in the private and parastatal sector. This sector has more high-level, well-paid positions.

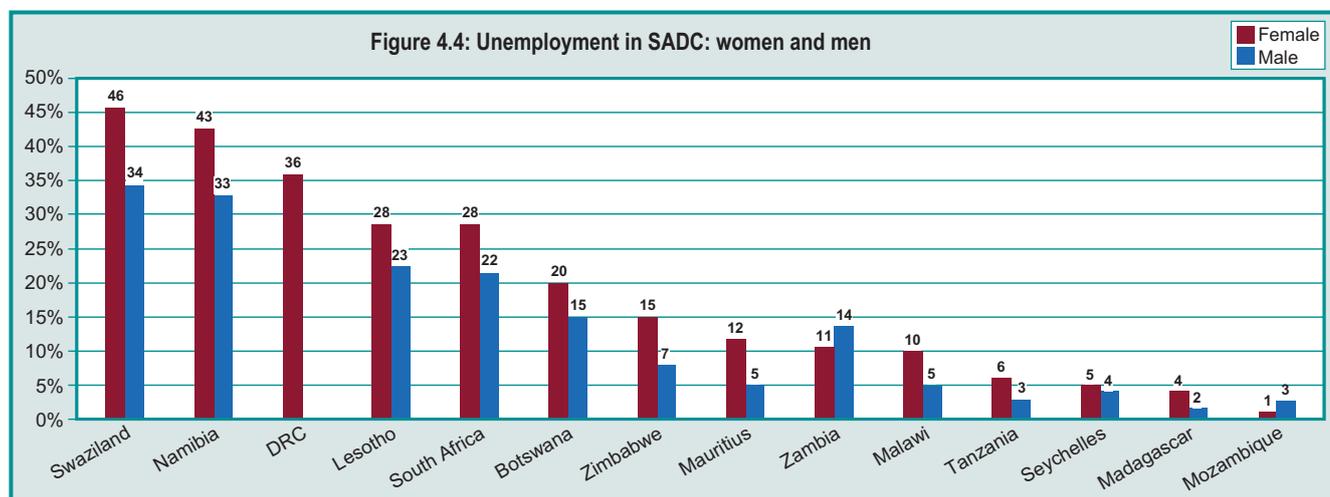
Table 4.5: Employment levels of women and men across key occupations

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 and 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 4.5 shows that women remain predominantly in the local government sector, where they comprise more than 60% of employees. In the private sector, most women work in hotels and restaurants, wholesale and

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



Source: 2014 SADC Gender Protocol Barometer.

Figure 4.4 shows that more women live without work in Southern Africa, including in Botswana. Botswana ranks sixth in the SADC region according to this indicator, although the disparity between men and women is not as stark as in some countries, including Namibia and Swaziland.

Labour force participation of women and men

Labour force participation is the number of people employed within an economy as well as the unemployed who are looking for a job. These comprise people of “working-age” between the ages of 16-64. Students, homemakers, and retired people younger than 64 do not count as part of the labour force. In Southern Africa, labour force participation for women continues to lag. The Integrated Household Survey (2010-2011) released in September 2012 showed that more women (82%) work in domestic areas compared to men (18%).

Table 4.6: Conditions of employment

Provision	Yes/No	Provisions
Maternity leave	Yes	Provision for 12 weeks maternity leave (six weeks before and six 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 the 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	Yes	If the working week is five days, then the working day must not be more than nine hours including a one-hour period of rest during the day. If the working week is more than five days, 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 is mandatory after five consecutive hours of work. A rest day of not less than 24 consecutive hours, typically including Sunday, is mandatory 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.

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

Table 4.6 outlines some of the conditions of employment in Botswana. Most notable is the fact that the country has no provisions for paternity leave.

Progressive partnerships empower women in Ghanzi

The Ghanzi municipality serves a community with a population of 23 948 living in 10 settlements within the district. Public servants drive the economy, a fact that compelled the Ghanzi District Council to come up with ways of improving livelihoods of the residents through government programmes and projects. A 2010 study also found the district's literacy rate to be the lowest in the country.

Although the council has no specific budget for gender, it has been engaged in the Centre of Excellence (COE) process since 2009, and contributed to, and participated

in, the national and regional summits. Facilitators trained gender focal persons during a training of trainers in 2012. The COE has been able to ensure observation of constitutional rights of the citizens unlike other regions, for example, local female drop outs can go back to school regardless of how long they have been away, a privilege not given to other Batswana groups. The council mainstreams gender into its programmes, including selecting a male gender committee focal person so that he could reach other men and thereby sensitise them about gender issues.

The Poverty Eradication Committee helps in preparation of national events. In 2011, the coalition staged a successful "pitso" meeting in Ghanzi Township. Holding a pitso helps in disseminating information to communities to ensure they can utilise government initiatives. Some settlements have implemented sustainable projects, including a bakery project run by women in Qabo. By working with government through the Office of the President, the COE has been able to establish 39 projects benefiting 137 women, and 27 men. The COE also offers beneficiaries Self Help Housing Agency (SHHA) loans to construct housing units. Statistics shows that women comprise most beneficiaries. The Basarwa, deemed to be a disadvantaged group, get priority over other applicants.



Ghanzi District Commissioner Andina Dintwa (left), with Local Enterprise Authority (LEA) branch manager Martha Keikanetswe (middle) and Ghanzi District Council Chairperson Director Tlharese (right) on a tour of stalls at an LEA Ghanzi market day. *Photo: Ketshepile More*

Adapted from <http://www.genderlinks.org.za/article/ghanzi-district-council-puts-to-practice-gender-equality-2014-04-03>

SGP Post 2015



Economic justice and post-2015

Table 4.7: Proposed revised targets and indicators for economic justice

Area of concern	Proposed post-2015 targets	Proposed post-2015 indicators	Priority indicators
Economic decision making	1. By 2030, ensure equal participation by women and men in policy formulation and implementation of economic policies in both the public and private sectors	1. Percentage of women as CEOs and on boards of directors in the private sector	1. Extent to which gender priorities reflect in national budgets
		2. Percentage of women in leadership positions in economic decision making (ministers and deputy ministers of finance; economic planning; central banks)	2. Percentage of women in leadership positions in economic decision making (ministers and deputy ministers of finance; economic planning; central banks)
Gender responsive budgeting	2. Ensure gender-responsive budgeting at the micro and macro levels including through the availability of sex disaggregated data, tracking, monitoring and evaluation	3. Extent to which gender priorities are reflected in national budgets	3. Proportion of women on trade missions
Procurement	3. With regard to the affirmative action provisions of Article 5, introduce measures to ensure that women benefit equally from economic opportunities, including those created through public procurement processes	4. Percentage of women awarded tenders at local, regional and national levels	4. Equal percentage of men and women accessing and owning land ¹
Access to entrepreneurship and trade opportunities	4. 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	5. Proportion of women-owned enterprises in the small, medium and large scale business sectors	5. Percentage of women in mining leadership
		6. Measures taken to facilitate cross border trade	6. Percentage of women owned businesses by sector and size
		7. Proportion of women on trade missions	
Productive resources	5. Ensure that, by 2030, women and men can equally access basic services, own immovable property, access appropriate financial services and entrepreneurship training programmes to promote the growth of women owned businesses in the region	8. Equal percentage of women who hold a bank account with a financial institution ²	
		9. Proportion of population with access to institutional credit, by sex ³	
		10. Equal ownership of property by men and women and data disaggregated by sex ⁴	
	6. Ensure women's equal access to, control and ownership of assets and natural and other productive resources (Draft SDG 5.7)	11. Proportion of resources allocated to agriculture going to small scale farmers disaggregated by sex ⁵	
		12. Equal percentage of men and women accessing and owning land ⁶	
	7. Ensure the equal access of men and women to enterprise funding opportunities at all levels of business activity by 2030	13. Percentage of women graduating in accounting, economics and commerce	

¹ World development indicators, Women's economic Opportunity, SIGI.

² Women's economic Opportunity, SIGI.

³ World bank Gender statistics Database, Women's economic Opportunity, SIGI.

⁴ World development indicators, Women's economic Opportunity, SIGI.

⁵ Ibid.

⁶ Ibid.

Area of concern	Proposed post-2015 targets	Proposed post-2015 indicators	Priority indicators
		14. Percentage of women owned businesses by sector and size	
	8. Ensure that, by 2030, women, including those from indigenous groups, benefit equally from extractive resources	15. Percentage of women in mining leadership	
Employment	9. By 2030, review, amend and enact laws and policies that ensure women and men have equal access to wage employment in all sectors of the economy	16. Existence and enforcement of equal employment opportunity law ⁷	
		17. Length of paternity leave	
		18. Maternity leave benefits (% of wages paid)	
		19. Female share of non-agricultural paid labour ⁸	
		20. Percentage of women who say they can decide how to spend their income ⁹	
	10. Ensure women's equal access to full and productive employment and decent work, and equal pay for work of equal value	21. Level of gender pay gap ¹⁰	
		22. Percentage of women graduates absorbed into the labour market	
		23. Enforcement of the "decent work" agenda	
	11. Conduct time use studies and adopt policy measures to ease the burden of the multiple roles played by women including care work and child rearing responsibilities by 2030	24. Proportion of the population in vulnerable employment, by sex ¹¹	
	12. Ensure equal access to ownership of housing and land including protecting all women, including widows from discriminatory immovable property practices by 2030 (Draft SDG 11.1 and 5a)	25. Average weekly number of hours spent on unpaid care work, by sex ¹²	
		26. Percentage of women owning their own houses	
	13. Review, amend and enact laws and policies that ensure women and men have equal access to wage employment in the ICT sectors of the economy by 2030	27. Percentage people with access to technology by sex ¹³	
14. Ensure that women have equal access to internet and ICT infrastructure by 2030	28. Percentage of people with access to affordable mobile technology and internet access by sex ¹⁴		

⁷ World Bank Gender Statistics Database, Women's Economic Opportunity, SIGI.

⁸ ILO, ILO, World Development Indicators.

⁹ Women's Economic Opportunity, SIGI.

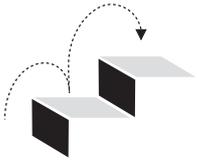
¹⁰ World Bank Gender Statistics Database, Women's Economic Opportunity, SIGI.

¹¹ ILO, ILO, World Development Indicators.

¹² Ibid.

¹³ World Development Indicators.

¹⁴ World Development Indicators, demographic survey.



Next steps

- Adopt more gender-responsive budgeting as part of costing, budgeting and resource allocation in all line ministries.
- Conduct more research and give more support to women who dominate the informal sector. This is an opportunity that organisations such as Women in Business Association (WIBA), Women's Finance House, and Putting Women First Trust, should take advantage of by advocating gender-sensitive trade laws and policies.
- Strengthen economic programmes to help women to venture into non-traditional and economically viable businesses.
- Improve cross border trade conditions to promote fairer and more transparent trade within the region.
- Companies should improve women's access to loan facilities.