



GRAÇA MACHEL TRUST



# POLICY ECOSYSTEM FOR WOMEN'S ENTREPRENEURSHIP IN THE ECONOMIC COMMUNITY IN **SOUTHERN AFRICAN DEVELOPMENT COMMUNITY (SADC)**

NETWORK OF  
AFRICAN BUSINESS WOMEN

**WOMEN IN BUSINESS**  
NETWORK

NETWORK OF  
AFRICAN WOMEN IN AGRIBUSINESS

**WOMEN IN AGRIBUSINESS**  
NETWORK

NEW FACES NEW VOICES

**WOMEN IN FINANCE**  
NETWORK

**WOMEN IN MEDIA**  
NETWORK

# Introduction

The Southern African Development Community (SADC) is a vibrant regional economic community comprising 16 member states: Angola, Botswana, Comoros, Democratic Republic of Congo, Eswatini, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, the United Republic of Tanzania, Zambia and Zimbabwe. These nations have united under Article 6(2) of the SADC Treaty and have committed to non-discrimination on the grounds of sex and gender. This pledge underscores a collective recognition that sustainable development in the region hinges on addressing gender inequalities and the marginalisation of women and girls.

The SADC member states have vowed to weave gender equality into the fabric of the SADC Programme of Action and community-building initiatives. By eliminating gender disparities, SADC aspires to cultivate a more equitable and inclusive society where the full potential of all individuals – regardless of gender – can be realised.

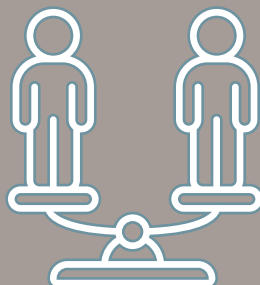
This policy brief gives details of the ecosystem for women’s entrepreneurship within SADC, spotlighting key messages, policy gaps, challenges and support mechanisms. It emphasises the critical role of women’s economic empowerment, the urgency of tackling gender-based violence (GBV) and the necessity for comprehensive gender-responsive policies. With these strategic insights, SADC aims to harness the power of women’s entrepreneurship to drive regional development and socio-economic transformation.

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ARTICLE 6(2) OF THE  
SADC TREATY



committed to non-discrimination on the grounds of sex and gender

# Key Messages

- **Women's economic empowerment:** Women's entrepreneurship is a cornerstone of economic empowerment and a powerful tool for poverty eradication.
- **Policy gaps:** Critical gaps persist in policies that should support and uplift women entrepreneurs, which undermines their potential.
- **Barriers and challenges:** Women face formidable barriers such as limited access to finance, restrictive market conditions and significant underrepresentation in governance.
- **Support mechanisms:** Robust and effective support systems are indispensable for the growth and development of women's entrepreneurship.
- **Showcasing best practices:** By highlighting successful practices, we pave the way for future initiatives that can drive substantial progress.
- **Urgency of GBV prevention:** Tackling GBV head-on is vital for ensuring the safety and development of women.
- **Essential gender mainstreaming:** Employing the Revised Gender Mainstreaming Resource Kit is crucial to achieving gender-responsive regional integration.
- **Collaboration over competition:** Fostering collaboration among women entrepreneurs creates a more supportive and thriving entrepreneurial ecosystem.



# Women's Entrepreneurship Policy Ecosystem in SADC

SADC has been steadfast in its efforts to create a nurturing and supportive policy ecosystem for women's entrepreneurship. This dynamic framework includes pivotal initiatives such as the SADC Gender Policy, the SADC Protocol on Gender and Development, the SADC Gender and Development Monitor and the SADC Regional Indicative Strategic Development Plan (RISDP 2020–2030).

- 1. The SADC Protocol on Gender and Development:** Adopted in August 2008 and in force since 2013, this landmark protocol, signed by 14 member states, has been a cornerstone of the region's commitment to gender equality. Revised in 2016 to align with the Post-2015 Sustainable Development Goals, the African Union Agenda 2063, and the Beijing Plus 20 Review Report, the Protocol aims to achieve the following:
  - **Support and develop women:** Eliminate gender-based discrimination and promote gender equality and equity through a gender-responsive policy framework.
  - **Reforms for equal economic rights:** Member states are mandated to undertake reforms that guarantee equal rights and opportunities for men and women in accessing and controlling economic resources. This includes improved access to land, property, financial services, inheritance and natural resources.
  - **Gender-responsive trade and entrepreneurship policies:** Member states are encouraged to review and adapt national trade and entrepreneurship policies to be gender responsive, ensuring that women have equal opportunities in these sectors.
  - **Affirmative action and economic opportunities:** The protocol stipulates the implementation of affirmative action provisions to ensure women's equal participation in economic activities, especially in public procurement processes.
- 2. SADC Gender and Development Monitor:** This initiative diligently tracks and reports progress on the implementation of the SADC Protocol on Gender and Development. It places a spotlight on three strategic areas for women's economic inclusion: political participation, economic participation and control over economic resources. Despite strides towards Gender Equality and Women's Empowerment (GEWE), women remain underrepresented in leadership roles across the private sector. For instance, women chief executive officers (CEOs) and board members represent only 20 % in DRC, 29 % in Eswatini, 11 % in Lesotho, 18 % in Madagascar, 29 % in Malawi, 20 % in Mozambique, 36 % in South Africa and 11 % in Tanzania. Moreover, women occupy less than 10 % of executive management positions in key companies, which highlights significant gender disparity in leadership roles within parastatals. Notably, Angola and Lesotho are exceptions, with women holding approximately 50 % of CEO positions (SADC & SARDC, 2022).
- 3. SADC Regional Indicative Strategic Development Plan (RISDP 2020–2030) and SADC Vision 2050:** These strategic plans are designed to deepen regional integration and foster development in southern Africa. With Pillar 5 focusing on social and human capital development, these plans emphasise women and youth. Key interventions target accelerated education, skills development and access to productive employment, especially for women and youth. Pillar 6 addresses cross-cutting issues, including gender, which underscores the need to intensify gender equity and empowerment through regional and national socio-political-economic processes (SADC, 2020).

Together, these initiatives paint a powerful picture of SADC's commitment to fostering a robust and supportive ecosystem for women's entrepreneurship, paving the way for sustainable development and regional prosperity.



# Policy Gaps

DESPITE THE COMMENDABLE EFFORTS BY SADC TO SUPPORT WOMEN'S ENTREPRENEURSHIP, SEVERAL CRITICAL POLICY GAPS REMAIN THAT HINDER THE FULL POTENTIAL OF WOMEN ENTREPRENEURS IN THE REGION:

- **Access to finance:** Women entrepreneurs continue to face significant challenges in accessing finance due to stringent collateral requirements and a heavy reliance on informal funding sources. This financial barrier limits their ability to start, sustain and expand their businesses.
- **Market access:** Women face substantial difficulties in accessing broader markets. This includes cumbersome qualification requirements and limited opportunities to compete effectively in both local and international markets.
- **Underrepresentation in governance:** Women are notably underrepresented in governance and decision-making bodies. This lack of representation limits their influence and participation in policy-making processes that affect their economic opportunities.
- **Comprehensive support mechanisms:** There is an evident lack of comprehensive support mechanisms that are necessary to facilitate the development and success of women entrepreneurs. This includes support in areas such as business training, mentorship and networking opportunities.
- **GBV:** The high prevalence of GBV in the region poses a serious barrier to women's economic participation. Effective and sustainable GBV prevention programmes are crucial to creating a safe and supportive environment for women entrepreneurs.
- **Social attitudes and norms:** Prevailing social attitudes and norms can deter women from pursuing economic opportunities due to fear of negative public perceptions and stigma. This cultural barrier needs to be addressed to empower more women to enter the entrepreneurial space.
- **Sexual harassment and workplace safety:** Sexual harassment and GBV in the workplace are widespread issues that undermine equality and safety for women entrepreneurs. Robust measures are required to combat these issues and ensure a safe working environment.
- **Transportation and security:** Women, especially cross-border traders, face significant challenges related to transportation and security. Addressing these logistical barriers is essential to supporting their economic activities and mobility.
- **Perception and stigma of cross-border traders:** Historical perceptions of cross-border traders as smugglers or prostitutes contribute to the stigma and discrimination they face. Changing these perceptions is necessary to support their legitimacy and respect in the entrepreneurial landscape.

By addressing these policy gaps, SADC can create a more inclusive and supportive environment for women entrepreneurs, enabling them to contribute significantly to the region's economic growth and development.

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# Women's Entrepreneurship Challenges and Barriers in SADC

SADC IS UNWAVERING IN ITS MISSION TO CREATE A DYNAMIC AND SUPPORTIVE POLICY ECOSYSTEM THAT PROPELS WOMEN'S ENTREPRENEURSHIP TO NEW HEIGHTS. THIS VIBRANT FRAMEWORK IS BUILT ON SEVERAL PIVOTAL INITIATIVES DESIGNED TO ADVANCE WOMEN'S PARTICIPATION AND SUPPORT GENDER EQUALITY ACROSS THE REGION.

## POLICY FRAMEWORK

- Protocol on gender and development: gender equality, economic rights, access to resources, public procurement inclusion.
- Gender and development monitor: tracks progress; women remain underrepresented in leadership (<10 % in executive roles, 11–36 % CEOs/boards, with Angola and Lesotho at ~50 %).
- RISDP 2020–2030 and Vision 2050: focus on women and youth education, skills, employment, mainstream gender across development.

## POLICY GAPS

- Limited access to finance.
- Barriers to local and international markets.
- Underrepresentation in governance.
- Weak support mechanisms (training, mentorship, networking).
- High levels of GBV and workplace harassment.
- Social stigma, security and transport challenges for women traders.

## BEST PRACTICES

- Open procurement for women-led businesses.
- Fair contract terms.
- Gender-sensitive funding criteria.
- Incubators, accelerators, mentorship networks.
- Access to technology and digital platforms.
- Showcasing role models and success stories.

# Best Practices/Successes

- **Unlocking procurement opportunities:** One of the most impactful strategies to drive economic growth is increasing procurement opportunities for women-led businesses. By creating avenues for these enterprises to bid for and secure contracts, we not only support women but also stimulate the overall economy. Success stories from various SADC member states illustrate how targeted procurement policies can transform women's businesses, boosting their capabilities and market reach.
- **Ensuring fair contractual terms:** A key to fostering women entrepreneurs' success lies in ensuring they receive fair and equitable contractual terms. This means breaking down barriers that often result in biased contract negotiations. When women are assured of fair terms, they are more likely to thrive, innovate and expand their business ventures.
- **Applying gender criteria to funding processes:** Integrating gender criteria into funding and financial support processes is a best practice that has shown significant positive outcomes. By tailoring funding criteria to address the unique challenges faced by women entrepreneurs, financial institutions can significantly enhance women's access to capital. This inclusive approach leads to a more balanced and dynamic entrepreneurial landscape.
- **Establishing business incubators and accelerators:** Business incubators and accelerators specifically designed for women entrepreneurs provide vital support through mentorship, training and resources. These programmes help women to navigate the complexities of starting and scaling their businesses, which fosters a nurturing environment for growth and innovation.
- **Promoting networking and mentorship programmes:** Creating platforms for women entrepreneurs to connect, share experiences and learn from each other is crucial. Networking and mentorship programmes provide invaluable guidance, support and opportunities for collaboration, helping women to build strong professional networks.
- **Implementing gender-sensitive business training:** Providing gender-sensitive business training programmes equips women entrepreneurs with the skills and knowledge needed to succeed. These programmes should focus on areas such as financial literacy, business management, marketing and digital skills that are tailored to address the specific needs of women.
- **Supporting access to technology and digital platforms:** Ensuring women entrepreneurs have access to the latest technology and digital platforms is essential for their competitiveness in today's market. Digital tools can enhance their ability to reach broader audiences, streamline operations and innovate in their business models.
- **Showcasing role models and success stories:** Highlighting the achievements of successful women entrepreneurs serves as inspiration and motivation for others. Showcasing role models and sharing their journeys can help to break down stereotypes and encourage more women to pursue entrepreneurship.

These best practices not only pave the way for the success of women entrepreneurs but also contribute to the overall economic growth and development of the region. By adopting and scaling these strategies, SADC can create a more inclusive and supportive entrepreneurial ecosystem.



# The Way Forward

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- 1. Enhance access to finance:** To advance women entrepreneurs' equitable participation, we must simplify collateral requirements and broaden access to formal funding sources. Financial institutions should develop tailored financial products that cater to women's unique needs, removing the barriers that have historically limited their access to capital.
- 2. Improve market access:** Facilitating broader market access for women entrepreneurs is crucial. This includes streamlining qualification requirements and providing platforms for women to showcase their products and services on both local and international stages. Market inclusivity is key to levelling the playing field.
- 3. Increase representation:** Promoting women's representation in governance and decision-making bodies is essential. This can be achieved through affirmative action policies and targeted initiatives aimed at nurturing female leaders. A diverse leadership is vital for inclusive policy-making and economic growth.
- 4. Strengthen support mechanisms:** Developing comprehensive support mechanisms is imperative for the success of women entrepreneurs. This includes business training, mentorship programmes, networking opportunities and the establishment of support hubs that provide resources and guidance tailored to women's needs.
- 5. Promote collaboration:** Encouraging women to collaborate rather than compete fosters a supportive entrepreneurial ecosystem. Collaborative networks and partnerships can drive innovation, share resources and create a robust support system for women entrepreneurs.
- 6. Develop effective GBV prevention programmes:** Member states should prioritise the development of sustainable and effective GBV prevention programmes. Improving GBV data collection and implementing the SADC Regional Strategy and Framework of Action for Addressing GBV is crucial to creating a safe and empowering environment for women.
- 7. Extend SADC strategy on women, peace and security:** Supporting the implementation of UN Security Council Resolution 1325 is essential to addressing the impact of conflict on women and ensuring their full participation in conflict resolution, peacebuilding, peacekeeping and post-conflict reconstruction.
- 8. Promote gender mainstreaming:** The Revised Gender Mainstreaming Resource Kit to support gender mainstreaming across several sectors should be used. This ensures that gender perspectives are integrated into all regional policies, programmes and initiatives to foster gender-responsive regional integration.

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