



SADC

Gender and Development Monitor 2018

Women Economic Empowerment and
Gender Responsive Budgeting

Tracking Progress on Implementation of the
Revised SADC Protocol on Gender and Development





SADC

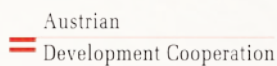
Gender and Development Monitor 2018

7th Edition

Women Economic Empowerment and Gender Responsive Budgeting

Tracking Progress on Implementation of the
Revised SADC Protocol on Gender and Development

With special focus on
Part 5 Productive Resources and Employment
Part 11 Financial Provisions



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Boxes, Tables, and Figures as specified

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FOREWORD



Achieving gender equality and the empowerment of women are critical factors in the implementation of the 2030 Development Agenda and the UN Sustainable Development Goals (SDGs). Africa's transformation aspirations in this regard are enshrined in continental development frameworks, the most recent being Agenda 2063, which clearly requires greater traction and transformative actions in support of the empowerment of women.

SADC in line with the priorities identified in its blueprint documents, the SADC Regional Indicative Strategic Development Plan (RISDP) and the Industrialization Strategy reiterates its commitment to achieve economic development, attain peace and security, promote growth, eliminate poverty, enhance the standard and quality of life of the peoples of Southern Africa, and support socially disadvantaged groups through regional integration. SADC takes cognizance of the importance of creating an enabling environment to deliver on the promises made through the SDGs and Agenda 2063 to generate gender-inclusive economic growth.

The RISDP and the Industrialization Strategy clearly address issues such as employment creation, poverty reduction, social protection and inclusive development by putting focus on support for industrialisation and productive sectors. The RISDP and Industrialization Strategy have the view of developing value chains in the SADC region in sectors with a large potential for job creation, such as agriculture. These are areas in which women experience more difficulties than men in accessing productive resources, and in participating and benefitting equally from agri-food value chains.

It is widely acknowledged that in the SADC region, women constitute the majority of the poorest and most vulnerable among social groups. This is due to the generally subordinate legal status, as well as limited access to productive resources such as land, technology, credit, education and training, formal employment and exposure to HIV and AIDS.

Women continue to be disadvantaged by limited access to and control over productive resources despite positive developments in the review of laws on land or property ownership and use in some Member States. These challenges are contrary to the key values underpinning the SADC aim of attaining a common future and leaving no one behind, hence the urgent need to tackle discrimination and inequalities as well as eradicating poverty in all its dimensions.

In response to these issues, this edition of the *SADC Gender and Development Monitor* is tracking progress on implementation of the revised SADC Protocol on Gender and Development – Part 5 on Productive Resources and Employment and Part 11 regarding Financial Resources. The status on implementation of these provisions will provide a benchmark for the robust development of a SADC Regional Multi-Dimensional Women's Economic Empowerment Program for achieving gender equality as an overall goal of poverty reduction and improved food security.

SADC is aware that access to productive resources is central to understanding economic advancement opportunities for women. Therefore, by developing the Regional Multi-Dimensional Women's Economic Empowerment Program, SADC aims to increase access to productive resources and finance, and contribute to the reduction of poverty among women.

Gender equality and the emancipation of women cannot be achieved without the economic empowerment of both men and women. Economic empowerment of both is crucial to addressing many of the social ills that women and men face each day such as poverty, maternal mortality, child malnutrition and Gender Based Violence. The economic empowerment of women brings with it bargaining power which can be used to address other challenges, such as poverty and exposure to abuse, and gives women the opportunity to make crucial informed decisions such as leaving or walking away from an abusive partner.

Evidence is showing that economic empowerment of women, such as through micro-financing accompanied by transformative gender approaches, is an effective measure in the prevention of violence against women. The SADC region is characterised by high incidence of violence against women and children, therefore new innovative and effective ways of addressing gender based violence holistically need to be considered including, but not limited to the economic empowerment of women.

Southern Africa has made significant progress towards promoting gender equality and equity, however challenges still remain. The representation of women in the labour force for example, still falls short of the 50:50 target particularly in decision-making positions. Discrimination still exists in the work place on the basis of sex. With regard to the equal access to productive resources by women and men, it is evident that women form the majority of those marginalised from accessing resources such as land, due to discriminatory practices/norms and lack of awareness of their rights. The multiple roles that women play have a bearing on full participation in the economic sector.

The inadequate financing of relevant programs and projects is another contributor to the unequal access to resources and livelihood activities by women and men, and the slow progress towards gender equality in the region. Policies, programs and projects often have low budgetary allocations for specific gender activities, while the larger budgetary allocations of other sectors are not gender mainstreamed. Gender Responsive Budgeting needs to be advanced as a tool to facilitate the integration of gender across sectoral budgets, and to support the effective and efficient allocation and implementation of gender responsive activities.

SADC continues to make commendable progress on the implementation of the SADC Protocol on Gender and Development however this progress varies across sectors and differs according to each Member State. Thus there is need to maintain the momentum and push forward the regional gender agenda to ensure that SADC fully realizes equality and equity for women and men in the region.

This report, the *SADC Gender and Development Monitor 2018*, was produced by the Southern African Research and Documentation Centre (SARDC) through its Beyond Inequalities Gender Institute, on behalf of the SADC Secretariat. SARDC worked closely with identified experts in the region on various thematic areas covered under Part 5 and Part 11 of the Protocol. The draft report was submitted to the SADC Secretariat for review.

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Dr Stergomena Lawrence Tax
SADC Executive Secretary

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**SADC Secretariat
Gaborone, Botswana**

ACRONYMS

ADRA	<i>Acção para o Desenvolvimento Rural e Ambiente</i>
ADBG	African Development Bank Group
AfDB	African Development Bank
AIDS	Acquired Immune Deficiency Syndrome
ART	Anti-Retroviral Therapy
AU	African Union
AUC	African Union Commission
CEDAW	Convention on the Elimination of all forms of Discrimination Against Women
CGE	Commission for Gender Equality
COMESA	Common Market for Eastern and Southern Africa
CSO	Civil Society Organization
DHS	Demographic Health Survey
EAC	East African Community
EPZ	Export Processing Zone
FAO	Food and Agriculture Organization
FemAct	Feminist Activism Coalition
FEMNET	The African Women's Development and Communication Network
GBAC	Gender Budget Action Committee
GBI	Gender-responsive Budgeting Initiative
GBV	Gender Based Violence
GDP	Gross Domestic Product
GEPPF	Gender, Economic Policies and Public Finance Program
GMEM	Gender Monitoring and Evaluation Mechanisms
GRB	Gender Responsive Budgeting
HIV	Human Immunodeficiency Virus
ICT	Information Communication Technology
ILFS	Integrated Labour Force Survey
ILO	International Labour Organization
IMF	International Monetary Fund
JSE	Johannesburg Stock Exchange
LFP	Labour Force Participation
MERP	Macro Economic Reform Program
MSIF	Medium Scale Irrigation Farmers
MSME	Micro, Small and Medium Enterprises
MTEF	Medium Term Expenditure Framework
NDP	National Development Plan
NDS	National Development Strategy
NGOCC	Non-Governmental Organization Coordinating Council
NGP	National Gender Policy
NPF	National Policy Frameworks
NPGAD	National Policy on Gender and Development
PMTCT	Prevention of Mother To Child Transmission
PND	<i>Plano Nacional de Desenvolvimento</i>
RMWEEP	Regional Multi-dimensional Women's Economic Empowerment Program
RISDP	Regional Indicative Strategic Development Plan

SADC FTA	SADC Free Trade Area
SADC GU	SADC Gender Unit
SADC PF	SADC Parliamentary Forum
SARDC	Southern African Research and Documentation Centre
SARUA	Southern African Regional Universities Association
SDGs	Sustainable Development Goals
SGDM	SADC Gender and Development Monitor
SEZ	Special Economic Zone
SMEs	Small and Medium Enterprises
SNA	System of National Accounts
SSIF	Small Scale Irrigation Farmers
STEM	Science, Technology, Engineering and Mathematics
TUS	Time Use Survey
TWBL	Tanzania Women's Bank Limited
UNAIDS	The Joint United Nations Program on HIV and AIDS
UNDP	United Nations Development Program
UNECA	United Nations Economic Commission for Africa
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNIFEM	United Nations Development Fund for Women
VAT	Value Added Tax
VCT	Voluntary Counselling and Testing
VLT	Village Land Tribunal
VSU	Victim Support Unit
WBI	Women Budget Initiative

INTRODUCTION

“Women’s empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development, and peace.”
(BDPfA, 1995)

The Beijing Declaration and Platform for Action (BDPfA), 20 years ago, made an important step toward empowerment of women by endorsing the adoption of the concept of “gender and development”. This approach allows for the role of women and men as stakeholders in development processes rather than solely as project beneficiaries.

Gender and development is a shift to integrate women and men into development programs with the main objective of eradicating poverty and improving the situation of both men and women to achieve social, economic and gender equality. Economic empowerment of women is a prerequisite to attainment of gender equality. The ability of women to exercise voice and strategic forms of control over their lives is linked to being able to generate regular and independent sources of income (AU 2018).

This 7th edition of the *SADC Gender and Development Monitor* pays particular attention to Part 5 and Part 11 of the revised SADC Protocol on Gender and Development, which focus on Productive Resources and Employment, and Financial Provisions, respectively.

These two areas align with the African Union’s Agenda 2063 and the revised Regional Indicative Strategic Development Plan (RISDP) 2015-2020, which recognize that gender equality is a fundamental human right and an integral part of regional integration, economic growth and social development. Development in Africa can be realized when the potentials of women and youth are unleashed, hence the call for equal and full participation of women and men in development processes.

One of the targeted outputs of the RISDP is for SADC Member States to have a Regional Multi-dimensional Women’s Economic Empowerment Program (RMWEEP) established and implemented by 2020. The program is intended to facilitate strengthened coordination and implementation of the SADC commitments on economic empowerment of women.

In addition, due to low evidence of Gender Responsive Budgeting (GRB) being used in the programs and projects of SADC Member States, the RISDP also calls for the development and strengthening of capacity in this regard through integration of the SADC Regional Gender Responsive Budgeting Guidelines into the national budgeting processes.

Gender Responsive Budgeting is one of the most effective tools to mainstream gender in policies and plans, to redress inequalities and to promote the economic, social and political rights of women and men. The SADC Guidelines on Gender Responsive Budgeting were designed as a common reference framework for SADC Member States to ensure that national budgets mainstream gender in the budgetary process.

GRB incorporates a gender perspective at all levels of the budgetary process to ensure that the needs and interests of women and men from different groups are addressed in national budgets.

The chapters in this report are structured according to the articles in Part 5 and Part 11 of the revised SADC Protocol on Gender and Development.

Chapter 1 gives an overview of the existing frameworks in SADC Member States, and this is premised on the provisions of Part 5 Article 15, that calls for Member States to ensure that policy formulation and implementation involves the equal participation of women and men.

Chapter 2 analyses the access to property and productive resources by women and men, and the frameworks and initiatives put in place by Member States to ensure equal access and opportunities. The chapter further identifies the barriers to accessing resources and property, and recommends ways in which these barriers can be addressed. These issues are covered in Part 5 Article 18 of the Protocol which encourages SADC Member States to ensure that women and men have equal access and rights to productive resources, credit and affordable technology.

Chapter 3 focuses on Part 5 Article 19 regarding Employment and Benefits to discuss the status of women and men in the employment sector – the inequalities and discrimination experienced on the basis of gender and the underlying causes to the unequal treatment in some areas, such as unequal pay and benefits during maternal and paternal leave.

Chapter 4 focuses on Part 5 Article 16 which acknowledges that the roles of women and men in society are unequal and that women tend to suffer from the burden of multiple roles. Member States have therefore agreed to develop policy measures that ease the burden of multiple roles and place value on unpaid work. This chapter interrogates how multiple roles hinder women from fully participating in and benefiting from economic and livelihood-enhancing activities. Initiatives that have been adopted to reduce time spent on multiple roles are highlighted for benchmarking and replication.

Chapter 5 on Gender Responsive Budgeting tracks progress on implementation of Part 11 Article 33 on Financial Provisions, through reviewing progress of Member States in terms of GRB, and analysing whether gendered needs are costed for consideration in national budgets, development programs, strategies and projects, to benefit women and men equally.

Chapter 6, the last chapter, provides the overall conclusion and recommendations on how SADC Member States, working with the SADC Secretariat, can build on their achievements the further improve the status of women and men, and thus the overall development of their countries and the region.

The intention of this report is to assess the extent to which SADC Member States have created an enabling environment for participation by women and men in the economic sector, and the measures put in place to ensure that programs and projects are costed for equal beneficiation in accordance with the SADC Protocol on Gender and Development and the RISDP. The report provides evidence-based data to contribute to the gender discourse in the SADC region.

The *SADC Gender and Development Monitor 2018* was primarily developed using data submitted by SADC Member States through the Monitoring Evaluation and Reporting Framework (MERF) Data Collection Tool. Secondary data was obtained through lit-

erature review and consultations with the SADC Gender Unit to counter challenges faced, particularly by late or non-submission of information or gaps in the information submitted. The limitation of secondary data was that most data obtained was not disaggregated by gender.

The purpose of this report is to support the SADC Member States in their planning and programming by providing reliable data on progress made and challenges faced at national and regional levels. The *SADC Gender and Development Monitor 2018* is intended to be a useful and accessible knowledge tool for the governments and people of SADC, the SADC Secretariat and its subsidiary organisations, chambers of commerce, Parliamentarians, universities and research institutions, the private sector and the media.

INTERNATIONAL AND CONTINENTAL POLICY AND LEGAL FRAMEWORK

INTERNATIONAL FRAMEWORKS

Universal Declaration of Human Rights

Article 17

- (1) Everyone has the right to own property alone as well as in association with others.
- (2) No one shall be arbitrarily deprived of his property.

Article 23

- (1) Everyone has the right to work to free choice of employment, to just and favourable conditions of work and to protection against unemployment.
- (2) Everyone, without any discrimination, has the right to equal pay for equal work.
- (3) Everyone who works has the right to just and favourable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection.
- (4) Everyone has the right to form and to join trade unions for the protection of his interests.

Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) (1979)

Article 13

States Parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights, in particular:

- (a) The right to family benefits;
- (b) The right to bank loans, mortgages and other forms of financial credit;
- (c) The right to participate in recreational activities, sports and all aspects of cultural life.

Article 14

- (1) (g) To have access to agricultural credit and loans, marketing facilities, appropriate technology and equal treatment in

land and agrarian reform as well as in land resettlement schemes

Article 15

- (2) States Parties shall accord to women, in civil matters, a legal capacity identical to that of men and the same opportunities to exercise that capacity. In particular, they shall give women equal rights to conclude contracts and to administer property and shall treat them equally in all stages of procedure in courts and tribunals.

Article 16

- (1) (h) The same rights for both spouses in respect of the ownership, acquisition, management, administration, enjoyment and disposition of property, whether free of charge or for a valuable consideration.

Declaration on the Elimination of Violence against Women (1993)

Article 3

Women are entitled to the equal enjoyment and protection of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field. These rights include, inter alia:

- (a) The right to life;
- (b) The right to equality;
- (c) The right to liberty and security of person;
- (d) The right to equal protection under the law;

Article 4

States should condemn violence against women and should not invoke any custom, tradition or religious consideration to avoid their obligations with respect to its elimination. States should pursue by all appropriate means and without delay a policy of eliminating violence against women and, to this end, should:

- (h) Include in government budgets adequate resources for their activities related to the elimination of violence against women;

Sustainable Development Goals (2015)

2015-2030 seek to address key challenges such as poverty, inequality and violence against women. Apart from encompassing human rights and fundamental freedoms to ensure that all global citizens enjoy these without discrimination, many of the SDGs targets specifically recognize the equality and empowerment of women as the objective and as part of the solution

CONTINENTAL FRAMEWORKS

Agenda 2063

Aspiration 6: An Africa whose development is people-driven, relying on the potential of African people, especially its women and youth, and caring for children.

- 50. The African woman will be fully empowered in all spheres, with equal social, political and economic rights, including the rights to own and inherit property, sign contracts, register and manage businesses. Rural women will have access to productive assets: land, credit, inputs and financial services.
- 72. *We hereby adopt Agenda 2063, as a collective vision and roadmap for the next fifty years and therefore commit to speed-up action to:*
 - (a) Develop and implement affirmative policies and advocacy to ensure women's increased access to land and inputs, and ensure that at least 30% of agricultural financing are accessed by women; and Economically empower women and youth by enhancing access to financial resources for investment.

Protocol on the African Charter on Human and Peoples Rights on the Rights of Women in Africa (2003)

Article 6: Marriage

States Parties shall ensure that women and men enjoy equal rights and are regarded as equal partners in marriage. They shall enact appropriate national legislative measures to guarantee that:

- (j) During her marriage, a woman shall have the right to acquire her own property and to administer and manage it freely.

Article 7

Separation, Divorce and Annulment of Marriage

- (d) In case of separation, divorce or annulment of marriage, women and men shall have the right to an equitable sharing of the joint property deriving from the marriage.

Article 13

States Parties shall adopt and enforce legislative and other measures to guarantee women equal opportunities in work and career advancement and other economic opportunities. In this respect, they shall:

- (a) promote equality of access to employment;
- (b) promote the right to equal remuneration for jobs of equal value for women and men;
- (e) create conditions to promote and support the occupations and economic activities of women, in particular, within the informal sector;
- (h) take the necessary measures to recognize the economic value of the work of women in the home;

Article 19

- (c) promote women's access to and control over productive resources such as land and guarantee their right to property;

AU Solemn Declaration on Gender Equality in Africa (2004)

The Heads of State and Government of Member States of the African Union agreed to:

- (1) Accelerate the implementation of gender specific economic, social, and legal measures aimed at combating the HIV/AIDS pandemic and effectively implement both

Abuja and Maputo Declarations on Malaria, HIV/AIDS, Tuberculosis and Other Related Infectious Disease. More specifically we will ensure that treatment and social services are available to women at the local level making it more responsive to the needs of families that are providing care; enact legislation to end discrimination against women living with HIV/AIDS and for the protection and care for people living with HIV/AIDS, particularly women; increase budgetary allocations in these sectors so as to alleviate women's burden of care;

- (7) Actively promote the implementation of legislation to guarantee women's land, property and inheritance rights including their rights to housing;

African Union Gender Policy

Objectives of the Policy

The objectives of the Gender Policy are to:

- (6) Promote equitable access for both women and men to and control over resources, knowledge, information, land and business ownership, and services such as education and training, health-care, credit, and legal rights;

Commitment 5: Mobilizing Resources for Implementing the AU Gender Policy

AU Organs, RECs and Member States will:

- (1) Include gender budgeting principles in annual budgetary processes for effective implementation of the Gender Policy by 2015

AU Organs will:

- (1) Implement the AU Gender Policy and its Action Plan by allocating a minimum of 10%, of their budget to Women empowerment and gender equality program goals, especially measures to enhance women's participation and empowerment programs

Regional Economic Communities will:

- (4) Develop capacity for staff and Member States in gender mainstreaming, gender

analysis, gender planning, gender budgeting and track gender equality issues in policy, programming processes and actions.

African Women's Decade (2010-2020)

In 2009, the Heads of States and Government at the 12th Ordinary Session of the Africa Union Summit held in Addis Ababa, declared 2010 – 2020 as the African Women's Decade (AWD). The Decade is being organized under the theme "Grassroots Approach to Gender Equality and Women's Empowerment." On the 15th of October 2010, the African Union officially launched the AWD in Nairobi, Kenya, with the aim to advance renewed efforts to accelerate the implementation of gender equality and women empowerment commitments made over the last decade to African women, including those made through the Millennium Development Goals.

REGIONAL FRAMEWORKS

Treaty of the Southern African Development Community (1992)

Article 4 of the SADC Treaty provides for the principles that inform and guide SADC. These are:

- sovereign equality of all Member States;
- solidarity, peace and security;
- human rights, democracy and the rule of law;
- equity, balance and mutual benefit; and,
- peaceful settlement of disputes.

Article 6: General Undertakings

- (1) Member States "undertake to adopt adequate measures to promote the achievement of the objectives of SADC, and shall refrain from taking any measure likely to jeopardise the sustenance of its principles, the achievement of its objectives and the implementation of the provisions of this Treaty.
- (2) SADC and Member States shall not discriminate against any person on grounds

of gender, religion, political views, race, ethnic origin, culture, ill health, disability, or such other ground as may be determined by the Summit.”

SADC Gender Policy

4.6 Gender, Food Security and Nutrition

To achieve this objective SADC will undertake to:

- (a) Enact and enforce laws that guarantee that women, including those living with disabilities, the elderly and other vulnerable groups, form at least 50% of the beneficiaries of land distribution and irrigation schemes, and have access and control over land in their own right in order to facilitate the attainment of food security at household level;

4.7 Gender, Trade and Economic Empowerment

Policy objective:

- To empower women and men economically by improving their access to entrepreneurial skills, technology and financing and to other forms of informal and formal employment.
- To acknowledge and value women’s unpaid labour.

To achieve this objective SADC will undertake to:

- (a) Establish and strengthen gender analysis, gender mainstreaming and the equal participation of women and men in national economic processes, economic policy formulation and gender budgeting initiatives;
- (b) Facilitate review of trade, economic and customs, immigration policies, laws, procedures, regulations and rules to make them gender responsive and to promote women’s ownership and control over productive resources such as land, credit and financial resources;
- (i) Develop gender capacity skills of statistical, economic planning, budgeting 1)

institutions and all sectors responsible for economic development;

- (m) Establish a regional database for gender macroeconomists who will in turn m) advance effective gender economic planning and budgets in the region;

Revised Regional Indicative Strategic Development Plan (2005-2020)

3.6.1.1. Gender and Development

- In terms of the RISDP, SADC recognizes gender equality as a fundamental human right and an integral part of regional integration, economic growth and social development, and therefore, is committed to facilitating the removal of all forms of gender inequalities at the regional and national levels.
- The goal of the gender equality and development priority intervention area is to facilitate the achievement of substantive equality between women and men in the SADC region through mainstreaming gender into all national and regional policies, programs and activities, and the adoption of positive measures to accelerate progress in this regard.

Revised SADC Protocol on Gender and Development (2016)

Article 15

Economic Policies and Decision Making

- 1) States Parties shall, ensure equal participation, of women and men, in policy formulation and implementation of economic policies.
- 2) States Parties shall ensure gender sensitive and responsive budgeting at the micro and macro levels, including tracking, monitoring and evaluation.

Article 16

Multiple Roles of Women

- 1) State Parties shall:
 - a) Conduct time use studies and adopt policy measures to promote shared responsibility between men and women within the

- household and family to ease the burden of the multiple roles played by women.
- b) Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies.

Article 17

Economic Empowerment

- 1) State Parties shall undertake reforms to give women equal rights and opportunity to economic resources, and control and ownership over productive resources, land and other forms of property, financial services, inheritance, and natural resources
- 2) States Parties shall, review their national trade and entrepreneurship policies, to make them gender responsive
- 3) State Parties shall, in accordance with the provisions of special measures in Article 5, develop strategies to ensure that women benefit equally from economic opportunities, including those created through public procurement process

Article 18

Access to Property and Resources

- 1) States Parties shall, review all policies and laws that determine access to, control of, and benefit from, productive resources by women in order to:
 - a) End all discrimination against women and girls with regard to water rights and property such as land and tenure thereof;
 - b) Ensure that women have equal access and rights to credit, capital, mortgages, security and training as men; and
 - c) Ensure that women and men have access to modern, appropriate and affordable technology and support services

Article 19

Equal access to Employment and Benefits

- 1) State Parties shall review, amend and enact laws and develop policies that en-

sure women and men have equal access to wage employment, to achieve full and productive employment, decent work including social protection and equal pay for work of equal value for all women and men in all sectors in line with the SADC Protocol on Employment and Labour.

- 2) States Parties shall review, adopt and implement legislative, administrative and other appropriate measures to ensure:
 - a) Equal pay for equal work and equal remuneration for jobs of equal value for women and men
 - b) The eradication of occupational segregation and all forms of employment discrimination;
 - c) The recognition of an economic value of, and protection of, persons engaged in agricultural and domestic work; and
 - d) The appropriate minimum remuneration of persons engaged in agricultural and domestic work.
- 3) States Parties shall enact and enforce legislative measures prohibiting the dismissal or denial of recruitment on the grounds of pregnancy or maternity leave.
- 4) States Parties shall provide protection and benefits for women and men during maternity and paternity leave.
- 5) States Parties shall ensure that women and men receive equal employment benefits, irrespective of their marital status including retirement.

Article 33

Financial Provisions

- 1) States Parties shall, ensure gender sensitive and responsive budgets and planning, including designating the necessary resources towards initiatives aimed at empowering women and girls.
- 2) States Parties shall mobilize and allocate the necessary human, technical and financial resources for the successful implementation of this Protocol.

ECONOMIC POLICIES AND DECISION MAKING

Chapter 1

REVISED SADC PROTOCOL ON GENDER AND DEVELOPMENT
PART FIVE PRODUCTIVE RESOURCES AND EMPLOYMENT

Article 15 Economic Policies and Decision Making

1. State Parties shall ensure equal participation, of women and men, in policy formulation and implementation of economic policies
2. States Parties shall ensure gender sensitive and responsive budgeting at the micro and macro levels, including tracking, monitoring and evaluation.

The chapter focuses on the provisions of Article 15 as outlined in the revised SADC Protocol on Gender and Development, and the progress made by Member States in engaging, aligning and implementing these provisions. The chapter builds on the solid background that the SADC region has reaffirmed its commitment to the advancement of the economic empowerment of women as prioritised through several legal frameworks which include: the revised SADC Protocol on Gender and Development; the Protocol on Employment and Labour; the Protocol on Trade; and the revised Regional Indicative Strategic Development Plan (RISDP), among others.

Economic advancement and equal access to productive resources are among the SADC priorities for achieving sustainable development and gender equity. The Protocol on Gender and Development, in Part Five: Productive Resources and Employment, places emphasis on access to and control over productive resources, primarily land, credit, and Information Communication Technology (ICT).

This Chapter is structured to align with the indicators in the SADC Monitoring, Evaluation and Reporting Framework, which require:

- ❖ Evidence of legislative and policy measures to facilitate women's access to, control over, and ownership of, productive resources;
- ❖ Evidence of legislative quotas for women in public procurement processes; and
- ❖ Evidence of gender-responsive economic planning and budgeting.

The chapter further provides a discussion of the roles of women in decision-making in SADC Member States to assess the level of progress and inclusion. Increasing the number of women in decision-making roles can facilitate access to, and control and ownership of, productive resources, with particular focus on land, credit and technology.

1.1 LEGISLATIVE AND POLICY MEASURES TO FACILITATE ACCESS TO AND CONTROL OVER PRODUCTIVE RESOURCES, AND OWNERSHIP

ANGOLA _____

Angola has made substantial economic and political progress in rebuilding its economy since the end of the civil war in 2002. However, the country continues to face development challenges, despite vast mineral

resources that include oil, diamonds, iron ore, phosphates, marble, granite and gold. These challenges centre on dependence on oil, limited diversification of the economy, rebuilding infrastructure, and improving institutional capacity, governance, public financial management systems, human development and the living conditions of the population, especially women, who form the majority.

To address some of the developmental challenges that hamper the economic empowerment of women, the Government has made significant progress in revising its legal and policy frameworks to facilitate access to and control over productive resources. The Constitution of 2010 Article 35:03 calls for the promotion of equality between men and women in all spheres of life. It stipulates that “men and women shall be equal within the family, in society and before the state, enjoying the same rights and being responsible for the same duties.”

Further, Article 98 on Land Rights states that “women and men should have equal access to land, individually or jointly with others.”

The Government of Angola has prioritised the ICT sector as one of the engines for economic growth and empowerment. This sector is guided by the White Paper on ICT, the National Plan for the Information Society, and the Electronic Governance Strategic Plan. To realize gender equity in this sector, Government spearheaded the Angola Online project, which aims to increase access to internet for the population, without leaving women behind. Some provisions of this online platform include annual digital literacy and technology fairs that target girls and women, and the installation of free internet access points in key areas such as schools and universities.

BOTSWANA

Mining, tourism and agriculture contribute significantly to Botswana’s economic growth, and much of the economic expansion in recent years is attributed to diamond mining. Tourism is the second earner of foreign currency with many Botswana engaging in tourism-related services.

Botswana’s 11th National Development Plan 2017-2023 (NDP 11) aims to align with its global and regional commitments such as the Sustainable Development Goals (SDGs) and the revised SADC Regional Indicative Strategic Development Plan 2015-2020. NDP 11 addresses issues of gender equality and equity through Article 8:90 which states that equal access and opportunity for women and men is fundamental to human development in the country. The NDP11 incorporates the mainstreaming of gender in economic development, and places emphasis on mechanisms to ensure that women are part of all development processes in the country.

Botswana’s National Policy on Gender and Development (NPGAD), launched in 2015, supports the full and equal participation of women and men to achieve sustainable development and poverty eradication in the country. The NPGAD provides a framework for

transformative development which includes gender mainstreaming in all activities of government and other sectors, as well as civil society. The long-term goal of the policy is to reduce inequalities in the opportunities and outcomes of social, economic, cultural and legal development for women and men.

Access to credit for women is facilitated by the Gender Affairs Department in the Ministry of Nationality, Immigration and Gender Affairs. Groups of women and/or men can access seed money for starting income-generating projects on condition that there is a higher representation of women than men in any one group. Each group is assisted with a maximum of 250,000 Pula (approx. US\$24,000). The size of a group should range from a minimum of five to a maximum of 10 persons.

About 75 percent of Small-to-Medium Enterprises (SMEs) operating in Botswana are owned by women (WIBA Botswana, 2016). These SMEs range from catering companies and commodity suppliers to transport and manufacturing companies. The Women in Business Association (WIBA) Botswana supports the participation of women in the economy through advocacy, training, mentoring and linkages. Lobbying by WIBA and others resulted in the banking sector providing access to credit for SMEs through a variety of financing options, including Quick Loan finance.

Botswana has a national ICT policy, which aims to expand access to ICTs, particularly for education and health. Special access to ICT by women is facilitated through the Nteletsa II program designed by the Ministry of Transport and Communications. Nteletsa II is a rural telecommunications development program that seeks to provide communities with access to telecommunications services, including voice, data and internet.

DEMOCRATIC REPUBLIC OF CONGO

The Democratic Republic of Congo (DRC) is endowed with rich natural and mineral resources in which mining, forestry and hydroelectric development offer economic growth potential.

The DRC has ratified many conventions and international agreements related to gender and established laws, policies, and action plans on gender. The country has ratified most gender-related conventions of the African Union (AU) which include: the African Charter on Human and People's Rights; Solemn Declaration on Gender Equality in Africa; and the Protocol to the African Charter on Human and People's Rights on the Right of Women in Africa.

The Constitution of 2006 has provisions that entrench gender equality. Article 11 establishes that all people are equal under the law. Articles 5, 14 and 15 are related to the rights of women. In particular Article 14 provides for gender equality in public institutions and that measures are taken to safeguard participation by women in civic, economic, social and cultural domains, and against forms of violence to-

wards women in the public and private spheres. Through advocacy from the Ministry of Gender, Family and Children, women parliamentarians and civil society, the discriminatory articles found in the Family Code of 1981 were repealed in 2016. Together with the Constitution, the revised Family Code of 2016 protects the rights of women in all spheres of life.

The 2009 National Gender Policy and the National Strategy on Women's Political Participation in Democratic Governance are measures put in place to advance the rights of women and economic empowerment. While the Constitution enshrines equal rights to land ownership, both formal and customary law continue to discriminate against women. Under formal law, a woman can only purchase land with permission of her husband, while customary law prevents the purchase of land and inheritance or sale of land.

The gender policy advocates for access by women to means of production, economic opportunities and ICTs. Article 24 of the Constitution provides for rights to information however, the ICT sector is not yet sufficiently developed. The Framework Law 013/2002 on Telecommunications and also Law 014/2002 which establishes a Regulatory Authority are the main pieces of legislation that address and impact on ICT. The country does not have an ICT policy and most laws and regulations governing digital communication are in draft form.

KINGDOM OF ESWATINI

The economy of the Kingdom of Eswatini is largely service-based focusing mostly on industrial manufacturing of consumer goods for export such as sugar cane production, wood processing, clothing and textile among other goods and services. The country has one of the smallest economies in the region and is classified as a lower-middle income country.

The historical Kukhonta System, whereby Swazis are given usufruct rights to land by a chief, prevented women from securing land rights without a husband, brother or son. However, provisions on land rights in the 2005 Constitution allow for all citizens to enjoy the right to property, including access to land and inheritance. In addition, some key policies and strategies were revised to allow for gender equality and equity. The National Development Strategy mainstreams gender across all sectors. The Marriage Act, which is still in review, is expected to facilitate access to and ownership of property by both spouses. Further, Section 16 of the amended Deeds Registry Act of 2011 provides for the registration of titled property in the name of both spouses.

The Citizens Economic Empowerment Act crafted by the Micro, Small and Medium Enterprise Unit (MSME) under the Ministry of Commerce, Industry and Trade has contributed to the removal of barriers that prevent women, youth and persons living with disabilities from effectively participating in the national economy. The national Vision 2022 seeks to support women around the country in strength-

ening their voices in community and political issues while ensuring that there is equitable access to land and credit facilities for women.

In order to address issues on financial exclusion in the economy, women have formed associations that enable access to finance and credit. The Swaziland Women Economic Empowerment Trust (SWEET) Fund is an example of institutions that provide women with access to credit. The Imbita Women Finance Trust grants loans for the development of women in business in areas not served by other micro-credit organizations.

The National Gender Policy seeks to ensure that women and girls have equitable opportunities, and access to and control over productive and reproductive resources including credit, land, information and services. The National Information Communication Infrastructure Policy guides the development of the ICT sector and places emphasis on human resources development and increased access to skills in ICTs for youth and women. Section 12.9.3 of the National Gender Policy 2010 recognises the importance of ICTs for gender equity and encourages women to make use of information technology. It calls for the sensitization and empowerment of media personnel through enhancing their skills, knowledge and access to information technology, so as to facilitate gender-sensitive reporting.

KINGDOM OF LESOTHO

The economy of the Kingdom of Lesotho is based largely on subsistence farming, small-scale manufacturing and mining. Development challenges include a high rate of poverty and high prevalence of HIV and AIDS among women, as well as high infant and maternal mortality (Lesotho Ministry of Planning and Development, 2013).

The Constitution of the Kingdom of Lesotho (1993) aims to achieve equality for all citizens without discrimination on the basis of age or gender. It calls for policies that secure favourable conditions of work for women and men. Given that men dominate the formal economic sector this gender-sensitive clause in the Constitution augurs well for the reduction of economic disparities by gender in the private and public sectors of the country.

The country's priorities for economic, political and human development are guided by the Vision 2020 strategic framework which places emphasis on equal access to education as a prerequisite for women to acquire their rightful place in the economy and promotes the appointment of more women into areas of responsibility in both the public and private sectors without neglecting boys and men. The country's National Gender Policy seeks to ensure that equal opportunities for women and men are presented in the development process to attain better standards of living and economic growth.

The Legal Capacity of Married Persons Act and Land Act of 2010 provide opportunities for empowerment of women to own property and make decisions in the selling of property and in accessing credit. Access

to credit for women has been accelerated through the amendment of the Lesotho Bank Savings and Development Order which made reference to the minority status of women as a limitation to accessing credit. The reform ensured that women have access to opportunities to acquire collateral, obtain loans or credit from commercial institutions and ensure women are empowered to own and manage companies or enterprises.

The ICT policy of Lesotho aims to reduce inequalities between men and women by providing women with greater access to information that can lead to economic empowerment and development. Section 3.10.1 of the policy provides strategies to promote the use of the Internet and e-commerce, ICT training and awareness programs, and affordable access to ICTs for youth and women. However, Lesotho does not have an Action Plan to advance the implementation of these strategies, an action which is required.

MADAGASCAR

Madagascar's economy is largely driven by agriculture, tourism and mining. The country experienced a slow economic recovery since the resolution of political challenges (2009-2013), and has adopted a socio-economic blueprint, the National Development Plan (PND) 2015-2019 to guide development.

This plan is premised on inclusive growth for sustainable development and acknowledges that women have been left behind in most development processes in the country. It aims to create equal opportunities for women and men, and remove discriminatory practices and barriers which block socio-economic empowerment and opportunities for women. In line with the PND, the goal of the National Gender Action Plan is for gender equality, and the improvement of living conditions and gender-sensitive economic growth. The action plan promotes mainstreaming gender dimensions in all line ministries, the legislature, executive, judiciary, private sector and civil society.

The Malagasy culture is characterised by strong patriarchal norms and values, coupled with the inadequacy of public policies geared to promoting gender equality, which makes it difficult for women to participate in the political and economic spheres (CEDAW Annual Report, 2015). In addition, the percentage of girls who reach secondary and tertiary education is lower than that of boys and this has a negative impact on the number of women who later participate in the economy.

The Land Law 2005-19 allows the joint registration of properties which enables women to enjoy the same rights over household land assets as men. However, the Ministry of Population, Social Protection and Advancement of Women notes that, in practice, women have more difficulty than men in accessing land and obtaining land rights (Land Certificates).

Madagascar adopted a National ICT policy in 2004. The policy states the vision to improve ICT infrastructure and makes reference to the establishment of research networks through the use of ICTS and the installation of ICT centres in schools.

MALAWI

Agriculture is the mainstay of Malawi's economy and most of the population depends on agriculture as a livelihood. Women are active in smallholder agriculture but this sector is mainly subsistence, characterised by low productivity and income. Despite their major contribution in the agricultural sector women have limited access to land in their individual capacity (SARDC 2005). Although progress has been made, this continues to be the situation in some parts of Malawi due to some customary laws.

The economic growth and poverty reduction strategies for Malawi are guided by the Malawi Poverty Reduction Strategy. This strategy recognizes the inequalities and disparities between women and men and how these disparities contribute toward poverty in the country. The strategy paved way for other policy frameworks. The Malawi Growth and Development Strategy (MGDS) of 2017 identifies gender as a cross-cutting area and recognizes that systematic mainstreaming of gender can facilitate effective development planning and coordination, budgeting, implementation and monitoring. The strategy focuses on increased access, control and utilization of social and economic services by youth and women, and consistent implementation of Gender Responsive Budgeting across sectors.

The Malawi National Gender Policy draws on the MGDS in recognising that agriculture is key to food security, economic growth and wealth creation, and that women play an important role in agriculture. The policy necessitates that all agriculture and economic development policies must consider the differentiated needs of women and men. These gender-sensitive policies can facilitate the increased participation of women in the labour force and equitable economic empowerment.

The Ministry of Agriculture, Irrigation and Water Development is directed by the National Gender Policy to ensure that effective gender strategies are in place to guarantee food self-sufficiency for female-headed households that are often vulnerable due to lack of control over the factors of production such as land. The gender policy advocates for women to have control over agricultural productive services and resources such as cash, land, technologies and other assets such as radios.

With regard to ICTs, Malawi has a National Information Communication Technology Policy (2013) that gives direction to the development of ICTs in the country. The Government of Malawi through this policy recognizes that women and youth are often marginalized when it comes to access to reproductive resources such as ICTs, therefore the policy in Article 3.10.5 states that "Government, in coordination with non-governmental organizations and development partners, shall mobilize financial resources for implementation of ICT programs for women and the youth." However, despite this policy statement, there was no readily available information to assess progress on implementation.

MAURITIUS

Mauritius has a diversified economy comprising agriculture, manufacturing and service industries that include Information Communication Technology (ICT) and financial services. Mauritius has a long history of placing women in its development and growth plans to remove the barriers that inhibit women from participating in socio-economic activities. The establishment of a Ministry for Women in 1975 showed the political will of the country to push forward the empowerment and involvement of women in decision making, and instilling a normative culture of equity across the gender divide.

Information obtained from the Ministry of Gender Equality, Child Development and Family Welfare indicates that policies are gender neutral with regard to access to and control over productive resources such as land and credit and that credit policies formulated by the Bank of Mauritius do not discriminate on the basis of gender. Although most of the policies in Mauritius are gender neutral, special measures have been initiated in sectors such as trade to encourage participation and benefit by women.

In terms of ICT, a Trade Portal has been established that provides useful trade-related information to businesses pertaining to import/export procedures, trade agreements, trade and tariffs data, among others. Women can access market information through the Trade Portal and can also contact Enterprise Mauritius, the National Export Promotion Agency, for market intelligence and surveys. Enterprise Mauritius provides assistance to firms to develop their internal capacity to exploit other regional markets, such as through the SADC Free Trade Area (FTA).

Another online tool is the Trade Alert Obstacle Mechanism (TOAM) which was designed and developed by the International Trade Centre to facilitate the identification and elimination of obstacles faced by the business community. The TOAM platform provides a formal mechanism for the monitoring and resolution of trade obstacles through stronger coordination between the public and private sectors. The Ministry of Gender Equality, Child Development and Family Welfare encourages women to register any obstacle/barrier to trade encountered on the TOAM which will then be addressed by the relevant government agencies or institutions. The TOAM platform in Mauritius is an effective practice that SADC Member States and countries can adopt for trade and other sectors.

MOZAMBIQUE

Mozambique has made remarkable progress in economic growth since resolution of the armed conflict, but despite this, more than half of the population, particularly women, continue to live in subsistence livelihoods with limited access to other opportunities.

The first Constitution of the People's Republic of Mozambique in 1975 emphasized the equality of men and women through principles that govern rights, obligations and relationships. After the Fourth World Conference on Women in Beijing in 1995, the Government of

Mozambique accelerated its initiatives to develop policies and systems on gender-related issues. In the 1990 Constitution, which was amended in 2007, the support for gender equality was maintained. The State was tasked to promote, support and value the development of women and encourage the growing role of women in society, in all spheres of political, economic, social and cultural activities.

Article 3 of the Land Law of 1997 states that land is owned by the State and cannot be sold or otherwise alienated, mortgaged or seized. The law guarantees equal access to women and men, protects local people's land rights, and confers powers to local participatory processes that involve both men and women. While the legal framework gives equal rights to women and men, it also recognizes customary rights – as long as these do not contradict the Constitution.

Access to finance is very low in Mozambique across all sectors of the population, especially for those with low levels of education and/or income and located in remote parts of the country (FSDMo, 2017). Women are mostly active in the Small and Medium Enterprise (SME) sector. While there is policy and legislation to support SMEs and a National Financial Inclusion Strategy 2016-2022 that strives to ensure the availability and accessibility of financial services and products to the majority of the population, it is noted that formal financial institutions and national policies do not make special provisions for women.

Article 48 of the Constitution of the Republic of Mozambique enshrines the rights of all citizens to freedom of expression and freedom to information, including information technology. The ICT policy aims to combat poverty and improve the living conditions of Mozambicans by ensuring that all citizens (men and women) have access to ICT. The ICT policy contains an entire chapter on gender and youth, covering a wide variety of policy areas and is recognized as a best practice on gender issues. However, the strategy for implementation of the policy which was adopted in 2002 does not make specific reference to women or ways of improving use and access to ICTs by women.

NAMIBIA

The economy of Namibia is heavily dependent on the extractive industry and processing of minerals for export. The main growth drivers are agriculture, forestry and mining (especially diamonds and uranium). The country has experienced a significant contraction of real GDP growth, due in part to the external shocks brought by the declining prices of mineral commodities on the international markets.

Namibia established a gender machinery, ratified international instruments and national policies, and formulated gender-related reforms. The first National Gender Policy in 1997 sought to recognize and address the priority needs of women, identify targets and actions that increase access to resources and facilities. Revision to the gender policy in 2010 placed greater emphasis on five program areas: (i) poverty eradication and rural development; (ii) education and training;

(iii) health, trade and economic empowerment; (iv) governance and decision-making; and (v) legal affairs and human rights.

Gender programming is guided by mainstreaming gender in all policies and frameworks such as the National Development Plans (NDPs) and Vision 2030, as well as programs and structures of line ministries. Namibia has put in place a number of provisions that facilitate access by men and women, and control over productive resources such as land, credit, and ICT.

The National Land Policy of 1998 accords gender equity and opportunities for women by recognising that “all citizens have equal rights, opportunities and security across the range of tenure and management systems.” The land policy provides to women the same status as men with regard to all forms of land rights, either as individuals or as members of a family land ownership trust.

The Agricultural (Commercial) Land Reform Act No. 6 of 1995 provides for the acquisition of agricultural land by the State for the purposes of land reform and resettlement with a particular focus on groups that were previously disadvantaged by discriminatory laws and practices. The National Resettlement Policy of 2011 makes provision to consider women when allocating land for resettlement. The Communal Land Reform Act 5 of 2002 accords women the same rights as men to own communal land as well as acquire ownership of land. The Act further provides for women to have access to land for production and economic gain. The Communal Land Reform Act also makes provision for a board to regulate issues related to communal land. The Communal Land Boards are established in all regions and consist of 12 members of which at least four members should be women. Two of the four women must farm in the area of the Land Board’s jurisdiction and the other two women should have expertise in relevant functions of the board.

The Ministry of Gender Equality and Child Welfare reports that there are no specific measures to ensure that women can have access to credit specifically for acquiring land. However, the Affirmative Action policy provides for financial institutions to provide credit and other financial services to previously disadvantaged groups inclusive of women.

Namibia has a Bill on Access to Information and also a draft Information Policy, whose aim is to ensure access to ICTs for all citizens however, it is not gender specific. The gender ministry is reviewing the draft Information Policy and providing inputs to ensure that it has specific provisions for access to ICTs for women.

SEYCHELLES

The economy is largely dependent on fishing, agriculture and tourism. The country adopted the Blue Economy Strategic Framework and Roadmap (the Blue Economy Roadmap) in 2018 for ocean-based sustainable development which brings together economy, environment and society, consistent with the SDGs. The roadmap is aimed at increasing investment in existing ocean-based economic sectors which include fish-

eries, tourism and ports, and access to high quality education and professional training, new jobs and employment opportunities. While this blueprint is a very progressive economic instrument it falls short in failing to address gender inequality and empowerment of women.

The majority of frameworks in Seychelles are gender neutral, and do not specifically address the needs of women and men. Ownership and use of property for everyone is a basic right to all citizens under the Constitution. Access to credit and ICT is available to both men and women. No data was available from the Ministry of Family Affairs regarding mechanisms put in place for women to exploit the SADC Free Trade Area (FTA), and the number of women-owned businesses by sector.

SOUTH AFRICA

South Africa has a well-developed and diversified economy, and since ending the apartheid system of racial separation in 1994, the country has made substantial achievements in human rights, including the empowerment of women and the advancement of gender equality and equity. The new Constitution of 1996 created an enabling environment for effective gender mainstreaming. The 2012 amendments to the Constitution demonstrate continued and strong commitment towards gender equality. In line with the Constitution, National Frameworks have been produced that mainstream gender to enhance accelerated empowerment of women and ensure gender equity.

South Africa's National Development Plan 2030 notes that women make up a large percentage of the economically disadvantaged, particularly in rural areas, and proposes a range of measures to advance equality. The measures include active participation and empowerment of women in the economy and in leadership positions, and security of tenure in communal areas for women, as well as expansion of the public sector to accommodate women.

The National Policy Framework for Women Empowerment and Gender Equality is based on a vision in which women and men are able to realise their full potential and participate as equal partners. The Gender Policy Framework is intended to ensure that gender equality is at the centre of the transformation process in South Africa within all structures, institutions, policies, procedures, practices and programs of government, its agencies and parastatals, civil society and the private sector. The national gender policy is clear that gender mainstreaming should not be a last-minute issue but should be on the main agenda of all programs, policies and initiatives.

Article 25 (5) of the Constitution mandates the state to take reasonable legislative and other measures, within its available resources, to create conditions that enable citizens to gain access to land on an equitable basis. The White Paper on South African Land Policy of 1997 upholds the provisions in the Constitution, which outlaws the discrimination of women and removes legal restrictions on access to land and registration of land assets by women.

Financial inclusion for both men and women in all of South Africa's localities is guided by the Financial Sector Code of 2012. In addition, in order to ensure that women have equitable access to land, the South African Government has developed credit loan facilities implemented through the National Economic Empowerment Fund (NEF). Under the NEF are specific projects designed to ensure that women can access credit regardless of their status.

With regards to ICT, the 2016 White Paper on National Integrated ICT Policy acknowledges that accessibility and the ability of all people to use and access services is essential, regardless of education, disability, age or gender.

UNITED REPUBLIC OF TANZANIA

Tanzania attained an annual GDP growth rate of 7 percent in the past 10 years, an impressive achievement given the decades of economic challenges instituted by the international Structural Adjustment Programs (SAPS) in the 1980s. SAPs caused economic and social imbalances due to reduction of public expenditure, removal of subsidies, civil service reforms and removal of price controls among others, and had more serious negative impact on women than men. Women were the first to be retrenched as most were less skilled, few were in decision-making positions, and more were in the so-called "non-productive" service sector which was affected by heavy government budget cuts (SARDC and TGNP, 1997). Although men were retrenched, women absorbed the greater part of the residual impact, which led to social damage such as drug abuse, gender-based violence, and increased poverty within households.

Tanzania developed its first Women in Development Policy in 1992, which emphasized the need for women to have land and access to and ownership of resources. The policy calls for gender mainstreaming in all planning and programming within each sector of the economy, especially where women were marginalised.

Article 56 of the Law of Marriage Act declares that "a married woman shall have the same right as has a man to acquire, hold and dispose of property, whether movable or immovable..." while Article 17 (2) of the 1999 Land Act ensures that there is an equitable balance of men and women representatives in the National Land Advisory Council.

The National Micro-Finance Policy of 2000 provides guidelines to achieve gender equity in accessing financial services. It directs that special efforts be made to incorporate mechanisms that would make the services accessible to both women and men, including flexibility in regulating micro-finance institutions. Tanzania has a five-year National Financial Inclusion Framework 2018-2022, which focuses on financial products and services that can benefit all citizens of the country, regardless of gender. A Women's Development Fund was established in 1993 to facilitate access to commercial loans and encourage women to participate in the economy. Tanzania Women's Bank opened in 2009 to provide support for women through credit facilities for low-income earners, small businesses, and SMEs.

The gender-related provisions in Tanzania's National ICT policy of 2016 found in section 3.10.2 endeavours to provide citizens with universal access to ICT in order to improve their productivity and to broaden opportunities for knowledge sharing. Capacity-building programs have been undertaken, for example, to empower women Parliamentarians in the use of ICT, including gender analysis and other skills related to their role as Members of Parliament.

The Tanzania Women Empowerment Country Factsheet 2015 notes that women play a pivotal role in the SME sector, with women-owned enterprises accounting for 54 percent of SMEs and 60 percent of micro-enterprises. The 2003 National Trade Policy highlights the inclusion of women in trade development processes through access to productive assets, particularly land, infrastructure, finance, education and skills. As a strategy to accelerate the involvement of women in trade, it endeavours to ensure that policy initiatives are expedited for better extension services for the rural population, particularly women. Information resource centres have been established in government and other public institutions to offer access to markets and share information, and provide training in entrepreneurship and business skills.

ZAMBIA

Zambia has recorded steady economic growth during the period 1990-2016. However, poverty remains the greatest challenge to national development, with women comprising the majority of people living in poverty. The National Development Plan (NDP) 2017-2021 places gender equity at the centre of its economic growth and sustainable development agenda. The NDP in line with Sustainable Development Goal 5, and seeks to provide women and girls with equal access to education, health care, decent work and representation in political and economic decision-making processes.

The government through the NDP seeks to address the unbalanced power relations between women and men in the domestic, community and public domains which remain impediments to the advancement of women. The National Gender Policy of 2014 aims to ensure the attainment of gender equality in the development process by redressing the existing gender imbalances. The policy has strong measures aimed at enhancing the economic status of women. These include:

- ensuring that women own at least 50 percent of land allocated;
- strengthening provision of agricultural services to smallholder farmers, especially women;
- building capacity of women in management and ICT to be active members of cooperatives and manage cooperatives;
- improving market linkages for women farmers through construction of feeder roads, trade expos and social media;
- promoting equal access to entrepreneurial opportunities and equity in the ownership of business in key economic sectors; and
- establishing a women's bank to improve financial access.

Zambia has a National ICT Policy 2006, which is based on 13 pillars in which women and youth comprise the eleventh pillar of the policy goal. This section of the policy recognises that youth and women are heavily marginalised despite constituting an important economic segment of society. The policy calls for the empowerment of youth and women through opportunities created in the implementation of ICTs across the country, and places strategies that can enable the participation and integration of women in this sector.

ZIMBABWE

Zimbabwe is recovering from two decades of macro-economic challenges, with a policy review designed to improve confidence and attract foreign investment, and is signatory to regional and international instruments that call for the economic advancement of women.

The Constitution of 2013 provides a positive legal framework for the full participation of women in all spheres of society on the basis of equality with men. The Constitution further provides for access to and control over productive resources. Section 17 (1)(c) specifically calls for the State and all institutions to take practical measures to ensure that women have access to resources including land on the basis of equality with men.

The revised National Gender Policy of 2017 is aligned with the SDGs, the SADC Protocol on Gender and Development, and the African Union Agenda 2063. The national policy provides a framework for gender justice, equality, integration, inclusiveness and shared responsibilities. The policy sets out priorities for gender-sensitive planning and budgeting, and provides mechanisms to advance equal representation in key decision-making positions in all sectors. The policy is accessible in braille, making it inclusive of a wider audience.

Access to land for women is determined by customary law and the Land Reform Program, and it is noteworthy that under the Fast-track Land Reform Program a 20 percent quota was placed for land allocation to women and land rights are guaranteed to women through transfer/inheritance when a spouse dies.

The National Gender Policy warrants that women and men get access to credit for economic empowerment. Government is implementing the Women's Development Fund since 2010 as a means of addressing the lack of collateral and the high interest rates charged by banks. The Women's Development Fund is a credit facility for marginalised women, particularly those who live in rural areas, and a Women's Bank was established in 2018. The adoption of the National Financial Inclusion Strategy has seen the establishment of desks for women established in financial institutions as well as the establishment of economic empowerment windows by the Reserve Bank of Zimbabwe.

The National ICT Policy endeavours to narrow the digital divide and commits to mainstream science offered by ICTs across gender, youth, the disabled and the elderly. The ICT Policy recognises gender

mainstreaming as a strategy to ensure that relevant issues are also reflected by the media. The Ministry of ICT, Postal and Courier Services has, since 2012, embarked on setting up Community Information Centres which offer access to internet, copying, printing, scanning, faxing, lamination and gaming services. The objective is to achieve equity of access to information, thereby bridging the digital divide between urban and rural communities, and deliberately targeting women, who are the majority in rural areas.

Zimbabwe has a National Trade Policy which aims to transform the productive sector of the economy towards production and export of value-added products. The policy is silent on gender, although procedures for exports up to US\$1,000 have been relaxed, and this impacts primarily on cross-border traders, who are mainly women. With regard to the SADC Free Trade Area, the Ministry of Women Affairs, Gender and Community Development notes that it has been difficult for most women to benefit due to being mostly small traders and the facility mainly targets companies. The Ministry is pushing for the implementation of the SADC Simplified Trade Regime which facilitates duty free quotas.

CONCLUSION

Generally all SADC Member States have enacted laws, policies and frameworks that provide for gender equality and equity, and most member states have enshrined the principle of gender equality and equity in their national Constitutions. The Constitutions provide the fundamental building blocks for legal rights and guarantees, and can be used to challenge laws that limit or violate the rights of women and men. Constitutions are more difficult to repeal or amend than other pieces of legislation, thus making the commitment to gender equality and equity more permanent.

Across the member states there is general disconnect between statutory law which seeks to promote gender equity and traditional customary law, which seems to hinder progress for women in accessing land and productive resources. Namibia however, provides an effective practice on how to bridge this disconnect. Namibia amended its Communal Land Reform Act by placing provisions for gender equity, which aligned with its statutory law, and a quota was placed to ensure representation of women on Communal Land Boards.

While laws and policies have been enacted, there appears to be very little empirical data disaggregated by gender in member states to show the progress toward women having access to and control of productive resources. This makes it difficult to assess progress in implementation. Review of literature generally points to poor implementation of gender-related laws and policies due to insufficient human and financial resources. Moreover, there is poor dissemination of information on laws and policies in a language that is easily accessible to the majority of the population. These limitations create barriers for policy implementation and gender-based economic empowerment.

1.2 LEGISLATIVE QUOTAS FOR WOMEN IN PUBLIC PROCUREMENT PROCESSES

BOTSWANA

The Government pro-actively encourages citizen businesses and entrepreneurs. Certain categories of tenders are restricted to citizen-owned companies, whether they are owned by women or men. These tenders include the manufacture of school uniforms, school furniture, protective clothing, preservation of food using traditional methods, manufacture of leather products using traditional methods, and meat processing, among others (CEDA, 2018).

KINGDOM OF ESWATINI

Although no information could be acquired on the quantitative portion of government tenders reserved for women-owned businesses, it should be noted that the 2011 Procurement Act has non-discriminatory measures. Article 39 (1) of the Procurement Act states that a tenderer shall not be excluded from participating in public procurement on the basis of nationality, race, religion, gender or other criterion.

KINGDOM OF LESOTHO

The 2018 Public Procurement Policy of the Kingdom of Lesotho in its guiding principles calls for non-discrimination in procurement. Section(f) states that a bidder shall not be excluded from participating in public procurement on the basis of nationality, race, religion, gender or any other criterion unrelated to qualification. Further, Part Seven (14) provides a facility where a procuring entity is allowed to limit participation by applying some reservation categories in its procurement proceedings in accordance with the law. The reservation is targeted at youth, women, physically disabled people, and SMEs.

MALAWI

The Malawi Procurement Regulations of 2003 in their guiding principle No.10 states that conditions and documents for a contest shall be identical for all participants. This facilitates the equal treatment of women and men when contesting for tenders. The Malawi National Economic Empowerment Policy and Action Program does not give special mention to measures put in place for women-owned businesses however, it urges government to ensure that procurement policy deliberately favours Malawian firms *vis-a-vis* foreign firms. In addition, to encourage Malawian citizen-owned businesses to apply for tenders, the government provides training courses on tendering and procurement procedures.

NAMIBIA

Namibia does not have a quantitative portion of government tenders reserved for women-owned businesses, but the Ministry of Gender Equal-

ity and Child Welfare notes provisions in the Public Procurement Act 2015 (No.15 of 2015) which came into operation on 1 April 2017 and provides for preferential treatment. Section 69 of the Public Procurement Act states that, “despite anything to the contrary in this Act or any other law, the Minister may grant preferential treatment in procurement in pursuance of the developmental empowerment policies of the Government”.

The Act in Section 70 subsection (1) (3) further makes the provision for the implementation of preferential treatment in procurement (services, construction, and supply) to promote the empowerment of women and the youth, as provided for in Article 23 (3) of the Namibian Constitution. In terms of Section 2 (b) (iv) of the Procurement Act 15 of 2015, preferential treatment in the allocation of contracts must be given to:

- Namibia registered small and medium enterprises;
- Namibia registered joint ventures;
- Categories of Namibian manufacturers, suppliers, contractors and service providers;
- Namibian registered entities that promote the protection of the environment, maintain ecosystems and sustainable use of natural resources; and,
- Namibian natural persons or categories of persons, including persons who have been economically or educationally disadvantaged by past racial discriminatory laws or practices.

SOUTH AFRICA

The Government of South Africa developed the Preferential Procurement Policy Framework Act which recognizes that marginalized groups should benefit from Public Procurement. Although no implementation plan is presented, the Act aims to promote women and physically handicapped people.

OTHER

Data submitted by other member states showed that Mozambique, Seychelles and Zimbabwe do not have a quantitative portion of government tenders reserved for women-owned businesses. The Mauritius Public Procurement Act 2006, Malawi Procurement Regulations 2004, Tanzania National Public Procurement Policy 2010, and the Swaziland Procurement Act 2011 do not provide provisions specific to women.

1.3 GENDER-RESPONSIVE ECONOMIC PLANNING AND BUDGETING

The SADC Guidelines on Gender Responsive Budgeting (GRB) published in June 2014 were designed as a common reference framework for SADC Member States to ensure that national budgets mainstream gender in their budgetary processes. This followed a decision by the ministers responsible for Gender and Women Affairs in 2010 that directed the SADC Secretariat to facilitate the preparation of such guidelines, which was done through a process of development and review that included consideration of national, regional and international practices and challenges.

The SADC Guidelines offer regional guidance to strengthen the efforts of SADC Member States in implementing GRB initiatives, including entry points for ministries, for parliaments and local government authorities, as well as civil society and other sectors. The guidelines also provide methods for tracking implementation. These initiatives are rooted in the realisation that the quest to improve national economies is intimately linked to the concrete attainment of gender equality through the allocation of adequate budgetary resources.

The guidelines define gender budgeting as a “gender-based assessment of budgets, aimed at incorporating a gender perspective at all levels of the budgetary process and restructuring revenues and expenditures in order to promote gender equality. These Gender Responsive Budgeting Guidelines (GRB Guidelines) are designed to be a common reference framework for SADC Member States that can facilitate the development of good practice in public finance management that ensures that national budgets are practically addressing gender equality priorities and commitments.

“Gender budgeting initiatives involve both an analysis of allocations between sectors and within sectors to determine their impact on men, women, boys and girls. The process provides a breakdown of the national budget in order to see how it responds to the differentiated needs of/ and impacts on women, men, girls and boys. The purpose and objective of GRB Initiatives distinguish two stages of a long-term process - gender-sensitive budget analysis; and, the formulation of gender-sensitive budgets.”

Three of the SADC instruments that directly address gender equality expressly mention issues related to GRB. The SADC Protocol on Gender and Development binds State parties to ensure gender-sensitive budgets and planning, including the designation of necessary resources towards initiatives aimed at empowering women and girls. The RISDP mentions adopting economic empowerment policies and strategies in order to address inequalities that are mainly experienced by women in access to and control of resources, including developing specific programs and putting in place GRB initiatives. The SADC Gender Policy recommends that Member States should integrate unpaid work into national accounts and budgeting processes.

However, despite these provisions, the percentage of financial resources allocated to gender machineries for all SADC Member States remains at less than one percent of the total National Budget as compared to other ministries. GRB still remains a challenge in SADC Member States due to varying challenges which are elaborated in Chapter 5.

1.4 DECISION-MAKING

Placing more women in decision-making positions in government and the private sector creates more opportunities for women to participate in wide-ranging decisions that affect communities, including policies and strategies that impact on socio-economic development (UNDP,

Women in Parliament in SADC Member States 1995–2018

Table 1.1

Country (No. Women MPs 1995)	Women MPs % 1997	Women MPs % 2000	Women MPs % 2006	Women MPs % 2009	Women MPs % 2012	Women MPs % 2015	Women MPs % 2018	Women MPs 2018	Total Seats Parliament 2018
Angola (7)	9.7	15.4	12.3	38.2	34.1	36.8	30.5	67	220
Botswana(4/47)	9.0	18.2	11.3	7.9	9.5	9.5	9.5	6	63
Comoros, Union of	–	–	–	–	–	–	6.1	2	33
DRC	–	–	12	8.4 (L) 4.6 (U)	10.4 (L) 4.6 (U)	8.9 (L) 4.6 (U)	8.9 (L) 4.6 (U)	44 (L) 5 (U)	492 (L) 108 (U)
Eswatini, Kingdom of	19.0	7.3	19.0	13.6	13.6 (L) 40.0 (U)	6.2 (L) 33.3 (U)	7.2 (L) 23.3 (U)	5 (L) 7 (U)	69 (L) 30 (U)
Lesotho (3/65 L, 8 U), Kingdom of	12.0	10.3	14.0	25.0	25.8 (L) 27.3 (U)	25.0 (L) 24.2 (U)	22.1 (L) 25.0 (U)	27 (L) 8 (U)	122 (L) 32 (U)
Madagascar	–	–	24.0	7.87	–	20.5 (L) 19.0 (U)	19.2 (L) 20.6 (U)	29 (L) 13 (U)	151 (L) 33 (U)
Malawi (10/76)	5.2	8.3	15.0	26.0	22.3	16.7	16.7	32	192
Mauritius	7.6	7.6	17.1	17.1	18.6	11.6	11.6	8	69
Mozambique(61/250)	28.4	28.6	32.8	39.2	39.2	39.6	39.6	99	250
Namibia(6/72)	19.2	23.1	26.9	34.6	25.6 (L) 30.7 (U)	46.1 (L) 38.4 (U)	45.2 (L) 23.8 (U)	47 (L) 10 (U)	**104 (L) 42 (U)
Seychelles	27.3	24.0	29.4	23.5	43.8	43.8	21.2	7	33
South Africa (101/400)	27.8	29.8	32.8	42.3	42.3 (L) 32.1 (U)	42.4 (L) 35.2 (U)	42 (L) 35.2 (U)	168 (L) 19 (U)	400 (L) 54 (U)
Tanzania (28/248), United Republic of	16.3	21.2	30.4	30.4	36.0	36.6	37.2	145	390
Zambia	18.1	10.0	12.0	14.0	11.5	12.7	18.0	30	167
Zimbabwe (22/150)	14.0	10.7	16.0	15.2	15.0 (L) 24.7 (U)	31.5 (L) 47.5 (U)	31.5 (L) 43.8 (U)	85 (L) 35 (U)	270 (L) 80 (U)

Source SADC Member States, SADC Gender and Development Monitor 2016, and Inter-Parliamentary Union, December 2018. IPU uses official data as submitted by Parliaments.
(L) Lower House (U) Upper House – no data

Half of the SADC Member States use a unicameral parliamentary system, and the others have a second chamber, although the responsibilities vary.

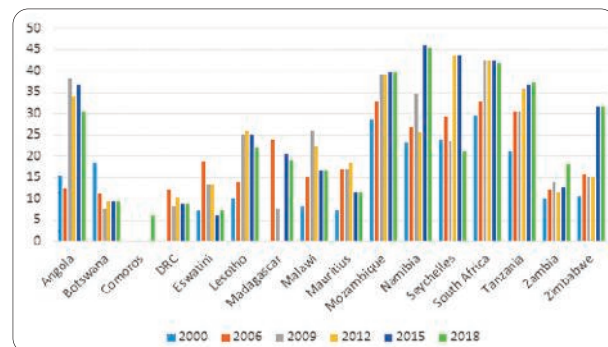
*The National Council of Provinces in South Africa has a total 90 seats but the remaining members come from the provincial assemblies or are appointed. The figure of 19 women refers to those elected directly, so IPU uses the figure of total elected seats as 54 so not to distort the percentage

**In Namibia, the total number of seats in Parliament was increased in 2014. The National Assembly increased to 104 seats (96 elected, 8 appointed) from the previous 78 (72 elected, 6 appointed), and the National Council increased to 42 seats from 26 seats.

2017). It is expected that women in these positions can provide the catalyst for mainstreaming gender in all sectors of the economy, which can then contribute toward socio-economic empowerment. The previous edition of this publication, the *SADC Gender and Development Monitor 2016* that focused on women in decision-making, noted that there is limited but growing participation of women in structures of power and decision-making in both the public and private sectors in the region. A time series analysis of the representation of women in parliament in SADC Member States is shown in Table 1.1 and illustrated in Figure 1.1.

Women in Parliament/
National Assembly in SADC Member States

Figure 1.1



Source Table 1.1

Namibia tops the International Parliamentary Union (IPU) classification for southern Africa with the largest proportion of women MPs in the National Assembly; and follows Rwanda, Cuba, Bolivia, Mexico and Grenada in the IPU Global Classification. South Africa is number 10 in the Global tables and Mozambique is 15.

Although the numbers fall short of the 50:50 target set in Article 13 of the SADC Protocol on Gender and Development, most SADC Member States have shown a significant positive trend since 1995. Namibia achieved impressive results in 2014 through the adoption of the gender parity principle, and aligning aspects of statutory and customary law. In April 2018, a bill was tabled in the House of Assembly in the Kingdom of Eswatini that would ensure that at least 30 percent of the members are women, and is intended to become law before the next general elections in 2019.

In 2018, in addition to the seats held by women in the Parliaments of SADC Member States, there were seven women Presiding Officers – in Botswana, Mozambique, Lesotho, Mauritius, Namibia, South Africa and Zimbabwe. Most of the officer-bearers have remained for their full term, except in unusual circumstances such as Madagascar, as shown in Table 1.2.

Woman Speakers/Presiding Officers showing Both Houses of Parliament

Table 1.2

Pre-2000	2004 / 2005	2008 / 2009	2010	2014	2018
Lesotho Hon Ntlhoi Motsamai <i>National Assembly</i> 1999–2012	South Africa Hon Baleka Mbete <i>National Assembly</i> 2004–2008	Swaziland Hon Gelane Zwane <i>Senate</i> 2008--2013	Mozambique Hon Verónica Macamo <i>Assembleia da República</i> 2010+	Botswana Hon Gladys Kokorwe <i>National Assembly</i> 2014+	Lesotho Hon Ntlhoi Motsamai <i>National Assembly</i> 2015+
South Africa Hon Frene Ginwala <i>National Assembly</i> 1994–2004	Zimbabwe Hon Edna Madzongwe <i>Senate</i> 2005–2018	Botswana Hon Dr Margaret Nasha <i>National Assembly</i> 2009–2014	Tanzania Hon Anne Makinda Bunge <i>(Parliament)</i> 2010–2015	Madagascar Hon Christine Razanamahasoa <i>National Assembly</i> 02.2014– 04.2014	Namibia Hon Margaret Mensah-Williams <i>National Council</i> 2015+
				Mauritius Hon Maya Hanoomanjee <i>National Assembly</i> 2014+	Zimbabwe Hon Mabel Chinomona <i>Senate</i> 2018+
				South Africa Hon Baleka Mbete <i>National Assembly</i> 2014+	

Source SADC Parliaments and IPU December 2018

The primary responsibility of the Speaker/Presiding Officer of the National Assembly or Senate is to preside over and regulate debates in the chamber leading to the passage or amendment of legislation. As a presiding officer, the Speaker chairs the sessions of the House and ensures that they are conducted according to the provisions of the standing orders.

Most SADC countries fall short in the result of their efforts to move towards gender parity especially in key line ministries such as finance and economic development. For example, the proportion of women holding positions in the Ministry of Finance and/Economic Development across the SADC region.

Women are under-represented, with only Madagascar and Zambia having women in key economic ministries – Ministry of Finance and Budget, and Ministry of Finance, respectively (National Government websites, 2018).

The inclusion of women in the development of national budgets and related policies is occurring more frequently in SADC Member States. Despite such improvements, there is still a long way to go before institutional power is shared equally between women and men in the government and corporate sectors.

In South Africa, the increased presence of women in the legislatures, the executive branches and other structures of government has made it possible to strengthen lobbying to transform male-dominated institutional norms and values. As shown in Table 1.3, women continue to be under-represented in decision-making in the private sector with the highest proportion of women represented in the catering, accommodation and other trades at 30.4 percent. In key development sectors such as construction, mining and agriculture, women are poorly represented, constituting only 14.2 percent, 14.5 percent and 16.6 percent, in those sectors respectively.

Women have fewer decision-making positions compared to men at all levels and are most impacted by the region's high unemployment and economic challenges. The barriers that inhibit women from taking part in economic activities and decision-making positions in particular range from: legal frameworks and political systems that do not facilitate gender balance; lack of access to resources; non-responsive budgeting that perpetuates imbalance in opportunities; household and family responsibilities that are not valued in national accounts; low levels of education in some countries and areas; traditional expectations of women and/or customary practices.

Women in Top Level Management in Private Sector in South Africa, 2017

Table 1.3

Sector	% Women	% Men
Agriculture	16.6	83.3
Mining and Quarrying	14.5	85.4
Manufacturing	17.0	82.9
Electricity, Gas and Water	21.6	78.3
Construction	14.2	85.7
Retail and Motor Trade/Repair Service	19.8	80.1
Wholesale Trade/ Commercial Agents/Allied Services	20.7	79.2
Catering/Accommodation/ other trade	30.4	69.5
Transport/ Storage/ Communication	23.2	76.7
Finance/Business Services	25.8	74.1
Community/ Social/Personal Services	31.4	68.5

Source Parliament of the Republic of South Africa, August 2017

The multiple roles that women play in society, particularly in rural and peri-urban areas, are a barrier to taking part in economic opportunities, although some of these activities such as carrying wood and water could be rapidly reduced through development of appropriate infrastructure, including renewable energy sources.

1.5 CONCLUSION

SADC Member States have made considerable progress in enacting national laws and policies that promote gender equality and equity. All SADC Member States acknowledge the importance of mainstreaming gender in all development initiatives as seen through the preparation of National Gender Policies and the recognition of gender in other key development policies such as National ICT policies and Financial Inclusion policies/frameworks. As of August 2018, 12 Member States had signed the agreement on revisions made to the SADC Protocol on Gender and Development. These are Angola, Botswana, Democratic Republic of Congo, Eswatini, Lesotho, Madagascar, Mozambique, Namibia, Seychelles, Tanzania, Zambia and Zimbabwe.

One of the shortcomings noted here is the slow implementation of laws and policies in place for gender equality and equity in terms of access to productive resources and economic empowerment. Across most Member States there appears to be a general discord between statutory and customary law, which curtails progress toward gender equity, particularly in accessing or owning productive resources such as land. Although most economic policies and national development plans across the Member States acknowledge the importance of mainstreaming gender, there appear to be few strategies or action plans in place that are clearly defined to guide and support these initiatives. In addition, Member States are limited in their capacity to provide disaggregated data by gender which can assist in tracking the implementation of Article 15 of Protocol.

While the issue of 50:50 representation by women and men is important, it is time for SADC Member States to go beyond the issue of assessing representation through numbers but by documenting the actual participation and contributions in decision-making by women. Documentation of this participation is a more effective way for engaging women to participate proactively in decision-making.

Further, while the introduction of quota systems is welcome and has been a useful tool in ensuring the representation of women and men in parliament, too much dependence on this system as a way of getting women in parliament may in the future cause representation of women to fall drastically once such systems are removed. Therefore Member States should invest in addressing structural barriers and establishing enabling environments for women to take part in decision-making without the need for special measures.

RECOMMENDATIONS

- ❖ Ensure the active and balanced participation by women and men in politics and at all levels of decision-making; and provide appropriate research tools, technical skills and other capacities;
- ❖ Adjust electoral and governance systems to incorporate a more inclusive and less confrontational form of politics to facilitate inclusive participation and economic development;
- ❖ Apply gender-responsive budgeting tools to reorient national priorities, for example towards appropriate infrastructure that would replace the burden of carrying water and wood;
- ❖ Align statutory and customary laws to promote gender equity;
- ❖ Monitor and evaluate the implementation and results of laws and policies approved, including domestication of regional and international agreements;
- ❖ Put in place Gender Action Plans that facilitate, among other things, the access to and control over productive resources by women as well as men;
- ❖ Disseminate laws and policies in a language that is accessible to various population groups, in order to raise awareness of gender issues to men and women, girls and boys;
- ❖ Communicate changes clearly using various structures and media.

Chapter 2

PRODUCTIVE RESOURCES AND PROPERTY

REVISED SADC PROTOCOL ON GENDER AND DEVELOPMENT PART FIVE – PRODUCTIVE RESOURCES AND EMPLOYMENT

Article 17 Economic Empowerment

1. State parties shall undertake reforms to give women equal rights and opportunity to economic resources, and control and ownership over productive resources, land and other forms of property, financial services, inheritance and natural resources.
2. State Parties shall review their national trade and entrepreneurship policies to make them gender responsive.
3. State Parties shall, in accordance with the provisions of special measures in Article 5, develop strategies to ensure that women benefit equally from economic opportunities, including those created through public procurement processes.

Article 18 Access to Property and Resources

1. State Parties shall, review all policies and laws that determine access to, control of, and benefit from, productive resources by women in order to:
 - (a) end all discrimination against women and girls with regard to water rights and property such as land tenure thereof;
 - (b) ensure that women have equal access and rights to credit, capital, mortgages, security and training as men; and
 - (c) ensure that women and men have access to modern, appropriate and affordable technology and support services.

SADC Member States have committed to gender equality and empowerment of women through national Constitutions and by agreeing to global and regional conventions and protocols, and incorporating these into national policies. Key among the targets of various instruments is access to productive resources and property for both women and men.

Gender equality in the distribution of productive resources and economic assets has direct positive impact on a number of key sustainable development indicators. Reducing the gender gap has been shown to have positive development outcomes at both micro (household) and macro (national) levels. Productive resources and assets are either tangible such as capital, land, labour and credit, or intangible such as technology, knowledge, ideas, extension services and access to the markets. Women and men's equal access to and control over productive resources and economic assets is a critical ingredient for the attainment of gender equality, empowerment of women and sustainable development.

This chapter looks at access to property and productive resources, and the frameworks and initiatives that have been put in place by Member States to address such obstacles in accordance with Articles 17 and 18 of the revised SADC Protocol on Gender and Development. The purpose of the chapter is to identify the barriers to access to resources and property by women, and recommend ways in which these barriers can be addressed to ensure that women have equal rights to property and an adequate standard of living.

2.1 ECONOMIC EMPOWERMENT POLICIES

Despite the important role played by women and men in economic development in many countries in the SADC region, women tend to be disadvantaged in terms of access to and ownership of productive resources as well as participation in decision-making processes. In addition, more women as compared to men are vulnerable to lack of adequate access to infrastructure, technologies and public services (SADC/SARDC, 2016). Consequently, the gender gap remains wide, thus contributing to slow progress towards sustainable development.

Table 2.1 presents a summary of the legal and policy frameworks in SADC Member States that should ensure access to productive resources and property by women and men.

Legal Frameworks and Initiatives to Ensure Access to Productive Resources and Property

Table 2.1

Country	Legal Framework/Initiative	Provision
Angola	Constitution of the Republic of Angola of 2010 National Policy for Gender Equality and Equity 2013	Article 98. (Land rights) Women and men should have equal access to land, individually or jointly with others.
Botswana	Constitution 1966, last amended 2016 Deeds Registry Act of 2013 Married Persons Property Act 2014 National Policy on Gender and Development 2015 National Development Plan 11 (2017-2023) Women's Economic Empowerment Fund Annual National Women's Exposition	The Constitution of Botswana proscribes all forms of discrimination, including on the basis of race, colour, creed, religion or sex. This law allows women to have immovable property registered in their own name. This makes provision for persons married under customary law to opt for the property to be administered under civil law. The policy provides guidance, direction and framework for mainstreaming gender in programmes of government and civil society, and an enabling environment for equal participation of women and men in the planning process, giving priority to economic development, prosperity and poverty eradication to achieve sustainable development. Section 8.9 Promotion of Gender Equality provides special measures to ensure equal participation. The fund offers grants to women to start their own business. This Expo provides exposure to broaden access to markets for women through promotion of their products.
DRC	The Constitution 2005	Chapter 2 Economic, Social and Cultural Rights (Article 34, 35, 36) guarantees rights to resources without distinction of sex.
Eswatini	The Constitution 2005 National Gender Policy 2010 National Financial Inclusion Strategy for Swaziland 2017-2022 Deeds Registry Act 2012	Article 19(1) -Protection from deprivation of property allows for women and men to enjoy the right to property including access to land and inheritance. Section 12.4.2 ensures that women and girls have equitable opportunities, and access to and control over productive and reproductive resources including credit, land, information and services. Section 2.2 – Promote Gender Equality: Ensure equal access and participation of all groups in financial inclusion activity in the country. Section 16 Amendment provides for both spouses to register title deed for ownership of land in both names if they desire.

continued....

Legal Frameworks and Initiatives to Ensure Access to Productive Resources and Property			Table 2.1
Country	Legal Framework/Initiative	Provision	
Lesotho	Land Act 8 of 2010	Part II –Vesting of Land Article 6, Section 1b ensures gender balance in land allocations and equal rights to property.	
	Legal Capacity of Married Persons Act 2006	Part III – Marriage in Community of Property Article 9 – Bequest of Property gives women and men equal legal status on access to productive resources.	
	Lesotho Bank Savings and Development Order No. 8 of 1971	This ensures access to opportunities to acquire collateral, obtain loans or credit from commercial institutions and empower women to own and manage companies/enterprises.	
	Women's Entrepreneurship Development and Gender Equality (WEDGE) 2010	Existing gender imbalances in enterprise development are addressed through approaches and activities aimed specifically at women enterprises and gender-sensitive, small-enterprise initiatives.	
	Basotho Enterprise Development Corporation (BEDCO) Act of 1980, as amended.	This involves training Small and Medium Enterprises on how to grow their businesses and empowering experts to impart their knowledge to managers of small businesses.	
	National Policy on Science and Technology 2006–2011	This provides for access to information technology for all citizens.	
Madagascar	The Constitution 2010	Title I: of The Fundamental Principles Article 6 This clause provides for equality between men and women and states that All individuals are equal before the law and enjoy the same fundamental freedoms protected by the law without discrimination founded on gender, the level of instruction, wealth, origin, religious belief or opinion.	
	Land Law 2005	This law allows joint registration of properties and also allows women to enjoy the same rights over the household's land assets.	
Malawi	Constitution 2010	Women and men have the right to own land, individually or jointly with others. Section 24 prohibits gender discrimination and recognises that women have the right to full and equal protection by the law, and not to be discriminated against on the basis of gender or marital status, therefore being accorded the same rights as men in civil law, including capacity to enter into contracts and acquire and maintain property rights.	
	National Land Policy 2002	The land policy is concerned with social actions that influence and control people's use of the land, and acknowledges that the rights of women, children and the disabled are denied on the basis of customs and traditions that are no longer relevant for this purpose. To avoid the inequities associated with property inheritance, and to confer equal rights, the policy promotes the registration of individual and family title to customary land as a policy priority.	
	Communications Policy 1998	This ensures that the full range of modern services is accessible by all the population of Malawi and provided reliable and affordable communication services to meet demands.	
	Gender Equality and Women Empowerment (GEWE) 2012	This advances economic empowerment by assisting women to access loans to start or expand small-scale businesses.	
Mauritius	Constitution 1968, amended 2011	The Constitution makes provision for non-discrimination on the basis of gender.	

continued...

Legal Frameworks and Initiatives to Ensure Access to Productive Resources and Property

Table 2.1

Country	Legal Framework/Initiative	Provision
	National Laws and Policies	Most policies in Mauritius are gender neutral regarding access to and control over productive resources such as land and credit, and special measures have been initiated in sectors such as trade to encourage participation and benefit by women.
	SME Development Scheme 2017	Ensures women have equal access to finances and can engage in business.
Mozambique	Constitution 2004, Amended 2007	Gender equality and women's rights over land are established principles in the legal and policy framework.
	Mozambique Land Law of 1997	<i>Article 10 - National Subjects</i> grants equal tenure rights of land to women and men.
	National Land Policy 1995	This contains the principle of guaranteeing women's access to and use of land.
	Information Technology Policy of 1997	This policy provides that all citizens especially women have access to ICT.
	Banco <i>Mulher</i> (Woman Bank)	The bank gives women access to loans without guarantees and bureaucracy of commercial banks.
Namibia	Constitution 1990, amended 2014	The Constitution protects basic rights of all people and guarantees equal rights for all. <i>Chapter 3 Fundamental Human Rights and Freedoms: Article 16 Property</i> provides that all persons have the right to acquire, own and dispose of all forms of immovable and movable property and to bequeath property to heirs.
	National Conference on Land Reform and the Land Question of 1991	Women have the right to own the land they cultivate, inherit it and bequeath land and other fixed properties.
	National Land Policy of 1998	<i>Article 95 (a) All citizens have equal rights, opportunities and security across the range of tenure and management system.</i> Women have the same status as men with regard to all forms of land rights, either as individuals or as members of a family land ownership trusts.
	Communal Land Reform Act 5 of 2002	Women have the same right as men to own communal land and acquire ownership of land. The Act makes provision for women to have access to land for production and economic gain.
	National Gender Policy 2010-2020	<i>Section 2.4.4.1</i> improve access to productive resources to enable women and girls to overcome poverty and to contribute fully to the economy alongside men and boys.
	Women in Business Association 2012	The Association encourages women to participate in regional trade fairs to market their products.
	National Policy on Micro, Small and Medium Enterprises (MSME) 2016-2021	Indigenous economic empowerment and entrepreneurial advancement for all citizens regardless of gender.
Seychelles	Constitution 1993 as amended 2011	<i>Art. 26 (1) Property, Inheritance and Land Tenure</i> Ownership and use of property for everyone is a basic right under the Constitution. Access to and control of credit and ICT is available to both men and women.
South Africa	Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000	The Constitution protects important rights for women including equality, freedom and security, and the right to education, property, housing and other measures to improve quality of life.
	National Empowerment Fund (NEF) of 1998	This seeks to prevent and prohibit unfair discrimination on the grounds of gender.

continued....

Legal Frameworks and Initiatives to Ensure Access to Productive Resources and Property Table 2.1

Country	Legal Framework/Initiative	Provision
	Preferential Procurement Policy Framework Act 5 of 2000	The Act facilitates black economic participation through the provision of financial and non-financial support to black women empowered businesses. It provides specific targets for women and people with disabilities, and has been put in place recognising that public procurement can serve as an important policy instrument for advancing marginalised groups, such as women-owned businesses.
United Republic of Tanzania	National Land Policy 1995	<i>Section 4.2.6. Women Access To Land</i> Women should have equal land ownership and property rights
	National Policy on Information and Communications Technologies 2016	<i>Section 3.10.1.2</i> Women should have equal access to ICT
	National Micro-Finance Policy 2000	<i>Section 3.2.5 Gender Equity</i> provides guidelines to achieve gender equity in accessing financial services in order to empower women economically.
	National Trade Policy 2003	<i>Section 4.4.2. Trade and Gender</i> Calls for inclusion of women and disadvantaged social groups into mainstream economic activity by facilitating participation in trade, both domestic and foreign trade.
	Women Development Fund 1993	This assists women to access loans for starting their own economic ventures.
Zambia	Constitution amended 2016	Women's land rights in Zambia are governed by both law and custom. While formal law, such as the Constitution and the Lands Act supports property rights and prohibits gender-based discrimination, customary rules and practices often discriminate against women regarding access to and control over land.
	Land Policy of 2015	
	Zambia Federation of Associations of Women in Business 1993	<i>Part VII Article 7.17 Gender</i> Women and other disadvantaged groups should have a provision of a minimum of 30% of the available land in Zambia set aside.
		Financial inclusion strategies are promoted by assisting with loans to women.
Zimbabwe	Constitution of 2013	<i>Chapter 2 Article 17(1)</i> Women have the right to access and control over productive resources.
	National Gender Policy (Revised) 2017	This supports affirmative action initiatives that enhance business skills and access to finance, land, other productive resources and technologies.
	Women's Development Fund 2000	The Fund provides women with credit for businesses.
	Women's Microfinance Bank 2018	This Bank increases access to funding for businesses owned by women.
	National ICT Policy 2015	The policy mainstreams access to ICTs across gender, youth, the disabled and elderly.

Source: Compiled by SARDC Beyond Inequalities Gender Institute, from national governments

Access to resources helps to ensure that both women and men can provide for their well-being and that of the household. However, women are generally disadvantaged with regard to access to productive

resources such as land, technology and credit, thereby increasing the number of women who are economically dependent on their spouses or other family members. In many communities in the region, gender disparities with regard to productive resources such as land are linked to normative patriarchal assumptions that men, as the heads of households, control and manage land (SADC/ SARDC 2016), and in turn making women seem incapable of managing productive resources.

2.2 ACCESS TO LAND AND PRODUCTIVE RESOURCES

Land ensures that women and men are able to provide an adequate standard of living for their families. Issues to do with land in SADC are mainly in relation to agricultural land, for example the SADC Regional Agricultural Policy of 2010 notes that the agriculture sector features prominently in the SADC regional economy, contributing significantly to GDP in member states. However, access to land implies more than land just for agriculture, it caters also for housing, large and small-scale businesses, industrial and other uses. Despite the various uses of land that women and men can benefit from, the issue remains that of unequal access, control and ownership of land between women and men, women being the most disadvantaged (SADC, 2009).

A number of laws have been put into place to address the unequal access of land between women and men in the SADC region. The revised SADC Protocol on Gender and Development, which is aligned to global and continental gender instruments, calls for the equal access to and control of land for both women and men, in Article 18. Progress has been made in this regard by SADC Member States although it differs with each individual member state.

The National Policy on Gender and Development (NPGAD) in Botswana was approved by Government in March 2015. The policy provides guidance, direction and a framework for mainstreaming gender in all the programs and activities of Government and other sectors as well as civil society in order to promote the equal participation of women and men in sustainable development. One of the priority areas of the NPGAD is economic development, prosperity and poverty eradication to achieve sustainable development.

The Married Persons Property Act, 2014 in Botswana makes provision for persons married under customary law to opt for the property to be administered under civil law. Those already married will further be permitted to change the status of their proprietary regime from out-of-community to in-community of property or vice versa depending on what works best for them. As a special measure towards addressing poverty among women and improving participation by women in economic development of the country, the Government of Botswana in 2012 allocated five percent of the Alcohol Levy Fund as additional support for the Women Economic Empowerment Program. This has since increased to ten percent from the financial year 2014/2015.

Land Holdings by Sex in Botswana 2014 Table 2.2

Age Group of Holder	Male Owned	Female Owned
12-14 years	-	-
15-19	-	-
20-24	110	35
25-29	687	184
30-34	1 277	936
35-39	829	1 501
40-44	1 442	1 871
45-49	2 203	2 736
50-54	3 895	4 941
55-59	5 231	5 530
60-64	5 754	4 205
65+	17 347	15 848
TOTAL	38 775	37 787

Source: Statistics Botswana

In Botswana, similar land laws have assisted in ensuring access to land by women and men. According to available data shown in Table 2.2, it can be noted that due to the land laws developed and implemented by the Government of Botswana, there is not a significant difference between the total amount of land owned by men and women, as female-owned land constitutes 49.3 percent. The number of women and men who own land varies across age groups, for example in the age group 25-29 there are more men (687) owning land than women (184); yet in the age group 50-54 more women own land (4,941) than men (3,895).

Land access for women in Eswatini has been an overlooked matter in the country because ownership is mostly patriarchal. However, the Deeds Act of 1968 sets out to provide special provisions for women, such as allowing women to gain access to the land and property around them as entitled by the Constitution. Section 16 of the Act outlines the conditionalities which allow women to be landowners on Swati soil. Item 5 of the section states that,

(4) *If immovable property has been acquired by one or other of two spouses married in community of property in such a manner that the said property would on transfer or cession thereof become part of the joint estate, and the community has been dissolved by the death of one of the spouses before the property is transferred or ceded, the property shall be transferred or ceded to the joint estate of the spouses, pending liquidation thereof, and shall, subject to the provisions of any disposition affecting the property, be deemed to be the joint property of the surviving spouse and of the estate of the deceased spouse.*

Such a provision is a major milestone towards empowering women within the nation and Africa as a whole with regard to property ownership.

In Malawi, the Constitution prohibits gender discrimination. Section 24 of the Constitution recognises that:

Women have the right to full and equal protection by the law, and have the right not to be discriminated against on the basis of gender or marital status which includes the right--

- (a) to be accorded the same rights as men in civil law, including equal capacity,
 - (i) to enter into contracts; and,
 - (ii) to acquire and maintain rights in property, independently or in association with others, regardless of their marital status.

Further, the Malawi National Land Policy of 2002 is primarily concerned with social actions that influence and control people's use of the land. The policy acknowledges that the rights of women, children and the disabled are denied on the basis of customs and traditions that are no longer relevant for this purpose, or are totally disregarded due to prejudice and lack of effective representation. To avoid the inequities often associated with property inheritance, and to confer equal rights to men and women, the policy promotes the registration

of individual and family title to customary land as a policy priority. With regard to land disputes, the policy recommends that in the first instance, village-level land disputes will be heard by a Village Land Tribunal comprised of the Village Head and at least four elected members of the community who should include women. This provision is to ensure that women are fairly represented and that issues are looked at from the perspectives of both women and men. However, despite these provisions, access to land for women in Malawi is still limited with women constituting just three percent of registered commercial land owners (FAO, 2016).

In Namibia, 70 percent of the population depends on agricultural land for livelihood, and women account for 59 percent of people engaged in agriculture, including subsistence agriculture, according to national statistics. This shows the central role played by women in agriculture and the importance of securing land rights for women through policies and governance. The National Conference on Land Reform and the Land Question organised by the Government of Namibia in July 1991 to address dispossession, equity and the promotion of productive and sustainable livelihoods through implementing programs targeted at poverty eradication, recognised the disparities of access to land by women. It resolved that women should have the right to own the land which they cultivate, inherit it and bequeath land and other fixed properties. It further directed that women should be fairly represented in all future district councils, land boards or other bodies which deal with the allocation and use of land in the communal areas.

The National Resettlement Policy of 2011 in Namibia makes provision to consider women when allocating land for resettlement. Thus, Namibian women are accorded opportunities to contribute to the improvement of socio-economic development through land productivity. In addition, the National Land Policy of 1998 states that, “all citizens have equal rights, opportunities and security across the range of tenure and management system,” to ensure equality of opportunities for women and to enable their full participation in all spheres of the Namibian society. According to the land policy, women have been accorded the same status as men with regard to all forms of land rights, either as individuals or as members of family land ownership trusts. The Agricultural (Commercial) Land Reform Act No. 6 of 1995, Communal Land Reform Act 5 of 2002 calls for the equal recognition of women and men in the access and ownership of land in Namibia.

Communal Land Boards are established in all regions, in terms of the Communal Land Reform Act 5 of 2002, and these Land Boards consist of 12 members of which at least 4 members should be women. Two of the four women must farm in the area of the Land Board’s jurisdiction and the other two of the four women should have expertise in relevant functions of the board. The functions of Communal Land Boards include the supervision of customary land allocations and cancellations.

In South Africa, the White Paper on South African Land Policy encourages government to develop specific strategies and procedures to ensure that women are enabled to participate fully in the planning and implementation of land reform projects and to ensure the removal of barriers that inhibit women from acquiring land. The policy mandates government to uphold the provisions of the Constitution which outlaws discrimination against women. Within the land redistribution program, this will require the removal of legal restrictions on access to land, the use of procedures which promote active participation in decision-making by women, and the registration of land assets in the names of beneficiary household members, not solely in the name of the household head.

In Zambia, the Ministry of Land and Natural Resources is finalising the revision of the land policy to address the challenges in the land administration system. The current system of land administration is underpinned by a dual institutional framework which provides for statutory and customary tenure. While the Constitution vests land in the Head of State, it also allows chiefs to hold and administer customary land in trust, with chiefs allowed to allocate up to 250 hectares without the involvement of Government.

In most customary land practices, access to land is generally more favourable to men and married persons. The youth, childless persons and widows often face additional difficulties to access land. The Zambian policy therefore seeks to promote equitable access to land for all the people of Zambia on state and customary land, for both the economically disadvantaged and wealthy irrespective of gender. The policy also seeks to strengthen land tenure security and enhance sustainable and productive management of land resources by upholding transparent and cost-effective systems of administration. The policy provides a framework for better conservation and protection of ecologically sensitive areas, within and outside protected areas and a more cost-effective and efficient settlement of land disputes.

AGRICULTURE

Women play a critical role in the agriculture sector. The SADC Food Nutrition Security Strategy 2015-2025 confirms this, adding that women contribute more than 60 percent of food production and make up the majority of the labour force in the agricultural sector. Agriculture can be an important engine of growth and poverty reduction, but the sector is underperforming in many countries in part because women, who are often a crucial resource in agriculture and the rural economy, face constraints that reduce their productivity (FAO, 2014).

Women living in rural areas often manage complex household tasks and pursue multiple livelihood strategies. Their activities typically include producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural or other rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes.

In urban areas, women often engage in commercial agriculture rather than subsistence, however, the challenges faced are similar to those faced by women living in rural areas, which include discriminatory practices and lack of access to resources to secure land and market opportunities. In Zimbabwe, according to the Agriculture and Stock Survey of 2015, statistics from the period 2010-2013 indicate that women had the lowest number in terms of access to A1 farms, although it can be noted that there was an increase from 254,242 in 2010 to 275,051 in 2012.

A1 farms are smaller, less than 50 hectares, and the A2 farms are large-scale commercial farms that can vary from 250 hectares up to 2,000 hectares, depending on the agricultural region it is located in, as defined mainly by rainfall patterns and soil conditions.

The number of women owners of A1 farms decreased from 271,042 to 245,498 in 2015; although this was a decrease from the previous year, it was higher than the number of male-owned A1 farms which had been higher since 2010. More and more women are gaining land in their own right, thus putting themselves in a position to contribute to and benefit from economic growth. The increase in the uptake of commercial land in Zimbabwe can be attributed to the fact that the Ministry of Women and Youth Affairs developed a funding program for women to start up businesses. For example, 65 percent of the US\$3.3 million disbursed since the fund was established in 2010 has gone to the agricultural sector.

In Namibia, through the Green Scheme Project, the government has shown commitment to ensure that women have equal access and rights to credit as stipulated in the revised SADC Protocol on Gender and Development. The Green Scheme Project is an initiative conducted by the Ministry of Agriculture, Water and Forestry to encourage the development of irrigation-based agronomic production in Namibia with the aim of increasing the contribution of agriculture to the country's Gross Domestic Product and to simultaneously achieve the social development and upliftment of communities located within suitable irrigation areas. The purpose is also to promote the human resources and skills development within the irrigation sub-sector to possibly enhance cross-border investment and facilitate the exchange of relevant and limited resources with neighbouring countries in this regard. The scheme comprises a total 151 farmers who have been allocated plots – 97 are men (64 percent) and 54 are women (36 percent).

The Green Scheme has a lot of achievements which include the development of irrigations systems, construction of farm buildings for projects, refurbishment of farm houses, sewage and water reticulation, electrical work, large-scale farms, small-scale farmers' plots, houses, pump stations, etc. In resettlement farms a total of 160 Namibians have been resettled in the past two financial years – 72 women (45 percent) and 88 men (55 percent).

Women Owning Agricultural Land in Zimbabwe Table 2.3

Type of Agricultural Land	Women Owning Land in Their Own Right %
Large Scale	18.5
Small Scale	16.5
A1	26.5
A2	11.4
Communal	73
Land Resettlement	47

Source: Zimbabwe National Progress Report on Implementation of the SADC Gender Protocol 2018 calculated from data presented in the Zimbabwe Agriculture and Livestock Survey 2015

With regard to livestock production, in Botswana, 28,874 of traditional cattle owners are men while 9,587 are women as of 2015 (Botswana Agriculture Census, 2015). The significant difference between women and men shows the limited access that women have to resources and land within which to keep livestock. Most women do not own land and other resources like cattle and boreholes, as it is difficult to obtain these assets through outright purchase given that women lack capital and usually do not have security to provide collateral to the banks and other financial lending institutions in order to access credit and other support services (FAO, 2016). Government schemes and financial institutions require collateral which women do not have. Ownership of livestock is highly skewed towards men in because of lack of disposable income, animal husbandry skills, and land for rearing of livestock. Ownership of livestock has improved livelihoods by reducing poverty through income generation, improved education standards for children and improved food security within the country.

In Eswatini, land access for women has not been prominent due to a chain of customary values that the national system seeks to uphold. Fortunately, due to various policies developed over the years, women are now able to access land to grow sugar cane for supply to the local mills. The National Development Strategy is promulgated on the development of measures that ensure equality for both men and women when it comes to opportunities that lie within owning Swazi National Land. Sugar cane production and milling is Eswatini's largest industrial sector. The economy is dependent on the growing and processing as well as manufacturing of sugar cane products. This is largely for export to the global market. The majority of communal Swazi dwellers are supported directly and indirectly by income from this sector. According to the Eswatini Sugar Association, there are approximately 130 registered sugar cane farmers, farming predominantly in the Lowveld of the country.

Limited access to land is not the only challenge faced by women in the agricultural sector in the SADC region, another challenge is access to technology. Limited access to agricultural technology exacerbates productivity; for example, in Malawi a 2018 FAO report notes that only 1.5 percent of a small family farmland is irrigated on average, resulting in a strong dependence on rain-fed agriculture for livelihoods and a high vulnerability to weather extremes. An even smaller share of smallholder farmers has motorized equipment (0.4 percent). The limited access to financial resources and the laws for accessing loans are among the major reasons why smallholder farmers do not have access to technology to improve their products.

Through domesticating the protocol and ensuring that women and men have equal and affordable access to productive resources and property, the following benefits are being realized for some Member States such as Botswana, Eswatini, Namibia and Zimbabwe. These benefits can be realized for all SADC Member States if the regional gender protocol is domesticated.

Benefits of access to productive resources and property

Box 2.1

- ◆ Women can have sustained livelihoods through benefiting from the land which they occupy.
- ◆ Women can use their property or land as collateral for credit during a financial crisis or for other income-generating ventures.
- ◆ Owning land or property allows women the bargaining power within households or other settings and helps to protect against risks such as domestic violence. Research in Kerala, India found that 49 percent of women with no property reported physical violence compared to only 7 percent of the women who owned property.

Source Rural Development Institute, Tanzania 2016

WATER

Water is a natural resource that has many domestic, agricultural and industrial uses, and women play a major role in water use and collection. Women are therefore key to water management at both household and community level. Within the domestic environment where water is mainly used for drinking, cooking, washing and cleaning, there is universal recognition that women are the providers of water in the home. Women devote time and physical effort to supplying the family with water yet women are not part of decision-making processes for the use, preservation and management of water resources (SARDC, 2000)

Both women and men are involved in environmental management of water, but the use, demand, access and control varies. Women are often hit hardest by environmental degradation in general, and by water scarcity in particular. In situations where women do not have easy access to clean water the only option is to travel long distances in search of water, which may take hours and prevent women from taking part in other productive tasks (SADC, 2015).

Women are most often the users, providers, and managers of water in both urban and rural households, and the guardians of household hygiene. Given their repetitive interaction with water and water bodies, women are usually very knowledgeable about current water sources, the quality and reliability, and any restrictions to use. Despite the knowledge that women have about management of water, women are usually not involved in the management of the resource and often suffer from the choices and decisions made by men, who do not bear the brunt of water shortages.

The majority of SADC Member States have legislation aimed at ensuring access to clean water for all citizens. In Mauritius, under the existing legislation governing water rights (the Rivers and Canals Act), any person regardless of gender may apply for water rights. In Zimbabwe, the Constitution in section 77 (a) guarantees the right to safe, clean, and potable water. This is reiterated in the 2013 Water Policy which recognises and promotes gender equity in the allocation, access and utilization of water. The policy also acknowledges the disproportionate burden placed on women and girls when fetching water and caring for the sick, and commits to ensure that gender-responsive budgeting is promoted and implemented.

Article 70 4(a) of the 1998 National Water Act of South Africa says that no gender discrimination is allowed regarding access to water. In Malawi, Section 6.2.1.6 of the National Water Policy of 2007 promotes active participation of youth, women, and persons with disabilities and vulnerable persons in the planning and implementation of rural water supply and sanitation activities. Further, during times of water-related disasters section 7.1.2 of the Malawi water policy places emphasis on the timely provision of potable water and sanitation for vulnerable communities during water-related disasters, especially children, women and persons with disabilities.

Despite the legislation by Member States on ensuring equal access to water for all, the reality is that differences still exist between women and men with regard to access, use, control and management of the resource, although some progress is noted in Member States such as Namibia. In addition, to ensure access to water, the Integrated Water Resources Management Plan (IWRMP) 2010 was developed as a response to the World Summit on Sustainable Development (WSSD) which advocated for the development of Integrated Water Resources Management and Water Efficiency Plans. This plan has the four Dublin principles of which the third calls for women to play a central role in the provision, management and safeguarding of water.

The IWRMP is implemented by all operational Basin Management Committees, locally and at transboundary levels. The IWRMP therefore places emphasis in its recommendations on the development of strategies on gender participation and engagement at all levels in IWRM and Water Demand Management (WDM). Through the plan, women and youth are encouraged to participate in the National Water and Sanitation (WATSAN) Forum and to be part of the solutions related to specific problems.

The Water Resource Management Act 11 of 2013, in section 3, provides that there should be equitable access to safe drinking water for all people as an essential basic human right to support a healthy productive life, and it further promotes access by all people to a sufficient quantity of safe water within a reasonable distance from their place of residence to maintain a life of productive activities. These two principles are inclusive and take into account that the rights of all citizens including women and girls are to be safeguarded from any discrimination against access to potable water in Namibia. The Ministry of Gender Equality and Child Welfare of Namibia notes that as a result of these frameworks, there has been considerable progress regarding water rights as discrimination against women and girls has been greatly reduced in this sector.

The number of women participating in forums at basin, national and transboundary levels is evidence of this. Such meetings are geared towards building capacity on gender mainstreaming in water management issues. As a result, a number of women have created businesses related to Water and Sanitation (WATSAN) in urban and rural areas. The WATSAN initiative has improved the living conditions of communities with regard to sanitation and has provided an income-generating opportunity for the women driving it.

ENERGY

The SADC Regional Indicative Strategic Development Plan (RISDP) 2015-2020 places emphasis on energy as an important factor in regional integration and socio-economic development. The energy sector is one of the main drivers for economic development in SADC. The SADC region enjoyed a surplus of electricity-generation capacity for many

years until 2007 (SADC, SARDC 2016). This resulted in load-shedding, first by South Africa in 2008 followed by other SADC Member States.

The rapid economic and population growth was a contributing factor to the electricity shortage in the region. To date, most countries in southern Africa are still affected by insufficient access to electricity and other forms of renewable energy, which has been an impediment to all sectors such as health, education and the economy.

Gender equality and energy are important factors for the development of the region, however, despite this linkage, gender and energy issues are often dealt with in isolation to each other. Without access to modern energy services, women, who in most cases are responsible for household chores, spend most of their time carrying out household tasks which are time-consuming and non-remunerative (SADC, SARDC 2017). These household chores take up more time, which if access to energy was available, the time could be devoted to other productive and income-generating activities. Decision-making in the energy sector is biased towards men who occupy the majority of decision-making positions in the energy sector. Such biases result in the concerns, needs and ideas of women not being considered. Without access to energy, women, who form the majority of people living without access to modern energy, are unlikely to improve their livelihoods or take part in economic activities. Access to modern energy such as renewable energy permits home study and reading, enables access to educational media and communication, mitigates the impacts of air pollution from wood, and allows access to better health and educational facilities.

However, most SADC Member States have not yet taken the initiative to mainstream gender in energy, particularly the renewable energy sector. This has a negative impact on women who without access to energy will continue to be marginalized from taking part in income-generating activities to improve their lives and those of their families. Therefore, it is necessary for member states to develop and/or strengthen energy policies that focus on improving rural and peri-urban energy systems in order to reduce the workload of women when sourcing biomass and water. It is critical for member states to increase energy education and build gender-balanced capacity in energy planning, implementation and monitoring.

Most SADC Member States have gender provisions in their energy policies, except for Angola, DRC, Lesotho, Seychelles and Zimbabwe.

Botswana, Eswatini, Malawi, Mauritius, Mozambique, Namibia, South Africa, Tanzania and Zambia have considered the benefits of access to energy for women (SADC/SARDC, 2017). Although these Member States have shown commitment to mainstream gender in energy, more needs to be done to ensure that women are not regarded only as project beneficiaries, but are part of the planning, development and implementation of related initiatives. SADC Member States are therefore encouraged to develop gender action plans which support the existing legal frameworks.

Community benefits from mainstreaming gender in energy

Box 2.2

A study conducted by SARDC in September 2018 on the impact of mainstreaming gender in transboundary water management documented the many benefits that access to energy can bring to communities, particularly women who bear the brunt of inadequate access to modern technologies.

The study which was conducted in Zimbabwe, in a small community in Mutare, revealed that with no access to electricity there was no lighting at the local clinic and this had a negative impact on the women who got into labour overnight. Women in labour had to bring their own light sources such as candles, torches and kerosene lamps which are not a reliable source of illumination. Medication storage was a challenge as the clinic had no access to electricity for proper refrigeration of drugs which required such storage.

At the local school, it was difficult for teachers to teach their pupils subjects related to IT, as there was no means of doing practical lessons. It was in additional difficulty for teachers to stay after hours marking books and preparing for lessons due to the unavailability of reliable illumination sources such as electricity. The headmaster of the school noted in addition that the school was understaffed due the fact that teachers did not want to be employed at this school due to the unavailability of electricity. The people in the community had limited access to information, as only a few had solar panels to charge and listen to the radio and charge phones, some community members noted no reason to purchase TVs and radios because of the unavailability of electricity in the community.

However, when the Micro-Hydro and Irrigation Scheme was introduced in the community in 2010, the community now has access to electricity. The micro-hydro scheme draws water from a river in the community which it uses to power the community with electricity. The establishment of the scheme has had manifold benefits which include,

- ◆ *Health* - Women can now deliver overnight with lighting in the rooms, and the clinic can stock drugs that require refrigeration.
- ◆ *Education* - The Chipendeke Primary School is now connected to electricity and can attract more teachers, reducing the teacher-pupil ratio as well as offering a night-school facility for elders in the community who include women.
- ◆ *Access to media* - Women and children can now watch cable television as well as own devices such as cellphones which allow access to entertainment and information services.

Source SARDC 2018

Benefits of Mainstreaming Gender in the Energy Sector

Table 2.4

Energy form	Needs and Issues		
	Practical Needs	Productive Needs	Strategic
Electricity	<ul style="list-style-type: none"> pumping of water supplies - reducing the need to haul and carry mills for grinding lighting to improve working conditions at home 	<ul style="list-style-type: none"> increase possibility of activities during evening hours provide refrigeration for food production and sale power for specialised enterprises such as hairdressing and internet cafes 	<ul style="list-style-type: none"> make streets safer allowing participation in other activities (e.g. evening classes and women's group meetings) opening horizons through radio, TV and internet
Improved Biomass (supply and conversion technology)	<ul style="list-style-type: none"> improved health through better stoves less time and effort in gathering and carrying firewood 	<ul style="list-style-type: none"> more time for productive activities lower cost for process heat for income generating activities 	<ul style="list-style-type: none"> control of natural forests in community forestry management frameworks.
Mechanical	<ul style="list-style-type: none"> milling and grinding transport and portering of water and crops 	<ul style="list-style-type: none"> increases the variety of enterprises 	<ul style="list-style-type: none"> transport allowing access to commercial and social/political opportunities

Source SADC and SARDC 2016

2.3 ACCESS TO FINANCE

SADC Member States have made efforts to improve access to credit as specified by the gender protocol, for marginalised women who face barriers in accessing resources from financial institutions. However, despite these efforts, there are some financial institutions that still discriminate against women and view women as a risk. In this regard, SADC Member States such as Botswana, Eswatini, Lesotho, Mozambique, Namibia, South Africa, Tanzania and Zimbabwe have developed special banks or grants to ensure that women have access to finances to start businesses and have a sustainable source of livelihood. In Namibia, the Women's Economic Empowerment Fund offers grants to women to start businesses and assists to access markets, for example the Annual National Women's Exposition. In 2007, the Tanzania Women's Bank Limited was created to empower women economically. The bank serves all segments of society including low-income earners, large corporations, and small and medium enterprises.

The Government of Zimbabwe has been implementing the Women's Development Fund since 2010 as a means of addressing the shortage of collateral among women and the high interest rates charged by banks. The Women's Development Fund is a credit facility for marginalised women, particularly those who live in the rural areas. More than US\$3 million has been disbursed to 1,894 groups, reaching 13,258 direct beneficiaries and 66,290 indirect beneficiaries. Table 2.5 gives a breakdown of the amounts disbursed annually, showing the figures have gone down each year from a height of almost one million dollars in 2010 to US\$15,500 in 2017.

Further, the adoption of the National Financial Inclusion Strategy has seen the establishment of Women's Desks in financial institutions as well as the establishment of various economic empowerment windows by the Reserve Bank of Zimbabwe. The Women's Microfinance Bank which is a women-focused, deposit-taking, micro-finance institution, was licensed in 2017. The bank will facilitate increased access to funding for businesses. The Women Empowerment Fund is another program set up in Zimbabwe to assist women in accessing loans. It is a US\$15million loan facility for women availed through the Reserve Bank of Zimbabwe and accessed by women through various financial institutions.

In Mauritius, credit policies are formulated by the Bank of Mauritius through guidelines which do not discriminate in terms of gender or other factors. However, favourable rates of interest apply to SMEs and micro-enterprises to promote the sector. In Seychelles there are no financial institutions in the country that provide easy access to credit or finance specifically to women and this is due to the fact that there are no banks that have gender-based preferences and or have gender issues attached to the lending policy.

Women Development Fund Disbursements in Zimbabwe 2010–2017 Table 2.5

Year	Amount Disbursed \$
2010	984 566
2012	855 700
2013	743 600
2014	468 411
2015	161 330
2017	15 500

Source Zimbabwe National Progress Report on Implementation of the SADC Gender Protocol 2018

2.4 WOMEN IN BUSINESS AND TRADE IN SADC

Women remain underrepresented in the top echelons of the business or corporate sector. In South Africa there is only one woman Chief Executive Officer out of the country's Top 40 listed companies on the Johannesburg Stock Exchange. According to the 2018 Grant Thornton International Business Report, 29 percent of senior roles in South Africa are now filled by women, up from 26 percent in 2014. The same report finds that one in five local businesses still have no women at all in senior positions, while in Zimbabwe, of the 63 companies listed on the Zimbabwe Stock Exchange, there are three women CEOs.

A 2015 study by the African Development Bank titled "Where Are the Women? Inclusive Boardrooms in Africa's Top-Listed Companies", noted that in the 307 top African companies, women accounted for only 14 percent of total board membership. That translates to one woman out of every seven board members. In addition, the report finds that one-third of the boards have no women at all. Countries with the highest percentage of women board members in the region are,

South Africa 17.4%,
Botswana 16.9%, and
Zambia 16.9%.

Companies that have seated more than a small handful of women include South Africa's Impala Platinum Holdings Limited at 38.5 percent and Woolworths Holdings Limited at 30.8percent. Women are under-represented on all rungs of the corporate ladder—in non-management as well as middle and senior management positions.

The majority of SMEs in some SADC Member States are owned by women. In Botswana for example, the Women in Business Association notes that 75 percent of SMEs are owned by women. In Eswatini, the Micro, Small and Medium Enterprises Survey of 2017 revealed that 74 percent of SMEs are owned by women. These figures show a positive trend towards the participation of women in small-scale businesses.

In Mauritius, the Ministry of Business, Enterprise and Cooperatives (Business and Enterprise Division) was entrusted with the responsibility to formulate policies and strategies pertaining to business and small and medium enterprises. The Ministry in collaboration with other relevant institutions provides an array of enterprise development support and facilities. Policies and schemes which are developed at the level of the ministry are gender neutral and accessible to both men and women.

The SME Development Scheme Certificate, for example, is an incentive plan to encourage Mauritians, especially young people, to engage in business and to participate in the emergence of a new entrepreneurial and diversified economy. Financing is provided to enterprises falling under identified priority sectors and satisfying the eligibility requirement to obtain a SME Development Scheme Certificate.

The company, regardless of being owned by a man or woman, should be involved in any one of the following priority sectors:

- ❖ ICT and other Export Services, preferably engaged in activities such as mobile applications development, websites development and software development;
- ❖ Manufacturing through production, transformation and processing, excluding trading, assembly and service activities;
- ❖ Bio-Farming and other value-added Agro-Business activities;
- ❖ Aquaculture and other value-added activities related to the Ocean economy;
- ❖ Renewable and Green Energy for production, transformation and processing, excluding trading, assembly and service activities;
- ❖ Art and crafts that are locally manufactured.

In addition, in order to encourage the establishment of SMEs, holders of the SME Development Scheme Certificate are eligible for incentives and facilities such as:

- Income Tax holiday for the first 8 years and other tax concessions;
- Special Grant for training, consultancy, financial management, feasibility study and technical assistance. The grant will be 10 percent of the project value up to a maximum of Rs150,000;
- Business support solutions; and,
- Fast-track mechanism for obtaining permits and licenses.

Since January 2016, up to 103 entities were beneficiaries of the SME Development Scheme, out of which 25 were women-owned enterprises, representing 24 percent of all beneficiaries. Trainings and capacity-building programs are also provided for SME owners in Mauritius. In 2016, 290 participants benefited from the programs in which 130 were women, representing 44.8 percent and 240 participants. In 2017, of the 376 participants who were trained 219 were women, 58.2 percent.

With regard to trade, although efforts were being made since 2008 to improve regional trade and its benefits, women were largely confined to the informal sector and largely marginalised from “mainstream trade” where returns were much higher (SARDC, 2008). To date, the situation remains similar with women largely confined to informal cross border trade, however, the picture is not holistic due to the unavailability of data disaggregated by gender.

The 2005 SADC Protocol on Trade envisaged the establishment of a Free Trade Area (FTA) in the SADC region with the objective to further liberalize intra-regional trade in goods and services, ensure efficient production, contribute towards the improvement of the climate for domestic cross-border and foreign investment, and enhance economic development, diversification and industrialization of the region. According to figures released by the SADC Secretariat in 2015, intra-regional trade in SADC had increased from US\$89.3 million in 2001 to US\$394 million in 2012, representing a 341 percent increase over an 11-year period. Evidence from the SADC Statistical Year Book 2015, reinforces the importance of trade within the region as it is shown to have contributed 15

Women-owned SMEs in SADC Member States Table 2.6

Country	% Women-owned SME Business
Botswana (2017)	75
Eswatini (2017)	74
Lesotho (2016)	59
Namibia (2015)	43
Zimbabwe (2016)	53

Source: Women in Business Association Botswana 2017; Micro, Small and Medium Enterprises Survey, Eswatini 2017; Micro, Small and Medium Enterprises Survey, Lesotho 2016; Namibia National Report on Implementation of the Revised SADC Protocol on Gender and Development; Parliament of Zimbabwe 2016.

percent of the regional GDP in 2015. The increase had been achieved through the implementation of various strategies and programs such as the Protocol on Trade, which resulted in the creation of the FTA in 2008, requiring the removal of non-tariff barriers to trade.

Another key intervention implemented by SADC is infrastructure development to allow for the smooth movement of goods, services and people across the region, as most infrastructure such as road and rail built during the colonial era, did not allow the smooth movement of goods, services and people in the region, prompting more trade outside the continent than within the region.

Free trade in the region, if located within a framework of strengthening national production and industrialization, will create a larger market, releasing the potential for trade, economic growth and employment creation. Although the Protocol does not have specific provisions that ensure women benefit from trade within the region, it ensures fair, equitable and beneficial trade arrangements for all nations and citizens involved. However, despite the establishment of the FTA and the overall benefits that have been realised, gender disaggregated data has not been collected and it is difficult to measure how trade is distributed between women and men, in what forms, and which type of goods.

Women have a fundamental role in the trade sector within Africa and the contribution to trade in most African countries is notable through their involvement in the production and sale of tradable goods. According to a report produced by Southern Africa Trust (SAT) in 2018 highlighting the experiences and challenges of women in the SADC region in trade and agriculture, it was noted over a ten-day survey that 85,000 (41.5 percent) of more than 205,000 people crossing borders are traders. Women constitute the larger percentage of the persons crossing the borders and clearing tradable goods at border entry points. The majority of the women are informal traders who, according to the SAT report, have been doing this work for more than five years, showing no interest to get involved in formal and large-scale trade. There are more women in the informal trade sector in South Africa than men, according to a recent report by Statistics South Africa. However, the SA Informal Traders Association said while this is true, components of the trade are still controlled by men.

Statistics South Africa (2018) further noted that the South African labour market is more favourable to men, and men are more likely to be in paid employment than women, regardless of race, thereby subjecting women to the informal economy. The informal sector, which accounts for 17.4 percent of total employment, plays an important role in providing employment to those who cannot find work in the formal sector. There are more women than men employed in the informal sector trade (47.6 percent of women compared with 30.6 percent of men).

However, even though informal trade has provided employment for women, there is a limitation in terms of policy that protects women from the challenges faced. SAT (2018) noted that women are prone to harassment by customs officials on both sides of border posts in the

form of sexual abuse as well as confiscation of their procured goods. The commonly reported forms of abuse and harassment include indecent body searches by male security officers, intimate touching of private body parts, requesting for transaction sex, calling of names and verbal insults. In some cases officials solicit bribes to allow smuggling of goods due to high taxes and other fees that traders are not able to pay. The arbitrary and inconsistent charges levied tend to be very high, leaving the trade businesses with very little or no profit.

The SAT report noted that women within the region are not well equipped with knowledge about trade policies that serve to protect and promote their endeavours. Of the high number of women traders in the region, only a few possess broader knowledge about the sector and the number downsizes to a few more who are affiliated with agencies and associations or working for unions or institutions dealing with trade issues. As such, information flow to such traders becomes difficult. Moreso for trade in southern Africa, it is merely a means for survival rather than being a business venture on which one envisions to harbour success. This limits the scope of desire for them to acquire professional knowledge about the very same trade.

2.5 WOMEN IN THE EXTRACTIVE SECTOR

The extractive sector presents a good opportunity for the economic empowerment of women and men through enterprise development around value chains. However, women experience more challenges in the extractive sector compared to men. Due to the high capital outlays and investments, which present a barrier to entry into formal sector mining, most women participate in artisanal mining activities. Artisanal mining is unregulated labour characterised by poor health and safety standards and adverse environmental impacts. As with the trade sector, it can be noted that the mining industry has not been gender sensitive. In cases where women find work in the mining sector, this usually involves participation as above ground administration or nursing staff (SARDC, 2008). In cases where women have marketable skills to make a difference in the mining sector, there are barriers which continue to isolate women such as isolation of mining sites, lack of credit facilities and male domination of the industry.

To address some of the challenges that women face in the mining sector, in September 2017, the De Beers Group showed the will to contribute to efforts to advance gender equality. The De Beers Group, which is one of the biggest multi-national companies in the diamond industry located in Botswana, Canada, Namibia and South Africa, announced a three-year partnership with UN Women to accelerate the advancement of women across the organisation, and in its marketing.

This entails a commitment to achieving parity in the appointment of women and men to senior leadership roles, investing in women micro-entrepreneurs and Science, Technology, Engineering and Mathematics (STEM) students in diamond-producing countries. In Botswana, Namibia and South Africa, the programs focused on accel-

erating the growth of women-owned, micro-enterprises to enhance the capacity of women entrepreneurs to grow their businesses, increase their income and create sustainable jobs for women and communities. The capacity-building model was specifically tailored for each country to support women micro-entrepreneurs with business and life skills to enable women to realise their potential and contribute to the economic growth of their communities.

In Namibia, women in mining have come together under the Women in Mining Association Namibia (WiMAN) which was established in April 2017 to represent the interests of women and highlight the role that women play in Namibia's mining sector. According to the Namibian Employment Equity Commission 2016/17 Annual Report, the mining sector had 9,376 employees comprising 7,743 men (82.6 percent) and 1,633 women (17.4 percent). The report notes that there

was a 15 percent increase in the number of women employed in the mining sector during the period 2016/17 when compared with the period 2015/16. The same report reveals that the mining sector hired 2,617 people during the 2016/17 review period, an increase of 22 percent in the number hired during the 2015/17 period. Women comprised just 16 percent of people hired during 2016/17, and accounted only for 21 percent of the managers.

Category	No. Women Employees	% Women Employees
Top management	241	14.9
Senior management	817	15.9
Professionally qualified and middle management	3 436	18
Skilled technical professions	15 391	18
Total Women	53 179	12

Source Mineral Council of South Africa, May 2018

According to the South African Chamber of Mines 2017 Integrated Annual Review, most mines met or exceeded the 10 percent target for women in mining. The number of women in mining increased from around 11,400 in 2002 to 53,000 in 2015, an increase of 365 percent. In 2017 there were 53,179 women employed in the mining sector, a 0.3 percent increase from the 2016 figure, and women now make up 12 percent of the mining labour force.

In Botswana, the margin between women and men working in the mining sector is quite significant with the male workers constituting 80.1 percent of the 20,449 mine workers.

In Zimbabwe, 16 percent of the funds which have been disbursed through the Women Development Fund since 2010 have gone to the mining sector, second only to agriculture which takes 65 percent. The number of women in mining is still low, representing 10.8 percent of the 92,305 people in the mining and quarrying sector. In Mauritius, the mining sector absorbs 2.2 percent of the labour force, 0.1 percent of whom are women.

According to the available data of women in mining presented above, it can be noted that the number of women participating in the mining sector as workers or as mine owners is very low as compared to

men. This can be attributed to a number of factors, including the male-dominated environment in the mining sector in which women are not comfortable, due to unfair treatment on the basis of gender and sexual harassment. In addition, there are stereotypes surrounding women who work in the mining sector that label women as promiscuous due to working in a male-dominated sector. Thus, spouses are not supportive of their wives entering into the sector.

The mining sector also involves physical labour, and women are viewed as not being strong or brave enough to operate heavy machinery and go several metres underground. A factsheet on women in mining produced by the South African Chamber of Mines in 2017 noted that some of the machinery used in the mining sector is not suitable for women. Due to the demanding work in the mining sector, women distance themselves, considering that when pregnant the chances of doing hard manual labour are diminished. The mining sector is also demanding in terms of time and, in most cases, mines are located far away from living settlements, thus mine owners and workers have to live temporarily at the mine site. This is a challenge for women who have families.

In this regard, SADC Member States should craft laws that encourage women to join the sector as it is one of the top performing industries in most countries. These policies should ensure that women are protected from sexual harassment, discrimination and other inequalities. Modernized equipment should be introduced that can be used by both women and men without having a negative impact on their health. Women should be included in the development of regulations and policies to enable articulation of the challenges faced. Conducive living environments for workers should be created to allow women to live with their families close to the mining sites. National chambers of mines, parliaments and civil society groups should work together through awareness campaigns to challenge social norms that prevent women from participating in and benefitting from mining.

2.6 WOMEN AND ICT

Science, Technology, Engineering and Mathematics (STEM) are a crucial skill in an industrial revolution that is technology based. There is need for equipping people in SADC Member States with STEM skills that are compatible with the future.

Making mining more attractive for women

Box 2.3

Addressing safety

Dealing with safety concerns has several components, which are taken seriously by Minerals Council members. Changes that have been made to enable women to feel safe when working underground include improvement of lighting in working and travelling areas; providing safe toilet, shower and changing facilities; and (in some mines) ensuring that women have do not have to move around quiet areas on their own. Along with physical safety precautions, it is acknowledged that the best way to ensure the safety of women at work is to change the mindset of their male colleagues. In an often patriarchal and sexist South African work context, it is men's attitudes to women that must change in order for workplaces to be safe.

Adapting equipment

Female employees, unions, management, the Minerals Council and equipment manufacturers have put considerable time, over the past few years, into identifying aspects of equipment that need to change in order to be work-appropriate for women employees. These may include the cut and sizing of overalls, the size and fit of helmets, goggles and earplugs, and the sizing and proportion of boots and gloves. Ensuring that Personal Protection Equipment and work clothing fits properly, and is fit for the purpose, is key to allowing female employees to be fully and safely active in their jobs.

The impact of modernisation – women and the future of mining

As the mining industry moves into the future, in South Africa and globally, it is increasingly clear that the work we and our members do will have to become more modernised. This will create significant opportunities for women in the industry. As mining becomes more mechanised, physical strength and stamina will become less important than fine motor skills, dexterity and problem solving – all of which are more easily acquired by new entrants to the workforce.

Source: Minerals Council of South Africa, May 2018

Access to Information Communication Technology (ICT) is essential for men and women as an enabling factor to reach full potential through participation in development initiatives. ICT is a strategic resource for economic growth and social welfare.

The differentiated access to ICT between men and women is not as a result of individual choice to own the gadgets but a result of other factors such as lack of financial resources to access them, education levels and social restrictions, among others. ICT is a development tool which is mostly held by men as they have the necessary resources, leaving women at a disadvantage in accessing productive information.

Social and professional networks provide important platforms within which women and men can share ideas online. However, due to limited access to ICTs, particularly in rural areas where the issues of connectivity continue to be a challenge, it is difficult for women to access ICTs to improve livelihoods. In Namibia, a Bill on Access to Information and a draft Information Policy were developed to ensure access to ICTs, however, these are not gender-specific. The Ministry of Gender Equality and Child Welfare (MGEWCW) is providing inputs to the draft Information Policy to ensure that specific provisions are incorporated for access to ICTs by women.

Eswatini has set in motion an initiative to pioneer STEM education within the country. The main target beneficiaries of these programs are women who are being taught on how to apply science and technology for their day-to-day activities. To ensure robustness to this initiative, the government commissioned the establishment of the Royal Science and Technology Park (RSTP), a training and resource centre which will

facilitate the research and development of innovations that will feed into the strategic formulation of human resources by the year 2022.

The ICT policy of Seychelles is gender neutral and does not address gender in detail, however, from statistics shown in Table 2.7, the gap in access to ICTs by men and women is minimal.

According to data submitted by SADC Member States, the majority of women have access to ICTs, however, the data for Seychelles and Zimbabwe (2013 and 2014 respectively) indicates that a low number of women have access to internet. The larger portion of women has access to mobile phones which is a strategic resource for accessing information, mobile banking and communication. It is evident from data provided by Member States that most ICT policies that consider gendered elements are at development stage or that implementation has not been effective. It is therefore critical that as Member States

Country	Access to Internet	Access to Computer	Access Mobile Phone	Access to Radio	Access to Television
Botswana (2016)	81.1	81.1			
Mauritius (2016)	50.7	45.9	87.4		
Seychelles (2013)	31		94	91	96
Zimbabwe (2014)	19.1		88.6	44.5	37.6

Source: National Progress Reports 2018 on Implementation of the SADC Protocol on Gender and Development

develop their frameworks, strategies or programs on mainstreaming gender in the ICTs sector, the different facets of the gender digital divide such as access, uses, skills and abilities, inform their interventions. ICT has the potential for stimulating economic growth and socioeconomic development.

2.7 BARRIERS TO WOMEN'S ACCESS TO PRODUCTIVE RESOURCES AND PROPERTY

The barriers that hamper access to use of and control over land and other productive resources by women often include inadequate legal standards and/or ineffective implementation at regional, national and local levels, discriminatory traditional cultural attitudes and practices at the institutional and community level, and gender-biased land reform. Some progress has been made in legislative reform, but implementation is hindered by entrenched socio-cultural norms and lack of knowledge by women of their entitlements. In many countries women have no customary rights to land and where they do, it is difficult to enforce due to cultural norms and informal institutions. In the prevalent patriarchal norms, men are viewed as the breadwinners, landowners and heads of household. Men have greater control over the levers and institutions of traditional power and authority such as the chieftainship and village heads. In particular, gender inequality in land ownership is associated with male preference in inheritance, and bias towards men in community and state programs of land distribution, among others.

Furthermore, stringent credit requirements hinder ownership of assets and property which limits access to financial resources. In some cases, women are able to access financial services only through their spouses. In Malawi, a study found that 23 percent of women entrepreneurs utilised their husband's savings to start their businesses, compared to two percent of men who used their wife's savings to start their businesses (Campos, Goldstein and McKenzie, 2015). While many countries in the region have made significant headway and progress in addressing gender inequality in corporate and financial law, family norms and traditions often give the husband access and control over productive resources and property which serve as key sources of collateral security. Traditional norms have in addition pushed many women entrepreneurs into less-profitable commercial ventures and to divert their times and resources towards family care and unpaid household chores.

2.8 CONCLUSION AND RECOMMENDATIONS

Governments must create an enabling environment to address the constraints that hinder the achievement of gender equality as a basis for achieving sustainable development in the region. It can be noted from this chapter that SADC Member States have started to domesticate the SADC Protocol on Gender and Development by adding provisions for

the equal access to resources for both women and men. However, the majority of Member States have a dual legal system comprising customary and civil laws which are often contradictory.

Although programs and projects are being established to facilitate equal access to resources such as energy and water by women and men, SADC water and energy policies do not adequately support the programs and policies by addressing the issues of access to water and water rights. It is therefore imperative that member states review their policies to ensure that they do not discriminate against women and girls with regard to water rights and property.

In addition SADC Member States should consider:

- ❖ Developing or strengthening policies that focus on improving energy systems in order to reduce the workload that women endure in carrying sources of energy and water;
- ❖ Developing or strengthening policies that enable women to play a pivotal role as providers, users and guardians of water, to participate at different levels of decision-making in the development and management of water resources, and to share in the benefits of water utilization on the basis of equity;
- ❖ Prioritising and investing more public resources in the provision of and access to adequate, affordable, quality, climate-resilient, sustainable and gender-responsive infrastructure, public services as well as technologies to enhance the welfare and productivity of women;
- ❖ Innovative mobilisation of domestic resources to build financial capacity and create fiscal space to invest in gender-responsive infrastructure, public services and technologies;
- ❖ Crafting legislation that is binding on public and private institutions to relax credit laws to enable marginalized women to have access to loan facilities;
- ❖ Promoting female entrepreneurship by simplifying and reducing the high cost of doing business; this can be achieved in part by reducing tax rates to encourage more firms to formalize;
- ❖ In the trade sector, SADC should work closely with Member States to ease customs procedures and documentation, while Member States make effort to reduce the burden of domestic taxes and other fees and charges at borders;
- ❖ Developing online platforms where women and men can register their experiences in the trade sector; this will facilitate an effective approach to informed policy formulation.

EMPLOYMENT AND BENEFITS

Chapter 3

REVISED SADC PROTOCOL ON GENDER AND DEVELOPMENT PART FIVE – PRODUCTIVE RESOURCES AND EMPLOYMENT

Article 19 Equal Access to Employment and Benefits

1. State Parties shall review, amend and enact laws and develop policies that ensure women and men have equal access to wage employment, to achieve full and productive employment, decent work including social protection and equal pay for work of equal value for all women and men in all sectors in line with the SADC Protocol on Employment and Labour.
2. State Parties shall review, adopt and implement legislative, administrative and other appropriate measure to ensure:
 - (a) equal pay for equal work and equal remuneration for jobs of equal value for women and men;
 - (b) the eradication of occupational segregation and all forms of employment discrimination;
 - (c) the recognition of the economic value of, and protection of, persons engaged in agricultural and domestics work; and
 - (d) the appropriate minimum remuneration of persons engaged in agricultural and domestics work.
3. State Parties shall enact and enforce legislative measures prohibiting the dismissal or denial of recruitment on the grounds of pregnancy or maternity leave.
4. State Parties shall provide protection and benefits for women and men during maternity and paternity leave.
5. State Parties shall ensure that women and men receive equal employment benefits, irrespective of their marital status including on retirement.

The category of people who are classified as employed, unemployed, underemployed and vulnerably employed all make up the Labour Force Participation (LFP) in a country. Female LFP is an important driver of growth and development. The participation of women in the labour force is more important in Africa where women are more active as economic agents than anywhere else in the world (Mamello and Koatsa, 2016). The African Development Bank recognizes the significant contribution women make in the agricultural sector in Africa, it further states that women own a third of the agricultural firms and make up to about 70 percent of total employees in the agricultural sector. The participation of women in the labour force is diverse with African women entering both the formal and the informal labour markets. The majority of women are active in the informal economy (Kinyanjui, 2016).

The participation of women in the labour force has been increasing as a result of an increase in economic development in several SADC Member States. However, there are notable gaps between men and women in labour force participation. The difference is driven by a wide variety of economic and social factors, which include education and social norms. The multiple roles that women play, characterised by the Moser Gender Analysis Framework as triple roles, categorise roles that women play as,

- ❖ Reproductive (childbearing, caring, cooking, cleaning, fetching water and wood, washing),

- ❖ Productive (producing goods and services for consumption or trade), and
- ❖ Community based (holding social events, activities).

These roles take up a lot of time and prevent women from participating to full potential in the productive sector. The Moser Framework categorizes the roles of men as double, ie productive and community based, hence there is more time for them to take part in economic activities.

Women in SADC earn less than their male counterparts. This is despite provisions made through adoption of numerous frameworks, agreements and strategies to ensure equal pay for equal work for both women and men. National governments have endorsed such frameworks and agreements at regional level, however, little shift has been observed towards closing the wage gap. The aspects of wage gap should be carefully looked into as it is affected by various factors such as gender, education and experience among others. In most cases these factors disadvantage women compared to men, for example, high paying employment sectors such as mining recruit mainly men.

Despite an increase in the participation of women in the labour force and a narrowing gender gap in wages, gender inequality in the workplace still exists and the issue of unequal pay still remains a concern. This chapter on employment and benefits aims to assess initiatives that have been put in place by SADC Member States to ensure women can participate equally in employment opportunities with their male counterparts. The chapter provides disaggregated data from Member States on employment and unemployment rates, and information relating to whether women and men receive equal employment benefits, irrespective of their marital status, age or if pregnant. Laws and cases regarding maternity and paternity leave are interrogated. Analysis is undertaken to identify the underlying causes of why and how the issues to do with unequal pay and gender inequality in the workplace still exist. The chapter also endeavours to identify clear recommendations as to how these issues can be addressed based on a country's own experiences.

3.1 SADC COMMITMENTS AND LEGAL FRAMEWORKS ON EMPLOYMENT AND BENEFITS

SADC recognizes the role of women and men in employment, and therefore developed the SADC Protocol on Gender and Development which was adopted by most SADC Member States in 2008, and entered into force in 2013. The Protocol was revised in 2016. Article 19 of this protocol compels state parties to review, amend and enact laws and policies that ensure women and men have equal access to wage employment in all sectors of the economy.

The protocol aims to facilitate the empowerment of women, to eliminate discrimination and to achieve gender equality and equity through the development and implementation of gender responsive legislation, policies, programs and projects. It also seeks to harmonise the various international, continental and regional gender equality instruments that

SADC Member States have subscribed to such as the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW); the Beijing Declaration and its Platform For Action (PFA); the Protocol to the African Charter on Human and Peoples Rights on the Rights of Women in Africa; the Sustainable Development Goals (SDGs) and Agenda 2063 from the Africa Union, among others. Therefore, the Protocol consolidates and creates synergies between various commitments on gender equality and empowerment of women into one comprehensive regional instrument that enhances the capacity to plan, implement and monitor the SADC gender agenda effectively.

A collective commitment on employment and benefits by SADC Member States is outlined in the SADC Protocol on Employment and Labour (2014), Article 3 and 4 in the Implementation Plan 2017 to 2020 (p.9), which stipulates that Member States:

- ❖ need to be provided with strategic direction and guidelines for the harmonization of employment and labour, as well as social security, policies and legislation;
- ❖ should promote and enhance labour productivity by providing harmonious and conducive working environments;
- ❖ ensure the achievement of minimum labour standards, social protection and creating sustainable social dialogue;
- ❖ support the establishment of inclusive social security schemes in Member States providing income maintenance and minimum income protection, facilitating labour market integration;
- ❖ setting minimum standards on employment and labour, social security, safety and health at work place and related matters;
- ❖ provide a framework for harmonisation of policies and legislation on employment, labour and social security, safety and health standards at the work place and enhancing cohesion and common approaches to labour market challenges;
- ❖ promote gender equality in the employment and labour sector, in particular equal treatment and opportunities for men and women.

The employment sector can greatly benefit from the successful implementation of the SADC Protocol on Gender and Development, and the SADC Protocol on Employment and Labour (2014). Employment is a driver of economic growth, and thus participation rates by both men and women indicate a country's potential to grow more rapidly. In many SADC countries the labour force participation of women is a buffer against economic shocks to the household. Hence, investing in equitable employment for men and women is an important factor for economic growth and the development of human resources. If implemented effectively, SADC frameworks will create a platform for women and men to enter employment on the basis of equality and not just as a form of tokenism and to contribute equally to economic growth and capacity building within individual member states. In turn, giving women equal employment opportunities will increase their social and economic standing, therefore addressing gender inequality and discrimination and contributing to sustainable development.

In 2014, SADC Member States agreed to mainstream Gender Responsive Budgeting (GRB). The SADC Gender Responsive Budgeting Guidelines provide a strong context for the development of national GRB frameworks. The frameworks facilitate the development of good public finance management practices that ensure national budgets address gender equality priorities and commitments (SADC, 2014). GRB is a tool that aims to close gender gaps and inequalities in all sectors. The Africa Partnership Forum (2007) refereed the concept of GRB and emphasized that gender budgets are not separate budgets for women, but instead, general budgets that are planned, approved, executed, monitored and audited in a gender-sensitive way. This means that policies should be assessed in terms of their gender impact and budget allocations to reduce gender gaps.

Gender budgeting, therefore, helps to monitor the achievement of SADC policy goals and commitments. By tracking how money is spent, gender budgeting helps to increase accountability and transparency and thus good economic governance. In so doing, opportunities are created for more equitable inclusion of women in the labour force. Research has indicated that women tend to be in the lowest segment of the employment ladder, with employment opportunities that are least secured and remunerated. In order for employees to enjoy competitive employment outcomes, their level of educational attainment and employee benefits are crucial.

3.2 INITIATIVES TO ADDRESS GENDER INEQUALITY IN EMPLOYMENT

In order to lay the foundation for equal employment opportunities, a number of SADC states have enacted Labour Acts or Employment Acts, which make provision for equal participation of men and women in the labour force and to enjoy legal equality in all areas of economic, cultural, political, domestic and social life. Despite provisions in the legal frameworks, women continue to experience different forms of discrimination and exclusion as compared to men. For example, among some SADC Member States where customary law and religious doctrines are upheld, the application of dual legal systems may contradict the principles of human rights contained in national law, particularly in cases where discrimination is allowed on the basis of religion, culture or tradition.

All SADC Member States have in place governance and operational structures to address gender issues in their respective states. Most have established ministries or departments responsible for gender issues, the main purpose being to ensure gender equality and equitable socio-economic development. These frameworks emphasize that all individuals have equal rights and may not be discriminated against on the grounds of sex. Other frameworks also put emphasis to promote, support and improve development of women and encourage an increasingly equitable role in society, as well as in all spheres of the country's political, economic, social and cultural activity.

Table 3.1 summarizes the governance structure and legal framework promoting gender issues in most SADC Member States.

Gender Provisions in Employment and Labour Laws in SADC Member States

Table 3.1

Country	Legal Framework/Initiative	Provision
Angola	General Labour Law, 1981	<i>Article 164. (Non-discrimination and guarantees of employees)</i> 1. Equal pay for workers without any discrimination 2. The various components of remuneration should be set to the same standards for men and women
Botswana	Employment Act 1982, as amended	<i>Part xvi - Determination of minimum wages</i> <i>Article 138 (b)</i> the desirability of eliminating discrimination between the sexes in respect of wages for equal work
Democratic Republic of Congo	Labour Code, 2006	<i>Article 15</i> Provides remuneration and forms of salary payment, the general work conditions, administration, the regulations on employment of minors, women and handicapped workers, leaves, and additional allowances such as the provision of meals and transport allowance.
Eswatini	Employment Act, 1980	<i>Equal pay for equal work</i> 96. (1) With effect from a date to be appointed by the Minister by notice in the Gazette, no employer shall, by failing to pay equal pay for equal work, discriminate between male and female employees employed by him. <i>Maternity leave</i> 102. (1) Every female employee, whether married or unmarried, who has been in the continuous employment of her employer for twelve months or more shall be entitled to maternity leave with at least two weeks full pay upon delivering
Lesotho	Labour Code Order, 1992 order no 24 of 1992	<i>Non-discrimination</i> (i) The application by any person of any distinction, exclusion or preference made on the basis of race, colour, sex, marital status, religion, political opinion, national extraction or social origin, which has the effect of nullifying or impairing equality of opportunity or treatment in employment or occupation, is incompatible with the provisions of the Code. (ii) No employer shall require an employee who is pregnant, as certified by a medical practitioner, or nursing her child during the six month period immediately following her return to work after statutory maternity leave to work overtime.
Madagascar	The Labour Code (Law No. 2003-44 of 28 July 2004)	<i>Article 6 of the Constitution of Madagascar</i> All individuals are equal under the law, and enjoy the same fundamental liberties protected by law without discrimination based on sex, education, wealth, origin, religious belief or opinion. <i>Article 6</i>
Malawi	Employment Act 2000	(i) Every employer shall pay employees equal remuneration for work of equal value without distinction or discrimination of any kind, in particular, on basis of race, colour, sex, language, religion, political or other opinion, nationality, ethnic or social origin, disability, property, birth, marital or other status or family responsibilities. A female employee shall be entitled, within every three years, to at least eight weeks maternity leave on full pay.
Mauritius	Employment Act 2008	<i>Article 30</i> (i) Notwithstanding any other enactment or Remuneration Regulations, a female worker who remains in continuous employment with the same employer for a period of 12 consecutive months immediately preceding the beginning of leave under this section shall, on production of a medical certificate, be entitled to 14 weeks maternity leave on full pay to be taken either— (a) before confinement, provided that at least 7 weeks' maternity leave shall be taken immediately following the confinement; or (b) after confinement. Subject to subsection (1) and (1A), the paternity leave shall – (a) begin within one week from the birth of the child; and (b) be on full pay where the worker has been in continuous employment with the same employer for a period of at least 12 months prior to the date of birth of the child.
Mozambique	Labour Law 23/2007 1 August 2007	<i>Article 11</i> 2. Employers are forbidden from dismissing, punishing or otherwise causing prejudice to a female employee for reasons of alleged discrimination or exclusion. <i>Article 12</i> 1. In addition to normal holidays, female employees shall be entitled to maternity leave of sixty consecutive days, which may commence twenty days prior to the expected delivery date and which may be enjoyed consecutively. 5. The father shall be entitled to paternity leave for one day, every two years, and this day shall be taken on the day immediately following the birth. An employee who wishes to take paternity leave shall inform the employer in writing, before or after the birth.

continued...

Gender Provisions in Employment and Labour Laws in SADC Member States

Table 3.1

Country	Legal Framework/Initiative	Provision
Namibia	Labour Act 11 of 2007, section 35 Constitution of Namibia	<i>Section 130 (1) Regulation 25 (1)</i> (m) a period of absence, including annual leave, sick leave, compassionate leave or maternity leave taken by the employee. During any period of maternity leave, the provisions of the contract of employment remain in force, and the employer must, during the period of maternity leave, pay to the employee the remuneration payable to that employee. <i>Article 10</i> All persons shall be equal before the law and no persons may be discriminated on grounds of sex, race, colour, ethnic origin, religion, creed or social or economic status.
Seychelles	Employment Act 2006	<i>Article 6</i> The Minister and the Labour Advisory Board shall, in performing their duties, seek to give effect to the principle of equal remuneration for male and female employees for work of equal value. <i>Article 16</i> A female worker under a contract of continuous employment or, subject to sub-regulation (3) under a contract for a fixed term or a part-time female worker is entitled to 14 weeks paid maternity leave of which not less than 12 weeks unpaid maternity leave to be taken either before or after paid maternity leave. <i>Article 19</i> A male worker, resident in Seychelles, under a contract of continuous employment or for a fixed term or a part-time male worker is entitled to paid paternity leave of 5 consecutive working days.
South Africa	Employment Equity Act, 1998	<i>Prohibition of Unfair Discrimination</i> No person may unfairly discriminate, directly or indirectly, against any employee, in any employment policy or practice, on one or more grounds, including race, gender, sex, pregnancy, marital status, family responsibility, ethnic or social origin, colour, sexual orientation, age, disability, religion, HIV status, conscience, belief, political opinion, culture, language and birth
Tanzania	Labour Relations Act, 2007 Employment and Labour Relations Act, 2004	<i>Part 3 Freedom of Association</i> 5 (1) No person shall discriminate against an employee or any person seeking employment for exercising any right conferred in this Act. <i>Part 2 Discrimination</i> 7 (4) No employer shall discriminate, directly or indirectly, against an employee, in any employment policy or practice, on any of the following grounds of colour; nationality; tribe or place of origin; race; sex. <i>Subject to the provisions of subsections (7) and (8), an employee shall be entitled, within any leave cycle, to at least-</i> 84 days paid maternity leave; or b) 100 days paid maternity leave if the employee gives birth to more than one child at the same time. 34.-(1) During any leave cycle, an employee shall be entitled to (a) at least 3 days paid paternity leave if (i) the leave is taken within 7 days of the birth of a child; and (ii) the employee is the father of the child.
Zambia	The Employment Act, 1964	<i>Chapter 268</i> Subject to any agreement between the parties, or any other written law, providing for maternity leave on conditions not less favourable than are provided for in this section, every female employee who has completed at least two years of continuous service with her employer from the date of first engagement or since the last maternity leave taken, as the case may be, shall, on production of a medical certificate as to her pregnancy signed by a registered medical practitioner, be entitled to maternity leave of 12 weeks with full pay.
Zimbabwe	Constitution of Zimbabwe 2013 Chapter 28:01 Labour Relations Act Acts 16/1985, 12/1992, 20/1994 (s. 19), 22/2001 (s. 4) ¹ .	<i>Section 80</i> (1) every woman has the right to full and equal dignity with men and this pertains to equal opportunities in political, social and economic activities. <i>Section 65</i> (7) the right to fully paid maternity leave for a period of at least three months. <i>Section 18</i> Every female employee is entitled to maternity leave, that is, at least ninety-eight days away from work on full salary and benefits – which is paid by the employer.

Source: Labour Acts, Employment Acts and Constitution of SADC Member States

3.3 EMPLOYMENT BENEFITS IN SADC MEMBER STATES

The Constitutions, Labour Acts and Conditions of Work in SADC Member States guarantee everyone the right to fair labour practices. Employees are therefore entitled to the benefits and protections provided by the labour legislation. Within employment there are various benefits introduced to employees. Among the most common ones are medical insurance, pension, annual leave, housing and transport. There are those that are gender specific such as maternity leave for female employees while some employees also make provision for paternity leave. The provision of car allowances is paid to certain employees depending on their employment level. Employees may use this benefit for both business and private purposes. High-risk employment sectors have also specific benefit for employees. The provisions of these benefits however, differ by job ranks and educational level. Majority of employees who find themselves in vulnerable and underemployment rarely access employment benefits.

Various employment frameworks spell out the provisions of employee benefits. For example in South Africa and Botswana these provisions are under the Compensation Commissioner as stipulated by the Compensation for Occupational Injuries and Diseases Act, 130 of 1993 (COIDA) and the Workers Compensation Act respectively. In Namibia the same provisions are under the Social Security Commission Act. Majority of SADC Member States have these provisions in place through their labour acts and other related employment legal frameworks. These provisions cater for maternity leave, sick leave and death benefits. In the event of injury or death employees are covered under this provision irrespective of whether male or female. Furthermore, Employment Acts in SADC Member States makes provision for leave with basic pay including public holidays and sick leave. The provision of paid sick leave is dependent upon continuous employment for a period of six months eg in Lesotho (Lesotho, Labour Code Order, 1992 Order N°24 of 1992). While for majority of SADC states the right to annual leaves, sick leave can only be extended to the employee after 12 months of consecutive employment.

MATERNITY

Maternity leave benefits are offered by all SADC Member States through the Employment Acts and are further reinforced in Conditions of Work measures and other employment commissions. The aim of this provision is to promote equality for all women in the workforce and the health and safety of the mother and child. The duration of this provision however, varies from one state to the other. For an expectant employee to qualify for the maternity leave provision, the Labour Acts in Angola, Namibia, and South Africa require that a woman has completed at least twelve months of continuous service with an employer. In Botswana, all female employees are entitled to maternity leave regardless of their length of service with the employer. Female employees, including those on probation, qualify for maternity leave.

Namibia Labour Act 11 of 2007

Box 3.1

In terms of section 26 of the Labour Act (No.11 of 2007), a female employee who has completed six months continuous service in the employment of an employer is, with a view to her confinement (date of childbirth), entitled to not less than 12 weeks maternity leave, calculated as follows:

- a) before her actual date of confinement –
 - (i) she is entitled to commence maternity leave four weeks before her expected date of confinement, as certified by her medical practitioner; and
 - (ii) she is entitled to maternity leave for the entire time from the commencement of her maternity leave as contemplated in paragraph(i), until her actual date of confinement
- b) after her date of confinement, she is entitled to
 - (i) eight weeks maternity leave in every case; and
 - (ii) in the case of an employee whose date of confinement occurred less than four weeks after the commencement of her maternity leave, the amount of additional time required to bring her total maternity leave to 12 weeks.

Before maternity leave is granted, procedures must be followed, the person applying is expected to provide the employer with a certificate signed by a Medical Practitioner confirming, the expected date of confinement before taking maternity leave as well as the actual date of confinement on her return from leave. During any period of maternity leave, the provisions of the contract of employment remain in force, and the employer must, during the period of maternity leave, pay to the employee the remuneration payable to that employee.

In Namibia and Angola, maternity leave can commence at any time from four weeks before the expected date of delivery and eight weeks after the date of confinement. Maternity leave in most SADC states is for a period of three months, with Malawi having the shortest duration of two months. The longest maternity leave duration is in South Africa with four months, and it is mandatory for maternity leave benefits to be paid.

One of the aspects covered under this provision is the distribution of cash benefits for women workers while on maternity leave, to ensure that the woman can maintain herself and her child in proper conditions of health and with suitable standard of living. Namibia, South Africa and Tanzania rely on social insurance for the payment of maternity leave benefits, whereby the employer and the employee made a contribution to the Social Security scheme. The employees are only entitled to these benefits if registered through their employer to the Social Security scheme. In Botswana, DRC, Malawi, Mauritius, Mozambique, Zambia and Zimbabwe it is the liability of the employer to pay the maternity leave benefits to the female employee. In Angola, Madagascar and Seychelles the Social Security scheme pays and any difference in pay must be topped up by employer.

The portion of wages due to the women on maternity leave varies across SADC Member States with Eswatini and Lesotho providing no cash benefit during maternity leave. Namibia provides up to 80 percent of a woman's basic income. South Africa pays up to 60 percent depending on the woman's income. Other member states provide 100 percent of the basic wages during maternity leave.

In Eswatini and Lesotho, the woman employee on maternity leave either forfeits her entire basic income or part thereof. Given the drastically reduced income for female employees on maternity leave, some women have resorted to using their annual leave as their maternity leave to avoid losing their full salaries. Pushing nursing women to forfeit part or all of their wages leads to deprivation which has a direct impact on the well-being of the infant and the mother.

Table 3.2 shows the length of maternity leave benefits availed to women in SADC Mem-

Maternity Leave Provision in SADC Member States

Table 3.2

Country	Length of Leave	% Salary
Angola	3 months	100
Botswana	3 months	100
Democratic Republic of Congo	3 ½ months	Two-thirds – 67
Eswatini	12 weeks	Two weeks wages
Lesotho	12 weeks	No obligations for employers to pay
Madagascar	14 weeks	100 (50% Social insurance, 50% Employer)
Malawi	8 weeks	100
Mauritius	14 weeks	100
Mozambique	90 days	100
Namibia	12 weeks	100
Seychelles	16 weeks	Flat monthly rate for 12 weeks
South Africa	4 months	Up to 60 depending on income
Tanzania	84 days	100
Zambia	12 weeks	100
Zimbabwe	90 days	100

Source: Labour Laws of SADC Member States

ber States, the percentages of wages that women are entitled to while on maternity leave, who is responsible to pay the maternity leave benefits, and whether the legal frameworks makes it mandatory for employers or a social security scheme to pay wages while on maternity leave.

PATERNITY

Paternity leave is a provision that is included in the labour acts of some SADC Member States. Paternity leave provision is generally a short period of leave for the father immediately following childbirth. Its aim is to enable fathers to assist mothers to recover from childbirth. Paternity leave is crucial in establishing care for the newborn as well as other children, and attending to the registration of birth and family-related responsibilities. In SADC, paternity leave is either provided as a separate leave measure for fathers or included in the “special leave” provisions to which male and female employees are entitled. The length of paternity leave varies from country to country.

In some SADC Member States, however, the Employment Acts and other labour-related legislation are silent on the provision of paternity leave. In most countries with paternity leave provisions, the right to paternity leave is linked to a minimum in service period.

For example, in Mauritius and Namibia, fathers should have been employed for at least 12 months, in South Africa four months, and in the United Republic of Tanzania six months to qualify for the provision of paternity leave. Men on paternity leave receive full remuneration, but the timeframe varies. Table 3.3 shows selected SADC member states which have enacted the provision of paternity leave. The number of leave days and payment conditions are indicated.

Seychelles – Box 3.2 Protection of employment of pregnant women

Section 57 (3) of the Employment Act 1995 stipulates that notice of termination shall not be given to a worker while that worker is pregnant or on maternity leave unless the competent officer of the ministry responsible for employment so authorises. This applies to the following causes of termination:

- due to unsatisfactory performance of a worker on probation;
- due to unsatisfactory performance of a trainee;
- due to refusal of a variation of contract of a worker;
- termination of a domestic worker or a part-time worker.

Duration of Paternity Leave in SADC Member States

Table 3.3

Country	Paternity Leave Benefits
Angola	One day of absence for the delivery of each child
Democratic Republic of Congo	Two working days of paid leave upon the wife's confinement
Madagascar	Up to 10 working days of paid leave for family events
Mauritius	Paternity Leave and Benefit Act 2016 6. (1) Subject to this Part, an employee who is a relevant parent in relation to a child shall be entitled to 2 weeks leave from his or her employment, to be known (and referred to in this Act) as "paternity leave"
Mozambique	One day of paid paternity leave immediately after delivery
Seychelles	10 days paid leave
South Africa	
United Republic of Tanzania	3 days of paid paternity leave

Source: Labour Laws of SADC Member States

3.4 LABOUR FORCE PARTICIPATION

The labour force participation rate is a measure of the proportion of a country's working age population that engages actively in the labour market, either by working or by looking for work. As the sum of the employed and (searching) unemployed, this indicator signals the rel-

ative size of the supply of labour available to engage in the production of goods and services. There is considerable variation across SADC Member States in the labour force participation. This is driven by a wide variety of economic and social factors.

Women still have a lower socio-economic status than their male counterparts. One of the elements of rapidly increasing levels of poverty among women is the division of labour by gender. Women are perceived as caregivers and mothers. Any function performed is considered an extension of domestic roles. They are perceived as targets for social assistance and males as targets for employment based on a male breadwinner model (Msimanga, 2013).

Unemployment of women is a particular concern in a number of SADC Member States. The unemployment rate for women is generally higher than men. Member States are not able to regulate some types of unemployment such as structural, cyclical and frictional unemployment, with other types such as technological and hidden unemployment becoming prominent. Seasonal unemployment affects the youth, especially young women. The feminisation of poverty is increasing, exacerbated by unemployed female headed households and unmarried child-bearing. Unemployment, particularly among the youth can lead to commercial sex work and drug abuse, which in turn leads to gender-based violence, increased drug abuse, and HIV and AIDS.

The consequences of unemployment are of great concern. These include a loss of freedom and social exclusion, meaning that unemployed individuals do not get to exercise much freedom of choice and are excluded from certain opportunities such as pension benefits, medical entitlements, housing, maternity benefits and social activities. Msimanga (2013) also argues that skill loss, psychological harm, loss of human relation and family life, and gender inequality are some of the consequences of unemployment. Individuals who are unemployed can easily lose their skills and ability to perform better in comparison with an employed person who continues to learn and enhance their skills each day of work. It is in addition reported that being unemployed can bring people to a state of depression, social relations can be disrupted and coherence within the family can be weak due to low esteem and a drop in economic means. Unemployment can heighten gender division in the community.

Factors such as labour market segregation, educational attainment and predominance of temporary contracts among women may be an explanation to the unemployment gap. Another factor for women leaving and re-entering the labour market is their family responsibilities, while men are usually expected to move from one job to another. These interruptions that women face can lead to skills obsolescence and reduced employability. Traditional barriers in the past have prevented women from participating in the labour market.

Once a woman is married, she is expected to care for the household and bear children. The family responsibility takes up much of her time and her pregnancy term would make her physically unable to work. In addition, the labour market participation gap is affected by women who leave their jobs to start a family and re-enter when the children have grown. In most cases this works against progress as when women are re-employed, women start at positions that they exited or even lower, hence creating a gap in wages when compared with men. Nevertheless, a number of SADC Member States have developed policies which advocate for empowering both men and women to be equal partners in development, and for an affirmative action to address gender disparities. Efforts have been made in member states to integrate women issues in national development and establish institutional mechanisms to promote the development of women.

According to the Eswatini National Financial Inclusion Strategy 2017-2022, women make up 55 percent of the adult population in the country, hence a significant group for participation in the work force. Yet 72 percent of women are self-employed and their average monthly salary is E719 (aprox. USD53), which is lower than the wage for formal employees at E791 (aprox. USD 58). The strategy document indicates that the majority of women in the country tend to be entrepreneurs while men look for formal jobs. This is evidenced by the low percentage of women in the Eswatini labour force as presented by the COMESA gender statistics bulletin (2017). Women account for only 39.2 percent of the labour force compared to 60.8 percent of men. Similarly in Mauritius, 39.5 percent of people participating in the labour force are women. However, for DRC and Malawi, representation has reached the 50:50 target with women representing 50 and 50.5 percent respectively, while Madagascar, Zimbabwe and Zambia are close to 50 percent with 49 percent, 48.4 percent and 46.7 percent, respectively.

It is observed that for most member states, male employment is high in industries such as Mining and Quarrying, Construction, and Transportation while women mainly dominate in Education and Health. At all levels, men dominated the professional, skilled (managerial) and semi-skilled employment categories while women dominated the unskilled (clerical support & elementary occupations) employment category. Several member states reported that there are more women than men in informal sector employment.

Country	2015			2016		
	Total	Women %	Women	Total	Women	Women %
DRC	29 677 632	14 878 256	50.1	30 692 140	15 374 204	50
Eswatini	417 914	164 871	39.4	427 919	168 126	39.2
Madagascar	12 211 494	5 985 098	49	12 607 657	6 179 727	49
Malawi	7 646 646	3 866 884	50.5	7 925 753	4 004 886	50.5
Mauritius	616 758	242 937	39.3	621 251	245 837	39.5
Tanzania	2 334 968	863 938	37	-	-	-
Zambia	6 602 855	3 087 975	46.7	6 834 809	3 197 779	46.7
Zimbabwe	7 508 614	3 636 150	48.4	7 700 766	3 731 410	48.4

Source COMESA Gender Statistics Bulletin, 2017, Tanzania Formal Sector Employment Survey 2016

Employment Rate by Sex and Industry

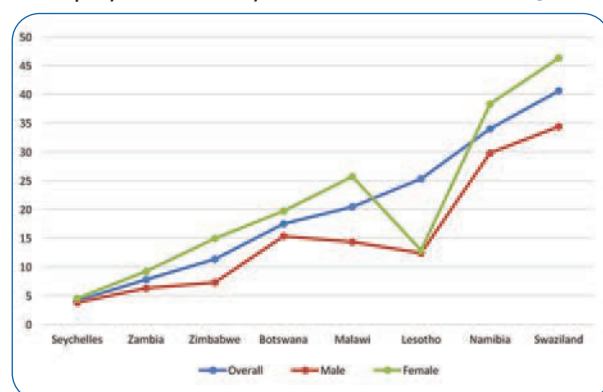
Table 3.5

Country	Mining & Quarrying		Manufacturing		Construction		Education		Health	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Botswana	4.4	0.7	5.7	7.8	8.2	1.7	5.4	10.9	1.9	3.3
Seychelles	15.8	9.2			9.2	1.2	2.6	9.2	2.3	14.9
Namibia	3.6	0.6	8.3	4.6	16.6	1.1	3.6	8.9	1.5	4.3
Zambia	3.6	0.5	7.2	2.6	8.6	0.3	3.7	2.8	1.2	1.4
Malawi	0.2	0.3	4.5	3.6	4.2	1.0	2.8	1.6	1.6	1.1
Zimbabwe	2.7	0.3	6.3	1.8	3.1	0.1	2.5	3.2	0.6	1.0

Source: National Progress Reports on Implementation of the SADC Gender Protocol

Unemployment Rate by Sex

Figure 3.1



Source: National Progress reports on Implementation of the SADC Gender Protocol, SADC Member State National Statistics Offices

Overall, the share of women in senior and middle management is low compared to men. The lower female share of employment in senior and middle level management provides insight into the lack of power in decision-making in the economy. In Tanzania, the Formal Sector Employment and Earnings Survey of 2016 found that 2,334,969 persons were employed in formal sector establishments in Tanzania Mainland as compared to 2,141,351 observed in 2014, which is an increase of 9 percent over a period of one year. Of this number, 766,803 were employed in public sector and 1,568,165 were employed in private sector, which therefore had almost twice as many as the public sector. The share of men was 63 percent and that of women was 37 percent.

The low levels of the participation of women in the labour force in most countries is due to a number of reasons which include: multiple roles that women play; low education levels compared to men, due to, for example, early pregnancies and child marriages; the low uptake of ICT and STEM subjects by girls; maternal mortality and gendered inequalities experienced in the work place.

3.5 UNEQUAL PAY AND GENDER INEQUALITY IN THE WORKPLACE

The gender pay gap is the difference between male and female earnings. The pay gap in SADC Member States varies across sectors. Though it is gradually decreasing, women continue to earn lower than their male counterparts. It is reported in a number of labour force statistics that women work in sectors where wages are on average lower than in jobs that are dominated by men. Therefore, gender pay gap becomes even higher when part-time workers, who are mostly women, are included because of low rates of pay. Research indicates

that women are dominant in clerical and elementary occupations which are poorly paid.

One way in which competences and skills of women are undervalued is reflected in the promotion rates in organizations. Gender stereotypes mean that women may be perceived as less competent for managerial positions or that their status as mothers may mean that organization question their commitment to work (being a father does not seem to create similar effects). For example, in 2015 Statistics South Africa estimated that women in South Africa earn 23 percent less than men. There are a number of factors explaining this difference, one is that it is evident that men and women have different productive characteristics; and work in different occupations and different industries associated with different rates of pay and benefits. The findings further pointed that SA women dominate the informal sector, part-time employment and domestic work which are work typically associated with low pay (Stats SA 2015).

According to 2014 Zimbabwe Labour Force Survey, of the employed women who received monthly cash income, 40 percent reported receiving cash income of US\$100 and below compared to only 29 percent of men. Overall, member states indicate that the average monthly earnings of men are generally high especially in professional, skilled and semi-skilled occupations. But even in elementary occupations where women dominate, the average monthly earning for men is recorded to be high. Overall, the wage gap exists in a number of SADC Member States and the difference is more prevalent when sectors are taken into consideration.

3.6 CONCLUSION AND RECOMMENDATIONS

Despite progressive legal frameworks in place and the increase in participation of women in the labour force, women in SADC Members States still experience gender inequality in the workplace and career selection is still gender-biased. There is therefore a need to provide equal educational opportunities to encourage women to take up traditionally male-dominated occupations. Social norms that inhibit women to venture into traditionally male-dominated careers need to be identified and adjusted. In countries where employment equity and affirmative action provisions in employment are in place, such laws need to be enforced.

- ❖ While all Member States have some provision for the protection of the rights of women in the workplace, more needs to be done to sensitize women and men, the employer and employee on their rights in the work place. This will assist in reducing violation of rights and make women and men more confident in understanding their rights and reporting cases of violation.
- ❖ There is a discrepancy on maternity leave benefits throughout the region. National Labour Policies should be harmonized for all member states to adopt 3 months paid maternity leave, but this should

be supported by a Social Security scheme similar to those in existence in some countries, rather than the current situation of having the cost borne by governments or private sector, as this often mitigates against the employment of women. Countries such as Eswatini and Lesotho that have the provision of maternity leave without pay need to consider domesticating the ILO conventions that makes provision for wages during maternity leave, and consider establishing a Social Security mechanism for this purpose.

- ❖ The paternity leave period should also be agreed and SADC should facilitate this process.
- ❖ SADC Member States should consider crafting policies that encourage the establishment of childcare centres within work places to encourage women to bring their babies to work. Private space can be provided for breastfeeding rooms and break times for breastfeeding.

MULTIPLE ROLES OF WOMEN

Chapter 4

REVISED SADC PROTOCOL ON GENDER AND DEVELOPMENT
PART FIVE – PRODUCTIVE RESOURCES AND EMPLOYMENT

Article 16 Multiple Roles of Women

1. State Parties shall:
 - (a) conduct time use studies and adopt policy measures to promote shared responsibility between men and women within the household and family to ease the burden of the multiple roles played by women.
 - (b) recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies.

The SADC Protocol on Gender and Development is intended to strengthen the status and opportunities of women in society, and contribute to building a regional community that ensures gender equality, free from discrimination on the basis of sex. The place and role of women in society is often considered passive and less important than that of men, but women often have to take on several different roles at the same time. There are a number of factors contributing to the inequalities still being faced by women today and these include the multiple roles that women have to play in the society and household which limits their time to take part in other economic activities. However, the multiple roles of women and the time spent on various tasks has not been well studied due to limited research. Tanzania is one of the few countries where extensive research has been undertaken on this subject, including Time Use Surveys.

4.1 MULTIPLE ROLES OF WOMEN

Women have multiple roles, often several at the same time, thus multi-tasking. Besides the biological child-bearing role, society places an overwhelming responsibility of housekeeping, child-rearing and child-care on the shoulders of women (Zibani and Shuma, 2017). Women have notably the following overlapping roles:

- ❖ Reproductive role that include domestic work, child-caring and rearing, adult care, caring for the sick, looking for and collecting water and fuel;
- ❖ Productive role in which women work for income and subsistence in the formal and informal sector; and,
- ❖ Community Work which includes activities primarily undertaken at community level.

Men engage in productive work in the formal and informal sectors, and rarely take part in household chores, although that is changing with the younger generation of parents who want to be involved in raising their children. The number of women in the employment sector is growing and the increase in number of women in the employment sector can be attributed partly to the fact that more men are now beginning to assist with multiple roles. Religious and cultural norms imply that

when a woman is employed, the children may suffer as there is no full-time motherly figure to tend to them. In cases where women are employed, some consider leaving their jobs due to the pressures of balancing work and household tasks.

The multiple roles that women play are a major inhibiting factor on the ability of women to do other kinds of work and to provide for their families economically. Pressure to balance work and childcare compel women to take lower quality jobs, often in the informal sector. The HIV and AIDS pandemic, and water and energy shortages are among the factors that have caused further constraints on the multiple roles of women, thus burdening women with unpaid labour.

The HIV and AIDS pandemic has increased the responsibility of caring for the sick in households in the hands of women and girls. In South Africa, a White Paper on Families produced in 2013 by the Department of Social Development stated that 91 percent of caregivers were women. The burden placed on women to care for the sick continues to pose several obstacles to the advancement of women in the region (SARDC, 2008) and this has been the situation to date. The responsibility of women in caring for the sick can limit active involvement in socio-economic, political and technological development as this takes time. The Tanzania Gender Networking Program (TGNP) did research on the care burdens of HIV and AIDS, demonstrating specific burdens for women and girls (including withdrawing daughters from school) to get assistance at the household levels, a situation which showed major policy implications, especially in reducing poverty.

Further, empirical evidence shows that women are users, preservers and managers of ecological and agricultural biodiversity as well as food providers and food producers. The Food and Agricultural Organisation (FAO) states that women are the major producers of household food through subsistence farming. In rural areas, women are responsible for the selection of seeds, the management of small livestock and the conservation and sustainable use of plant and animal diversity.

The key roles, responsibilities and intimate knowledge that women have about plants and animals sometimes remain “invisible” to experts in the agriculture, forestry and environmental sectors, as well as to planners and policy-makers due to widespread cultural barriers and negative gender stereotypes which subject women to household tasks, leaving women with little opportunity to get into the formal sector where knowledge can be shared.

Gender stereotypes resulting from cultural, religious and societal norms coerce women to assume multiple roles and responsibilities. The prevalence of these norms in many countries illustrates the extent of social pressure on women who try to negotiate family life and the need to earn a living and fulfil their own aspirations for family and career. Women continue to struggle with too few hours in the day and too few opportunities to engage in productive and paid formal em-

ployment, thus restricting most women to informal and insecure employment, lower wages, fewer or limited opportunities for socio-economic advancement, access to social insurance and security, as well as health care.

Unless gender-responsive interventions are put in place to ease the burden of multiple roles, the signing of the conventions and protocols will remain symbolic. Under Article 16 of the revised SADC Protocol on Gender and Development, Member States have agreed to conduct Time Use studies to enable a broader understanding of the multiple roles undertaken by women, to facilitate appropriate policy measures to address this.

In some cases public policies have a high potential of overburdening women and young girls, especially those based in rural areas. Though this may occur unintentionally, when public policies provide less investment in sectors such as water, energy, agriculture and others, and fail to pay attention to gender mainstreaming, this situation increases the burden on women and girls (children) who continue to have multiple roles on a daily basis.

Unpaid care work is both an important aspect of economic activity and an indispensable factor that contributes to the well-being of individuals, their families and societies. Women spend time every day in cooking, cleaning and caring for children, the ill and the elderly. Despite the importance of these activities for well-being, unpaid work is omitted from policy agendas and valuations such as Gross Domestic Product (GDP) due to a common misperception that, unlike standard market work measures, it is difficult to measure and does not add value to GDP using current methods of calculation.

Throughout the SADC region, women typically spend disproportionately more time on unpaid care work than men do. On account of gendered social norms that view unpaid care work as a female prerogative, women in different countries, socio-economic classes and cultures spend an important part of their day on meeting the expectations of domestic and reproductive roles. This is additional to their activities, thus creating a “double burden” of work for women. How the society and policy makers address issues concerning care has important implications for the achievement of gender equality, as this can expand the capabilities and choices of women and men, or confine women to traditional roles associated with femininity and motherhood.

Gender inequality in unpaid care work is the missing link that influences gender gaps in labour outcomes. The gender gap in unpaid care work has significant implications for the ability of women to actively take part in the labour market and the type/quality of employment opportunities available to them. Time is a limited resource, which is divided between labour and leisure, productive and reproductive activities, paid and unpaid work. Every minute more that a woman spends on unpaid care work represents one minute less that she could potentially be spending on market-related activities or investing in her educational and vocational skills.

In Article 16 of the SADC Protocol on Gender and Development (revised), developed by SADC Member States, the parties agree to “recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies.”

4.2 TIME USE SURVEYS BY SADC MEMBER STATES

The Beijing Platform for Action which was approved by the United Nations Fourth World Conference on Women in 1995, following consultations in all regions of the world including Southern Africa, called for the development of “suitable statistical means to recognise and make visible the full extent of the work of women and all their contributions to the national economy, including their contribution in the unremunerated and domestic sectors” (Statistics South Africa 2001). This is incorporated into the Revised SADC Protocol on Gender and Development Article 16, in which member states who are party to the protocol agree to conduct Time Use studies.

A Time Use Study is a multi-purpose survey which provides an overview on people’s use of time for paid, unpaid work, housekeeping, leisure time, etc. and the differences in Time Use by women and men. Time Use surveys provide new information on the division of both paid and unpaid labour between women and men (Budlender, 2007). The time allocation data has appeared to be a useful statistical tool for gathering detailed information about how people spend their time on a daily and weekly basis as an input to estimating the value of paid and unpaid work. Statistics South Africa (2001) acknowledges that data from Time Use surveys provide greater insight into reproductive and leisure activities of household members, as well as less-well understood productive activities such as subsistence work, casual work and work in the informal sector.

The time use information is an important tool which can be used by planners, health officials, community-based and various non-government organizations for developing policies geared towards improving the welfare of women and men. A research project on Time Use Surveys and Multiple Roles carried out by the Department of Statistics at the University of Dar es Salaam and the Norwegian Historical Data Centre in 2007 gives a clearer indication about the time that women and men spend on various socio-economic and political activities in the course of a normal day.

Time Use surveys are normally conducted in relation to the international System of National Accounts (SNA), from which macro-economic descriptors such as the GDP are calculated and take certain productive activities into account, but not others.

SNA activities (which are included in calculating GDP) are categorised as follows:

- work in establishments, for example working for government, or in a factory or mine;
- primary production, for example growing maize or other vegetables on a household plot, or collecting fuel and water; and

Time Use survey in Tanzania

Box 4.1

The first Time Use survey in Tanzania took place in 2006, and was undertaken by the government through the National Bureau of Statistics as an outcome of several years of advocacy and research work led by the Tanzania Gender Networking Programme (TGNP), and other women activist organization. This survey, the first of its kind, was an add-on module of the Integrated Labour Force Survey (ILFS), which was important in drawing links between gendered patterns of Time Use and other socio-economic characteristics.

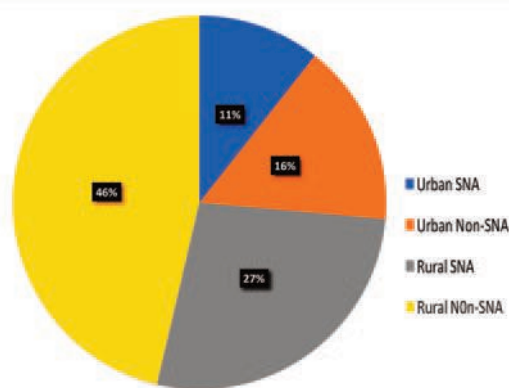
The Time Use Survey (TUS) helped to measure work undertaken by women and young girls which is not counted and not valued in national accounts. The TUS contained data which made visible the role played by women and girls in multiple roles, which was overburdening the formalised and care economy (unpaid labour). The 2006 TUS showed that the work done by women contained multiple roles which led to overburdened daily lives, especially in rural and peri-urban areas where it carried the additional activities of fetching water and firewood, and other related tasks.

Women contributed a larger share of their time – 76 percent compared to 33 percent for men – in conducting their family support roles, especially in domestic caring. About 39 percent of adult women, especially in rural areas, fetch fuelwood compared to only 17 percent of men. This study was carried out to assist government and other stakeholders in their endeavours to plan and implement strategies aimed at proper use of the available resources so as to improve the quality of life and social well-being of the people of the country as documented in cluster two of the National Strategy for Growth and Reduction of Poverty.

Another effective practice from Tanzania is a study conducted by the Department of Statistics at the University of Dar es Salaam and the Norwegian Historical Data Centre. The TUS study was carried out with the main purpose of documenting information on the time which women and men in Tanzania spend on various socioeconomic and political activities in the course of a normal day. This information was deemed essential to the discourse on the welfare and equality of women, the role of women in community development, and in building knowledge about the situation of women. The TUS information was intended to assist learners, health officials, community-based and non-government organizations to develop policies geared towards improving the welfare of women and men, especially in analysing and confronting poverty.

The study showed that the majority of men spent more time on income-generating activities than women, while women spent more time doing non-income-generating activities such as household tasks. The results from the various TUS carried out in Tanzania show a marked gender bias in most unpaid work undertaken in Tanzania. Women, and particularly women from low-income groups and living in areas with limited facilities, spend long hours on water and fuel collection, food preparation and other domestic and care activities, to compensate for poor infrastructure. The data shows that the burden of unpaid work in Tanzania is large, and mostly borne by women, as illustrated in Figure 4.1. SNA indicates whether or not this work is included in the System of National Accounts.

Time Spent by Women on Economic and Non-Economic Activities in Urban and Rural Areas of Tanzania Figure 4.1



Source: Tanzania National Bureau of Statistics

- work in non-establishments, for example selling fruit and vegetables at the side of a road, or doing hairdressing at home;
- Non-SNA activities largely relate to unpaid work which involves:
- household maintenance, for example cooking and cleaning the dwelling;
 - care of persons, for example looking after children, the sick or elderly people in the household.

The advocacy by TGNP and others was to influence the inclusion of “non-SNA” activities into the system of national accounts and recognize

the unpaid work of women and monetize their contribution as a percentage of GDP. To influence the policy makers, TGNP conducted small-scale research which they used to explain the importance of accounting for unpaid care-work when developing policies and budgets. TGNP illustrated that Time Use data is an important factor in macroeconomic modelling that informs the government's budgeting and policy.

When the TGNP together with the Tanzania National Bureau of Statistics; Ministry of Planning, Economy and Empowerment; Ministry of Labour, Employment and Youth Development; and Research on Poverty Alleviation conducted a Time Use Survey, it was found that:

- Caregiving accounted for 16 percent of total unpaid work in Tanzania.
- Women spent 22 minutes of each day collecting water.
- Men spent more time in SNA production activities (342 minutes per day) than women (195 minutes). However, women spent more time in non-SNA (238 minutes per day) than men (64 minutes).
- About 9 out of 10 women are engaged in unpaid work compared to only five in 10 men.

The results were a cause of concern as it was realised that women spend large amounts of time on non-SNA activities. For men, idle time was discovered during the study, the TUS recorded an average of only four hours daily spent on economic activities. In addition, the data showed that women, particularly those from low income groups and living in areas with limited facilities, spend long hours on water and fuel collection, food preparation, and other domestic and care activities to compensate for poor infrastructure. Children, too, are heavily involved in unpaid work. Girls are more involved than boys. Recommendations were then made to address the gender differences by providing infrastructure in the water sector, sanitation services, electrification, roads, and better transportation, especially in rural areas.

Multiple roles are largely borne to women and girls and are further exacerbated depending on location and income levels. The involvement of children, especially girls, in unpaid work can have a potential negative impact for their future. In 2000, Statistics South Africa conducted the first national Time Use Survey. The aim of the survey was to provide information on the way in which different individuals in South Africa spend their time in order to provide new information on paid and unpaid labour, and provide a gender breakdown of work, subsistence work, casual work and work in the informal sector.

The 2000 Time Use Survey found that in South Africa women spent less time than men on learning, social and cultural activities, and using mass media, but spent more than double the time men spent on household maintenance and care of persons (StatsSA, 2001). In 2010 a second Time Use was conducted by Statistics South Africa with the aim to understand the economic and social well-being of different groups in society. The study found that the amount of time women spend on house-

hold maintenance activities had increased from 3 hours a day in 2000 to 3 hours 15 minutes per day in 2010 while male counterparts spent 1 hour 14 minutes in 2000 and 1 hour 28 minutes on such activities in 2010 (StatsSA, 2001; StatsSA, 2010).

The 2000 Time Use Survey further found that women with children aged seven years and younger living with them spent more than 1 hour 27 minutes in childcare while men spent 7 minutes. In 2010, women with children aged seven years and younger living with them spent more than 4 hours in household maintenance and 1 hour 25 minutes in child and adult care and men spent 1 hour 16 minutes on household maintenance and 15 minutes caring for household members and the children. This suggested that women still spend more time than men on household maintenance and care of persons in South Africa. Despite the availability of data from the two Time Use Surveys the government of South Africa has not notably used the findings to shape policy (Yesuf, 2018). In addition, Yesuf (2018) asserts that the data were mostly analysed by civil society and academics to highlight the need for government to create gender-inclusive policies.

4.3 CONCLUSION AND RECOMMENDATIONS

Unpaid care work is an essential but largely unseen dimension of human well-being that provides domestic services within households. Unpaid work means that persons doing the activity do not receive a wage and that the work is not valued in the national accounts and GDP calculations. This calls for interventions that will support the Time Use Surveys and generate data on how people spend their time during the day, to understand how the patterns of time use vary and how this impacts on women, and to seek gender transformative solutions.

Sharing of experiences and technical assistance between and among SADC Member States is needed for the implementation of Article 16. The research data shows that nearly all SADC Member States have ratified the revised SADC Protocol on Gender and Development. However, most countries have not yet domesticated or operationalized the provisions of Article 16. This may have a far-reaching and damaging impact on women in the region, unless the provisions of Article 16 are domesticated and operationalized, sooner rather than later.

It is recommended that governments promote a stronger commitment towards public policy interventions for addressing/reducing/sharing the multiple roles of women, girls and children. For example, in the energy and water sectors, improving access to affordable energy and water services for women and men equally can reduce the burden of travelling long distances to look for wood and water. This will ensure that women have more time to engage in other livelihood enhancing activities. These policies should take into consideration the differentiated needs of urban and rural communities.

Benefits of reducing multiple roles of women

Box 4.2

In Zimbabwe, a study conducted by the SARDC in a small rural community in Chipendeke on the benefits of mainstreaming gender in Transboundary Water Management revealed that access to modern forms of technology can significantly reduce the multiple roles that women play in the household and community.

The development and implementation of the Chipendeke Micro-Hydro and Irrigation Scheme saw the installation of a micro-hydro and irrigation system drawing water from a river that passed through the community. The installation of the system resulted in the community having access to electricity and water in their homes and for irrigation.

It was observed from the study that in past, women would leave the household early in the morning to fetch water for different household uses, girls would accompany their mothers to fetch water and this resulted in them getting to school late.

In addition, there is less pressure to look for firewood as there is now access to electricity. In this regard, with a significant amount of time reduced from the many tasks, women now have time to take part in other livelihood enhancing opportunities.

Source SARDC 2018

Chapter 5

GENDER RESPONSIVE BUDGETING

REVISED SADC PROTOCOL ON GENDER AND DEVELOPMENT PART ELEVEN FINANCIAL PROVISIONS

Article 33 Financial Provisions

1. State Parties shall, ensure gender sensitive and responsive budgets and planning, including designating the necessary resources towards initiatives aimed at empowering women and girls.
2. State Parties shall mobilise and allocate the necessary human, technical and financial resources for the successful implementation of this protocol.

Gender-Responsive Budgeting recognizes that the budget is the most important policy statement of the government, because no policy can work without resources. The budget provides a comprehensive list of a nation's priorities and outlines a government's program for spending and raising revenue. Therefore, if gender equality considerations are not clearly presented in a budget, a country is unlikely to attain its gender equality goals, regardless of the commitments and policies that may exist on paper. Gender Responsive Budgeting (GRB) is about ensuring that government budgets, and the policies and programs that underpin them, address the needs and interests of women and men of different social groups (SADC, 2014).

GRB is a process of integrating gender perspectives in the overall context of collection and allocation of public resources effectively through the application of analytical tools in macro-economic policy frameworks. These frameworks include fiscal policies, public financial management systems, mechanisms and processes, Medium Term Expenditure Frameworks (MTEF) and instruments and processes to promote gender equality and the empowerment of women, men, girls and boys. It involves analysing government budgets for their effect on different sectors and the norms and roles associated with them, and the relationship between sexes. In addition, it involves transforming these budgets to ensure that gender equality commitments are realized (Oxfam, 2018). Article 15 of the SADC gender protocol requires that, "State Parties shall ensure gender sensitive and responsive budgeting at micro and macro levels, including tracking, monitoring and evaluation."

In June 2014, SADC developed the SADC Guidelines on Gender Responsive Budgeting as a common reference framework for member states to develop effective public finance management practices that ensure national budgets address gender equality priorities and commitments made in regional policy documents which include the 1992 SADC Treaty, SADC Gender Policy, the Revised SADC Protocol on Gender and Development, and the Revised Regional Indicative Strategic Development Plan (RISDP) 2015-2020.

At international level, the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) requires that the spending of public money be non-discriminatory and consistent with

substantive equality between women and men. CEDAW commits governments to assess how women compare with men as beneficiaries of and contributors to government budgets. In addition, the Beijing Declaration and Program for Action (BDPfA) acknowledges that financial and human resources have generally been insufficient for the advancement of women.

Full and effective implementation of the Platform for Action and other gender equality frameworks will require a political commitment to make available human and financial resources for the empowerment of women. The BDPfA therefore urges governments to integrate a gender perspective in budgetary decisions on policies and programs, as well as the adequate financing of specific programs for securing equality of women and men.

Gender Responsive Budgeting Frameworks in SADC Member States

Table 5.1

Country	Legal Framework	Provision
Eswatini	National Gender Policy, 2010	14 i Ensuring that experts in gender budgeting form an integral part of the team responsible for the planning of national and sectoral budgets;
Malawi	Malawi National Gender Policy, 2011	<i>Chapter 4 (4.1)</i> Shall champion mainstreaming of gender in the national budget using gender budgeting and auditing tools. The Ministry shall ensure adequate financing of gender-related activities.
Namibia	National Gender Policy 2010-2020	<i>Chapter 5 (5.1)</i> Undertake capacity-building for gender-responsive programmes by providing training on gender sensitisation, gender analysis, gender budgeting and gender planning to all focal points and stakeholders, at all levels; Promote gender-aware and responsive budgeting processes at the micro- and macro levels, including gender-disaggregated tracking, monitoring and evaluation of budget allocations.
Seychelles	n/a	Seychelles does not have a policy on Gender Responsive Budgeting. It is not conducted. Their budget is inclusive.
South Africa	South Africa's National Policy Framework for Women's Empowerment and Gender Equality	<i>Chapter 4 (4.3.1)</i> Transform the institutions, laws, policies, procedures, consultative processes, budgetary allocations and priorities of government to take account of the needs and aspirations of women, and particularly those who were most disadvantaged by the previous dispensation;
Zimbabwe	National Gender Policy 2013-2017	1.2 iii Advocate for increased budget allocation for financing gender-responsive policies and programmes in the health sector and in national HIV and AIDS policies and strategies. Establishment of Gender Focal Points in all line ministries and parastatals, the development and implementation of Gender Budgeting that saw the creation of the Women's Fund

Source: SADC Member States National Gender Policies

Due to these frameworks and advocacy for gender-sensitive costing, GRB is no longer viewed as an exclusive exercise that is carried out by ministries of finance, but rather a process that entails aligning national development plans with budget policies in a transparent and coherent manner. People's access to services and resources are determined by how budgets are formulated. Discrimination can be either reinforced or eliminated by budget policies (UNIFEM, 2006)

At the time of compiling this report, not much information was readily available on GRB initiatives by SADC Member States. This could be due to the fact that there is less importance placed on monitoring and reporting on GRB initiatives in MS or there are no initiatives taking place, whichever the case, this should be a major concern for SADC. For Member States who have championed GRB, such as Tanzania, South Africa and Zimbabwe, some achievements of the GRB processes include:

- Enhanced skills and capacities on GRB by government technocrats, and key stakeholders such as CSOs & parliamentarians;
- The development and availability of tools and training manuals for implementation of GRB with gender requirements/gender budget guidelines, tracking, monitoring and evaluation frameworks for collection of data disaggregated by sex;
- Enhanced coordination between the GRB actors (CSOs, government, parliaments, media); and,
- Reduction in gender inequalities in some sectors of the economy.

5.1 GENDER RESPONSIVE PLANNING AND BUDGETING IN SADC MEMBER STATES

The percentage of financial resources allocated to gender machineries for all SADC Member States is less than 1 percent of the total National Budgets as compared to other ministries, as illustrated in Table 5.2. For example, in Namibia, the total budget allocation of the economic and infrastructure sector was 22.2 percent while gender was allocated 0.8 of the total budget of N\$153.7 billion. In Lesotho, 0.7 percent of the M18,709.3 million was reserved for the gender machinery while the Ministry of Finance and Development Planning received 4 percent and the Ministry of Defence 4.3 percent. The low gender allocations can be due to a number of reasons. First can be the assumption that gender machineries work with international development organizations who provide funding support to the programs they are implementing.

Secondly, due to the directive that has been placed on all ministries to mainstream gender into their programs and processes, it is assumed that issues affecting women and men which would normally be addressed by ministries of gender will be covered by each and every ministry as they implement their programs in different sectors.

Third, the lack of allocation of resources to ministries of gender can be due to the fact that no importance is placed with gender equity

and equality issues. There is lack of awareness on the importance of Gender Responsive Budgeting and the benefits it can bring to the development of a nation. For example, in the education sector, inadequate school infrastructure such as hostels and toilets can be a major cause of school dropout by girls and a barrier to accessing education. In cases where girls are confronted with challenges of managing menstruation within the school environment, adequate facilities and supplies are needed. Through the process of transitioning through puberty, many girls and boys lack guidance to assist them, although traditionally this was provided in the home. These challenges can be addressed if the concept of GRB is taken up. Gender Sensitive Budgeting in the education sector will ensure that all schools have access to adequate infrastructure and sanitary facilities for washing, changing and disposal of menstrual waste. In this regard, school drop-out by girls will decrease and gender equality can be advanced in the education sector.

ANGOLA

The National Policy for Gender Equality and Equity resulted in the establishment of a gender-focused budgeting system in the country. Angola has in place a system for tracking gender-based budgetary allocations. This is undertaken under the leadership and oversight of the central government unit in charge of public expenditures. Budget information focused on gender equality is publicly available. Gender indicators also inform local budget allocations. Despite these developments, information on GRB interventions in Angola is scarce, as is disaggregated data.

BOTSWANA

The National Policy on Gender and Development provides for special measures to be put in place to ensure equal participation of women and men in the formulation and implementation of policies. The National Development Plan adopts a bottom up planning approach which provides an enabling environment for equal participation of women and men in the planning process.

The Botswana Beijing +20 country report produced by the Gender Affairs department in the Ministry of Labour and Home Affairs, shows that country does not have a gender-responsive public budget. Training on mainstreaming gender into public finance was initiated over a decade ago but there is little progress in implementing gender-sensitive public budgets, and it is not clear what proportion of the national budget addresses gender equality and equity issues. The B+20 report recommended that each sectoral ministry should produce a budget for its

**SADC Member State
Budgetary Allocations 2016/17**

Table 5.2

Country	Gender Ministry Allocation %	Total National Budget
Angola	0.8	K9.658 billion
Botswana	0.04	P64.3 billion
DRC	–	F10.3 trillion
Eswatini	0.008	E20.7 billion
Lesotho	0.7	M18.709.3 million
Madagascar	0.3	MGA11.595 billion
Malawi	0.03	K1. 297.2 trillion
Mauritius	0.4	R136.7 billion
Mozambique	0.1	M302.928million
Namibia	0.8	N\$153.7 billion
South Africa	0.01	R1.67trillion
Zambia	0.02	K71.6 billion
Zimbabwe	0.5	US\$4 billion

Source National Progress Reports on Implementation of the SADC Protocol on Gender and Development, Ministries of Finance, Ministries of Gender, National Budget Statements

own gender and development activities. More efforts should be targeted toward mainstreaming gender into public finance by capacitating relevant planning officers, as well as developing relevant performance-tracking tools.

DEMOCRATIC REPUBLIC OF CONGO

DRC has not provided information on any specific GRB initiatives.

KINGDOM OF ESWATINI

Gender-responsive budgeting is yet to be implemented, but some first steps are being taken. The National Gender Policy 2010 provides a framework and strategies for gender mainstreaming and empowerment of women, in line with the Constitution as well as regional and international instruments that the country is a signatory to.

The gender policy, under a section on Budgeting, commits to promoting gender mainstreaming in national budgetary allocations to meet the needs of targeted groups and interventions, within the available resources. The strategies for achieving this involve the inclusion of GRB experts in the planning of national and sectoral budgets; building capacity of the central agencies and gender focal teams in gender budgeting; and examining national and sectoral budgets to determine their gender-sensitivity and gender responsiveness.

The office of the Deputy Prime Minister, which is responsible for gender and family issues, initiated a study on Gender Impact Analysis of the infrastructure projects in 2011 that sought to evaluate the gender impact analysis of selected capital projects that Eswatini has undertaken. The main objective of the study was to determine how the national budget in these areas had benefited women and men in the past, and how the concept of GRB could best be mainstreamed into the national budget process. In an effort to implement the findings of the study, government conducted a gender mainstreaming training workshop for gender stakeholders with government Ministries, the civil society and private sector to introduce the concept with the ultimate aim of introducing effective Gender Responsive Budgeting.

KINGDOM OF LESOTHO

The government, through the Beijing Platform for Action +20 Report under Section E on Budget Allocation, introduced training in gender-responsive budgeting in 2010 for economic planners from government departments, but has not provided information on the results of the trainings and any other recent GRB initiatives.

MADAGASCAR

Madagascar does not yet have a gender budget allocation, but the gender ministerial department in collaboration with technical and financial partners have offered financial support in carrying out the activities related to gender that are included in the annual work plan with budget

forecasts. In order to raise capacities for GRB, Madagascar is currently revitalizing the gender focal points of each ministerial department. To complement this, 0.3 percent of the national budget has been allocated to the national gender machinery in the past 2 years.

MALAWI

Training in GRB was first conducted in 2003 at the level of planning directors and budgeting officers, and civil society. In 2004, the ministries responsible for Gender and for Finance developed guidelines on public sector GRB to guide various sectors in the budget formulation process. However, these guidelines have not been used effectively to encourage sectors to integrate gender into their budgets. Later, in 2010, the Ministry responsible for gender, supported by UN agencies, disseminated the guidelines to gender focal points in key Ministries, and to district council officers. This was planned to be rolled out to the relevant parliamentary committees, and to engage further with the Ministries of Finance and of Economic Planning and Development. However, the initiatives have been fragmented. Challenges include inadequate financial and technical resources, and lack of sufficient awareness within key Ministries, although the Malawi Growth and Development Strategy 2011-2016 had mainstreamed gender in some priority areas such as education. The conclusion was reached that efforts need to be more strategic and comprehensive.

MAURITIUS

In 2001, the Ministry of Women's Rights, Child Development and Family Welfare, in collaboration with United Nations Development Program (UNDP), hosted a two-day national consultative workshop on "Engendering the Budget" (SADC, 2014). After this workshop an outline for a three-year Action Plan on Gender Budgeting was developed. This partnership resulted in the Ministry of Finance and Economic Empowerment including gender-related issues in its 2008/2009 budget circular, but this has not been consistent (SADC, 2014). In addition, a training manual was produced to provide guidelines on how to effectively mainstream gender perspectives into Program-Based Budgeting in sectoral ministries. Since 2009, the Ministry of Women's Rights, Child Development, and Family has facilitated the development of sectoral gender policies with various ministries, and by 2012, twelve ministries had sectoral gender policies in place (SADC, 2014).

Attempts were made in 2013 to introduce the concept of GRB in the national budget process which involved Program Based Budget. As a first step, Ministries were requested to come up with Budget Statements and to formulate one Gender Based Indicator on performance. However, since 2015, the Government of Mauritius has used Performance Based Budgeting and Ministries are being empowered through the Gender Cells to come up with ways and means to introduce some form of GRB in their budget proposals.

In line with the SADC gender protocol and the SADC guidelines on GRB, the Government of the Republic of Mauritius introduced the Gender Responsive Budgeting Initiative in the fiscal year 2016/2017 on a pilot basis. Five ministries were allocated Rs200,000 (US\$5,912) for the implementation of gender-sensitive policies and programs. This was extended to all Ministries for the financial year 2017/18 to enable the introduction of women empowerment programs. This was used for initiatives such as Training of Trainers in Life-Saving Skills (Ministry of Youth and Sports), Open Day on Feminisation of Cancer (Ministry of Health and Quality of Life), and for a study to identify gender gaps that impede progress to women empowerment in the civil service (Ministry of Civil Service and Administrative Reforms).

MOZAMBIQUE

GRB methodologies for gender focal persons in government ministries were introduced by development partners to enable the preparation of a Gender Budget Statement, with a training manual. Since 2016, as pilot phase, the Higher Institute of Public Administration conducted courses on GRB through an e-learning platform for decision-makers, gender focal points, budget officers and planners at the provincial and district levels. In addition, the Ministry of Economy and Finance has developed guiding instruments for national planning with a strong gender dimension and provides technical support and training to the technicians from public institutions on GRB at central and local levels.

To encourage the continued implementation of GRB, the Government instituted a course on planning and budgeting for managers and planners of public institutions, capacity-building of gender focal points on gender planning and budgeting, as well as a Public Expenditure System (PES) balance matrix with a column on data disaggregated by sex. However, despite these initiatives being implemented, there has been no accessible reporting on the benefits that these trainings and initiatives have brought to the gender equality discourse in the government and more importantly in the communities.

NAMIBIA

The revised National Gender Policy of Namibia 2010-2020 requires that all stakeholders provide financial, human and material resources required for coordination and review of existing laws, gender equality and women empowerment programs. It also urges for the financial provision of capacity building for service providers, law enforcement and legal machinery, and for training in gender mainstreaming, research, and monitoring and evaluation.

In addition, to ensure that programs for gender and women empowerment are planned, budgeted for and implemented across all sectors, the government developed Gender Responsive Budgeting (GRB) guidelines for government offices, ministries and agencies on the im-

plementation of the GRB initiative, and the training is ongoing, including Training of Trainers. GRB analysis is being undertaken as a way to identify gender issues as well as to monitor gender mainstreaming within the budgets of government offices, ministries and agencies.

In order to strengthen GRB in other ministries, the Ministry of Gender Equality and Child Welfare with support of UNDP commissioned analysis of the respective budgets and Medium Term Expenditure Framework (MTEF) proposals in 2015/16 for 11 ministries, which collectively are allocated about 70 percent of the total budget expenditure. The analysis was intended to assess progress in the implementation of the Cabinet Directive on GRB and adherence to Paragraph 12 of the Budget Call Circular. The analysis was intended to develop strategies for addressing any challenges found and map out means of strengthening GRB in Namibia.

Due to the above initiatives, a phase of monitoring, evaluation and reporting had to be carried out to ensure that stakeholders were conducting GRB. This led to the Cabinet in 2014 directing all government offices, ministries and agencies in Namibia to comply with the GRB guidelines, and the MGECW prepared and circulated GRB guidelines for this purpose. Subsequently, the Ministry of Finance Treasury Circular/Budget Circular for the 2015/2016 budget and the 2015/16-2017/18 Medium Term Expenditure Framework (MTEF) emphasized that budget proposals were to adhere to GRB Guidelines as per Cabinet directives. In this regard, GRB has been successful in Namibia and the benefits have been felt throughout communities as demonstrated in earlier chapters with women and men having equal access to various livelihood enhancing resources such as land and credit among others.

SEYCHELLES

The Government of Seychelles does not have legislative and policy measures to ensure equal participation by men and women in formulation and implementation of economic policies, and no measures have been put in place to ensure GRB at national, regional, district and sector levels. The Ministry of Family Affairs reported that the national budget is inclusive. Therefore the government does not have specific tracking, monitoring and evaluation measures for GRB but has one for the overall budget based on the Results-Based Management (RBM) policy, which was established and implemented in the public services to ensure that:

- Budgets are based on Program Performance Based Budgeting (PPBB);
- The government receives integrated financial and non-financial performance information on programs mandated to Ministries, Departments and Agencies (MDAs) in order to improve allocation and reallocation decisions and enable the government to observe overall performance towards planned policy outcome results in order to take corrective actions;

- A standardised Monitoring and Evaluation framework for assessing the performance of MDAs by organising all activities into result-focused functions for the achievement of program outputs that can be clearly linked to policy outcome indicators and budgets. All MDAs and budget dependent entities are required to submit their Budget Execution report.

SOUTH AFRICA

In South Africa, Gender Responsive Budgeting started as far back as 1995, using two approaches. The first approach, the Women Budget Initiative published annual reports that analysed policies and provided issues important to women. The reports covered a range of issues in several sectors such as education, health, welfare, housing, jobs and employment.

The second approach, the Gender Responsive Budgeting Initiative was implemented from 1998-1999, led by the National Department of Finance which is now the National Treasury. This approach promoted discussions on gender-oriented issues in macro-economic policy frameworks, fiscal policies and public financial management reforms, taxation and standard budget documents, collection and application of gender disaggregated data in the various sectors of the economy. This increased participation and benefiting of women.

In addition, through the initiative, programs were introduced at the provincial and local levels. Gender budget statements to promote gender equality into the main budget statements were generated. Budget officials were required to identify outputs and outcomes that specifically targeted women and girls in order to bridge the gender gaps. The Department of Social Development chose five budget programs and sub-programs to assess how staff understood gender-oriented issues and addressed them by budgeted activities. With time, reforms in fiscal policy and program at national, sector and provincial levels and outcomes showed a decline in some gender inequalities and increased initiatives in women and girl's empowerment, these results were attributed to both approaches.

UNITED REPUBLIC OF TANZANIA

The GRB Initiative in Tanzania was started in 1997 by 20 Civil Society Organizations (CSOs) under the leadership of Tanzania Gender Networking Program (TGNP) and Feminist Activism Coalition (FemAct). The approach included lobbying policy-makers, economists, statisticians and researchers to adopt more progressive and gender-equitable approaches to development. This was developed in the context of the cost-sharing and retrenchment policies implemented as part of Tanzania's structural adjustment program in the 1980s. The adjustment had resulted in dramatic cuts to basic social services, particularly health care and education. Trade and market liberalization and privatization policies during this time witnessed massive layoffs of employees in the public and the private sectors.

Civil society was being marginalized from policy-making and budgetary processes. The majority of women, youth and men were not part of the ongoing discussions around structural adjustment policies, nor being consulted, yet incurred the highest losses (Rusimbi, 2002).

The initiative led by TGNP included a number of stages. The first stage focused on conducting research to establish challenges and constraints to GRB. This stage included strengthening consensus building, collective action and advocacy skills for women and human rights, building trust between key government ministries and CSOs. The process involved the establishment of research teams to conduct the action-oriented research in six pilot ministries of health, education, agriculture, water, community development, women and children, and conducting the actual research. The purpose of the research was to examine the national budgeting processes, to establish how public resources are collected and allocated in national and local budgets and to assess how the budgetary allocations impacted on women, youth and men. In addition, the research analysed Time Use Survey data to assess the impact of unpaid care work on the lives of women. It showed that:

- policy-makers, budget officers and civil society actors lacked gender awareness;
- planning and budgeting processes were top-down and non-participatory, a model which facilitated corruption, wastage of resources, limited transparency and accountability;
- decision-making and technical level positions in the public sectors were male-dominated thus planning and budgeting took a preferential view of the needs of men and aspirations for development as opposed to the needs and interests of women.

The second stage was about dissemination of the research findings through popular tools to inform the public about how macro-economic issues and policies, budgetary processes, resource allocation and implementation affect them. This laid a foundation for an effective consensus-building campaign to influence the public, policy-makers, legislators and government officials on the necessity of increasing resources towards programs to benefit women and men equally and other disadvantaged members of society.

The third stage focused on development of tools for GRB and capacity building for parliamentarians, policy and decision-makers, and CSO coalition partners to enable a clear understanding of concepts, theory and practice on mainstreaming gender in fiscal and macro-economic policies, revenue collection and budgetary allocation processes.

The fourth and final stage addressed gender mainstreaming processes in macro-economic policy frameworks such as Mid-Term Public Expenditure Frameworks, Tanzania Assistance Strategy, Poverty Reduction Strategic Papers, and a 5 Year Development Plan to 2021. The gender budget guidelines and gender budget statements issued by the government were operationalized and gender mainstreaming took place.

The Ministries responsible for finance and gender, working closely with development partners and civil society, developed a Gender Bud-

get Statement training manual and a GRB manual to support discussions on financing for gender equality. Through the Ministry of Gender, workshops have been held on gender-responsive planning and budgeting with key sector ministries. A GRB Core Team was established within the Ministry of Finance for overseeing GRB implementation in all sectors and local government, as well as conducting training in other relevant government actors.

According to the Guidelines for the Preparation of Plan and Budget for the year 2012-2016 produced by the Ministry of Finance, gender-responsive budgeting contributes to an increased number of women who continue to access credit from micro-finance institutions; women in decision-making posts; and the integration of gender dimensions in institutional planning and budgeting through application of GRB tool. However, over the years there has been a decline in dynamism on GRB processes in Tanzania. The lack of gender perspectives in the priorities set up in the recently adopted fiscal policies, public financial management reforms, and the Second Five Year Development Plan, is an indicator that the GRB processes have come to a standstill and this has contributed to current challenges. According to the approved budget 2017/18, the Ministry of Industry, Trade and Investment budgeted support for gender mainstreaming at an estimate of 0.07 percent of the total budget, illustrating the low priority given to issues related to gender.

ZAMBIA

Government launched the GRB Program to ensure equality in the budgetary process. The initiative is implemented in conjunction with the United Nations Development Fund for Women (UNIFEM) with four main areas of activities. These are gender citizen report cards, budget tracking from the gender perspective, budget statements, and gender-aware policy appraisals.

As part of a longer term process, the Ministry of Gender and Child Development, with the support of co-operating partners, conducted training workshops in GRB in 2015 and 2016, involving 21 sectors of the Government and Civil Society Organizations. This follows on the action of the Ministry of Finance and National Planning through its budget and economic affairs division, in engendering the Budget Call Circular as far back as 2011 to express commitment to the promotion of gender equality, equity and empowerment of women, placing emphasis on gender-sensitive budgets as an important criterion during budget hearings. Ministries, provinces and spending agencies were advised to address sector-specific gender concerns, and take account of gender concerns in recruitment and deployment processes.

A costed Gender Action Plan was drafted in 2012. However, practical and widespread mainstreaming of gender in sectoral budgets remains slow, due to capacity challenges. Sex-disaggregated data at national level is scanty, and there is need for a proper gender database.

ZIMBABWE

Section 17 of the Constitution of Zimbabwe provides for Gender Balance in all spheres of governance at every level. Section 17 (b) (ii) calls for the State to take all measures, including legislative measures needed to ensure that all institutions and agencies at every level take practical measures to ensure that women and men are equally represented in all institutions and agencies of government at every level; and that women constitute at least half of the membership of all Commissions and other elective and appointed governmental bodies, hence their participation together with men in the formulation of policies.

The National Gender Policy, which is aligned to the SADC Protocol on Gender and Development, seeks to develop and strengthen policies, legal provisions and programs. The gender ministry is working with Gender Focal Points in all sectors to ensure sector policies and programs are gender responsive and providing technical guidance on integrating gender justice during planning and budgeting.

The gender policy has an institutional framework which details the responsibilities of various ministries and the Ministry of Finance is expected to ensure treasury support for implementation. In the last five years, the Government has been implementing fiscal reforms which include the introduction of public consultations on the budget by the Ministry of Finance and the Parliament of Zimbabwe. Local authorities are also required to do pre-budget consultations. This facilitates the costing of gender-related programs and activities for consideration in national budgets.

Government recognises that the gender budgeting initiative is central in the equitable distribution of resources. The Budget Call Circular, which is the official notice by the Ministry of Finance near the beginning of each budget cycle, has been engendered by the ministry since 2007. Through the Budget Call Circular, the Ministry of Finance and Economic Development instructs all accounting officers to include gender concerns in all budget submissions. In addition to resources allocated to gender-related priorities in the 2017 national budget, treasury also allocated US\$10million towards the establishment of the Zimbabwe Women's Micro-Finance Bank.

Gender Budgeting training was initiated to raise capacities in the public sector, targeting key government officials including directors of finance, permanent secretaries, gender focal persons, heads of department and budget review officers, economists and Members of Parliament. Further effort was made to track whether the training yielded results, and this was done through the Gender Equality and Women Empowerment (GEWE) framework which identifies core indicators to be measured and tracked for each sector, including accountability for resources allocated. Parliament has undertaken a series of training initiatives on gender budget analysis and monitoring, and two tools have been developed, including a quarterly budget performance reporting tool and a gender budget monitoring and performance management tool which can be used by MPs.

Government officially adopted the gender responsive budgeting initiative in 2007 through its National Gender Policy to influence the budgetary processes, both at national and at local government levels, and this initiative is managed by the Ministry of Women and Youth Affairs in collaboration with the Ministry of Finance and Economic Planning, with technical assistance and tools from the Zimbabwe Women Resource Centre and Network (ZWRCN). The program has four main strategies in the gender budgeting implementation, these are Human Capacity Building, Policy, Budget Analysis and Research, Budget Monitoring and Expenditure Tracking, Advocacy and Networking and Coalition Building.

Gender Responsive Budgeting Challenges and Achievements in SADC Member States

Table 5.3

Country	Achievements	Challenges
Botswana	<ul style="list-style-type: none"> ▪ Focal persons in strategic government institutions appointed and gender integrated into economic development sectors such as: Ministry of Finance and Development Planning; Ministry of Environment, Wildlife and Tourism; Ministry of Investment, Trade. ▪ National Development Plan adopts a bottom up planning approach which provides an enabling environment for equal participation of women and men in the planning process. ▪ Around 0.001 percent of the National Budget has been allocated to National Gender Machinery in the past 2 years. 	<ul style="list-style-type: none"> ▪ Slow progress in addressing GRB initiative.
DRC	<ul style="list-style-type: none"> • Training courses delivered for those who are responsible for budget preparation, taking into account gender needs. 	<ul style="list-style-type: none"> ▪ There are huge constraints to undertaking gender responsive budgeting initiatives in post-conflict countries, one of the main challenges being lack of data and expertise. ▪ Unrealistic planning of gender programs with no serious consideration on budgetary allocations. ▪ The lack of expertise and technical capacity to conduct gender and economic analysis as well as to design a GRB initiative. ▪ Limited coordination to bring gender issues in the mainstream of national planning and budgeting.
Eswatini	<ul style="list-style-type: none"> • Trained government planners and gender focal points from civil society on gender responsive budgeting 	<ul style="list-style-type: none"> ▪ GRB not mainstreamed in respective budgets
Malawi	<ul style="list-style-type: none"> • Guidelines developed on gender responsive budgeting in the public sector • The 2016/2017 National Budget gave priority to mainstreaming gender in the budgeting process. 	<ul style="list-style-type: none"> ▪ The GRB initiatives are fragmented, only the Ministry responsible for gender is engaged in these efforts. Financial and technical resources are inadequate, and commitment towards gender mainstreaming is lacking in key central ministries. ▪ Lack of involvement of the Ministry of Finance in the GRB initiatives, and the guidelines not being utilized to integrate gender into budgets. ▪ Lack of practical guidance on how ministries and departments can use the guidelines in the context of the government budget templates.

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Gender Responsive Budgeting Challenges and Achievements in SADC Member States

Table 5.3

Country	Achievements	Challenges
Mauritius	<ul style="list-style-type: none"> Introduction of GRB concept in the national budget process which involved Programme-Based Budget Formulation of gender-based indicators on performance in line Ministries Ministries empowered through Gender Cells to come up with methods to introduce some form of GRB in their budget proposals. Introduction of GRB initiative in the fiscal year 2016/2017 on a pilot basis. Five ministries were allocated Rs200,000 to support gender-sensitive policies and programmes. This was extended to all ministries for the financial year 2017/18. Allocation to Ministry of Gender Equality, Child Development and Family Welfare is US\$13.5 million for the fiscal year 2017/2018, which is four percent of the national budget. 	<ul style="list-style-type: none"> Although Mauritius had more GRB activities planned for 2013 onwards, it is acknowledged that one of the significant gaps is that the Ministry responsible for Finance is yet to own the process of implementing GRB.
Mozambique	<ul style="list-style-type: none"> Guidelines developed in 2007 for the 2008 budget stipulate for the first time that sector goals should specify their likely impact on gender equality. Since 2009 gender criteria have been included in the planning and budget call circulars, and gender issues have been addressed in the planning and budgeting elaboration module since 2011. Government, through the Ministry of Economy and Finance developed a simplified matrix to support sectors in mainstreaming gender and other crosscutting issues in planning and budgeting. The matrix is used in development of Economic and Social Plan, and sectors are mandated to apply it. Ministry of Economy and Finance developed a code (MAS16). The code aims at identifying all activities related to gender equality promotion. 	<ul style="list-style-type: none"> No development of solid monitoring tools that can capture GRB-related achievements and gaps in all sectors, and continue strengthening the technical capacity to apply gender at all levels The code used by only four government institutions does not yet allow displaying all budgetary activities that promote gender equality. The Higher Institute of Public Administration has no role in training processes on GRB of public servants at all levels. Technical co-ordination between Eduardo Mondlane University and the Higher Institute of Public Administration in the training processes on GRB needs to be strengthened and harmonized.
Namibia	<ul style="list-style-type: none"> Increased awareness and skills development on GRB among technocrats, legislators, CSOs Issuance of Budget Call circulars requiring GRB to be implemented Approval of mechanisms to coordinate and monitor implementation of GRB at all levels. 	<ul style="list-style-type: none"> Slow progress in the implementation of GRB; Limited budgetary allocation to gender-related activities. Only 2.1 percent of the total budget was allocated for gender-related activities in 2015/16 and in 2016/2017 this declined to 1 percent of the total budget.
South Africa	<ul style="list-style-type: none"> The zero rating of paraffin (i.e., kerosene) in the VAT in 2001 to reduce the tax burden on poor women who rely on this source of fuel. The Child Support Grant to primary caregivers. The increase in the allocation by Department of Trade and Industry for small, medium and micro enterprises, seen to benefit women-run businesses. Equalization of the amount spent on prison rations for male and female prisoners. 	<ul style="list-style-type: none"> A survey conducted in 2016 found out that there is a slowdown in implementation of GRB processes Budget allocations for gender activities are minimal and a large proportion is directed towards rentals

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Gender Responsive Budgeting Challenges and Achievements in SADC Member States

Table 5.3

Country	Achievements	Challenges
Tanzania	<ul style="list-style-type: none"> • Capacity building of CSO coalition partners and for policy-makers (including parliamentarians), planners and budget officers • Support to planners and budget officers in preparing budgets. • GRB became a training requirement of the Medium Term Expenditure Framework process. • Mainstreaming gender in sector policies, planning and budgeting is more systematic and institutionalized. • Budget guidelines mandate all ministries, departments and agencies to prepare their budgets with gender mainstreaming objectives since 2000/01. • Greater collaboration on GRB processes between TGNP and government (Ministry of Finance, Ministry of Community Development, and Gender & Children). • Programme for girls' secondary education established to increase access to secondary education for low-income groups and scholarships provided for female students at the university level. • Program to encourage more girls in science and math-based disciplines and to increase female enrolment and retention rates in higher education • A Gender Mainstreaming Working Group-Macro Policy established to provide a forum for dialogue between the government and other stakeholders on gender-oriented economic policy matters, housed in the Ministry of Community Development, Gender and Children. • Government conducted the first ever Time Use Survey in the country, by disaggregating labour of time spent into the various socio-economic activities of men and women and the linkage in macroeconomic models. • Gender focal points in all ministries/sectors including police force to coordinate and facilitate gender mainstreaming • Core GRB team in Ministry of Finance to oversee the implementation of in all sectors of government and in local governments • Some projects influenced by GRB efforts: <ul style="list-style-type: none"> ✓ Agricultural subsidies for poor families, of which many are female-headed, to cover farm inputs such as fertilizer, seeds, pesticides. ✓ Water wells built for 10 villages under each local authority to reduce the distance to fetch water. ✓ Tax exemption on import duties for material used for production of sanitary towels, and removal of VAT from sanitary towels. 	<ul style="list-style-type: none"> ▪ Lack of sustainable funding of the GRB initiative due to reliance on donor funds ▪ Lack of linkage between GRB initiative with transparency and accountability of public resources by both the government and CSOs, hence the process has been left to collapse. ▪ Low capacity and interest within civil society on gender, policy and macroeconomic issues. Most actors in the women and gender movement in the country are yet to identify macroeconomic issues as gender issues that are vital to address.
Zimbabwe	<ul style="list-style-type: none"> • Increased awareness and enhanced capacity in GRB skills of gender focal points, directors of finance and budget officers, legislators, CSOs, the media and the general public. • Focal points established in line ministries as liaison between the gender machinery and ministry; focal points submit quarterly reports to the Ministry of Women Affairs, Gender and Community Development. • Issuances of budget call circulars to guide gender budgeting processes. In 2007 budget call circular instructed ministries to implement gender budgeting in their budget preparation and planning. In 2008, the budget call circular expanded gender budgeting to the subnational level, and in 2011, ministries were instructed to prepare their budgets in line with GRB goals. • GRB tools: Government produced two guides to assist officials in the adoption and implementation of gender budgeting -- <i>Gender Budgeting Training Manual and Tool and Guide for Technocrats</i> • Adoption of tracking, monitoring and evaluation tools for GRB: Quarterly budget performance reporting tool, and Gender budget monitoring performance management tool to be used by Members of Parliament 	<ul style="list-style-type: none"> • Implementation of gender budgeting has been hampered by macroeconomic dislocations and budget challenges in the past decade.

Source SADC Member States 2018

5.2 CONCLUSIONS AND RECOMMENDATIONS

Gender Responsive Budgeting is not budgeting for women; it is a mechanism to ensure that men and women benefit equally from allocated resources and that priorities of both men and women are addressed in the allocation of resources. SADC Member States have accepted the importance of mainstreaming gender into their respective programs and policies, and attaching resources to the successful implementation of these initiatives.

Most SADC Member States have rolled out GRB initiatives and commendable progress has been made. However, there is limited information for GRB initiatives in SADC due in part to limited monitoring, evaluation and reporting. From the data presented in the chapter, the challenge remains that gender machineries often receive a low allocation of national budgets. This can be attributed to the fact that other line ministries such as economic, health and education ministries mainstream gender into their policies and programs, hence women and men benefit from other sectors, which results in limiting the allocation of a significant portion of resources to gender machineries. The low allocation of resources in some member states can be attributed to the belief that gender machineries receive significant funding from development agencies for the implementation of their activities.

To stimulate this agenda, a regional program could be established similar to the program for advancing women in politics and decision-making across the region, with Member States required to report annually on progress at relevant SADC ministerial meetings such as the finance and economic development ministries, and Council of Ministers. This approach can be adopted to advance the institutionalization and application of GRB as a tool for gender mainstreaming in macro-economic policy frameworks, resources collection and budgetary allocations.

SADC should ensure that Ministries responsible for economic development, national resources collection and budgetary allocation should take leadership and ownership of the GRB processes, and that GRB is mainstreamed across all ministries. This will reinforce the decision of SADC Ministers responsible for Gender and Women Affairs made during their annual meeting in 2018 to develop annual national Costed Action Plans on the implementation of the Protocol and report on progress as part of the SADC Protocol Monitoring and Evaluation System.

SADC Governments should use gender-equitable macroeconomic policies that prioritise the use of gender mainstreaming techniques such as GRB. For example, governments could use a broader spectrum of indicators of growth and development, not only GDP, but rather endeavour to use other social indicators to measure and assess development. Member States can build on initiatives related to GRB that promote gender equality by assessing the effect of government revenue and expenditure policies.

Institutionalization of GRB initiatives in government laws and practice is critical. The key role of the Ministry of Finance to provide policy direction to central government, sectoral ministries and local government to ensure gender-oriented goals are incorporated into their plans is also critical. SADC should continue to build technical capacity on GRB with member states, using best practices on GRB in the region. In addition, for transparency and accountability, monitoring and evaluation of outcomes ensures that ministries and government agencies set appropriate goals and allocate adequate funds to achieve them. In addition, gender-aware fiscal policy and legislation are vital for more effective and efficient GRB which will address gender inequality through public spending.

In addition, working closely with the SADC secretariat, Member States are encouraged to:

- ◆ Conduct gender analysis for identification of gaps in policies, programs and projects. The process will assist in providing information which can better inform public spending which will be beneficial to both women and men. Further, in line with the SADC guidelines on gender responsive budgeting, the information obtained from the gender analysis can be used to develop guidelines to be used by ministries of finance and gender machineries to inform other government departments and agencies on the procedures of developing their programs and projects;
- ◆ Place more emphasis on the collection of gender-disaggregated data which will assist in providing reliable and accurate data and statistics which are key for developing programs and making budget and policy decisions. Reliable and adequate data on the status of women and men is crucial for setting priorities, planning interventions and assessing their impacts;
- ◆ Conduct public dialogues where citizens can participate in budget preparations. The process can strengthen budget transparency as well as ensure that budget allocations are responsive to the needs of women, men, girls and boys;
- ◆ Appraise Members of Parliament on GRB as they play an important role in budget approvals. Members of Parliament will therefore be in a position to scrutinize and amend budgets as necessary to cater for gender-differentiated needs;
- ◆ Develop tools for monitoring and tracking public spending in this regard to assess if funds allocated are being used for the intended purpose and the impact on beneficiaries;
- ◆ Work with SADC to build technical capacity using best practices on GRB in the region and beyond.

CONCLUSION AND WAY FORWARD

Chapter 6

This publication has reviewed progress on Part 5 and Part 11 of the Revised SADC Protocol on Gender and Development which focus respectively on Productive Resources and Employment, and Financial Provisions; and it has been established that economic empowerment and gender equality and equity are a prerequisite for sustainable development and prosperity.

It has been noted that Africa is losing billions of dollars due to gender inequality, peaking at about US\$105 billion in 2014 (AfHDR, 2014), therefore SADC Member States need to take concrete steps to address the gaps identified which are hindering gender equality, with the resultant impact on economic growth.

Persistent discrimination and exclusion in the formulation of policies, access to productive resources and property, employment and the lack of recognition of the multiple roles of women can substantially hinder development and slow the pace of economic growth. In order for any community to survive, its citizens must have employment opportunities, and must be able to generate revenue to provide services. Economic development, if done effectively, works to retain and grow jobs and investment within a community.

The SADC region has made progress towards achieving gender equality. The majority of SADC Member States have taken measures to ensure gender is mainstreamed in policies and in the planning, development and execution of projects and programs, as seen through the preparation of National Gender Policies and the recognition of gender in other key development policies such as National ICT policies and Financial Inclusion policies/frameworks. However, many challenges remain. Although there is now representation and participation of women in all sectors much improvement is still required to reach equality and to ensure that issues affecting women and men are addressed.

A total of 12 countries are party to the Revised SADC Protocol on Gender and Development--Angola, Botswana, Democratic Republic of Congo, Eswatini, Lesotho, Madagascar, Mozambique, Tanzania, Zambia and Zimbabwe.

Malawi and South Africa are yet to sign the agreement amending the regional protocol, while the Union of Comoros and Mauritius cannot sign the amendment as they are not parties to the protocol.

SADC Member States have made commitments to implement provisions of the gender protocol through adopting it and domesticating its content into national law. However, domestication, implementation, monitoring and evaluation remain a challenge for most Member States, as shown by the untimely submission of data to the SADC Secretariat on progress towards implementation of the SADC gender protocol as well as data gaps. This has become a recurrent challenge that compromises the availability of timely and credible evidence to inform future plans.

6.1 POLICY CONSIDERATIONS AND WAY FORWARD

As indicated in Table 6.1 the percentage of financial resources allocated to gender machineries for all SADC Member States is less than 1 percent of the total National Budget as compared to other ministries. For example in Namibia, the total budget allocation of the economic and infrastructure sector was 22.2 percent while gender was allocated 0.8 of the total budget of N\$153.7 billion. In Lesotho, 0.7 percent of the M18 709.3 million was reserved for the gender machinery while the Ministry of Finance and Development Planning received 4.0 percent and the Ministry of Defence 4.3 percent. The low gender allocations can be due to a number of reasons. First, can be the assumption that a number of gender machineries work with international development organizations who provide funding support to programs being implemented by gender machineries. Secondly, due to the directive that has been placed on all ministries to mainstream gender into their programs and processes, it is assumed that women and men's issues which would normally be addressed by ministries of gender will be covered. Thirdly, the lack of allocation of resources to ministries of gender can be the mere fact that there is no importance placed with gender equity and equality issues. There is lack of awareness on the importance of gender equality and the benefits it can bring to the development of a nation.

The strategies presented here are intended to facilitate the effective implementation of the revised SADC Protocol on Gender and Development, notably Part 5 and Part 11.

ECONOMIC POLICIES AND DECISION-MAKING

One of the shortcomings noted here is the slow implementation of laws and policies in place for gender equality and equity in terms of access to productive resources and economic empowerment. Although most economic policies and national development plans across the Member States acknowledge the importance of mainstreaming gender, there appear to be few strategies or action plans in place that are clearly defined to guide and support these initiatives. In addition, Member States are limited in their capacity to provide disaggregated data by gender which can assist in tracking the implementation of Article 15 of Protocol. Policy considerations include:

- ❖ Providing appropriate research tools, technical skills and other capacities to ensure the active and balanced participation by women and men in politics and at all levels of decision-making;
- ❖ Placing more women in decision-making positions, notably in the public sector in ministries that deal with finance and economic development, industry and commerce, and SMEs;
- ❖ Taking specific actions to narrow the digital divide and ensure that women have access to technology and are equipped with relevant skills;

- ❖ Adjust electoral and governance systems to incorporate a more inclusive and less confrontational form of politics to encourage participation and economic development;
- ❖ Put in place Gender Action Plans that facilitate the access to and control over productive resources by women as well as men;
- ❖ Disseminate laws and policies in a language that is accessible to various population groups, in order to raise awareness of gender issues to men, women and youth; and
- ❖ Monitor and evaluate the implementation and results of laws and policies approved, including domestication of regional and international agreements.

PRODUCTIVE RESOURCES AND PROPERTY

Despite laws calling for equal access to land and other productive resources by women and men, many barriers still exist that hinder women and block the ownership of land and businesses, and access to other productive resources such as finance and ICT. There is a need for women to be part of decision-making processes in order to overcome cultural barriers and bureaucracies in accessing resources. Across most Member States there is a difference between statutory and customary law, which can curtail progress toward gender equity, particularly in accessing or owning productive resources such as land.

With regard to technology, the majority of women in the agricultural sector have limited access to technologies which can boost their market potential. The responsibility therefore calls upon Member States to create policies and environments which allow for the equal access for men and women to have technologies, such as those that facilitate value addition of their produce.

Policy considerations include:

- ❖ Developing targeted action plans that address specific needs for women and men living in rural and urban areas;
- ❖ Aligning statutory and customary laws to advance gender equity;
- ❖ Communicating changes clearly using various structures, including traditional leaders, parliamentarians and media;
- ❖ Increasing support for women entrepreneurs through access to loans and markets, and capacity-building; and creating enabling environments through establishment of Women's Banks;
- ❖ In the trade sector, SADC should work closely with Member States to promote entrepreneurship by women through simplifying and reducing the high cost of doing business by easing customs procedures and documentation, reducing fees and charges; and reducing tax rates to encourage more firms to formalize;
- ❖ Engendering the SADC Trade Protocol and negotiating for gender quotas in external trade missions;
- ❖ Developing online platforms where women and men can register their experiences in the trade sector will facilitate an effective approach to informed policy formulation.

EMPLOYMENT AND BENEFITS

Participation by women in the formal employment sector is significantly affected by the flexibility of working-time arrangements, gendered inequalities, unequal pay for the same work as men, and multiple roles at home. Inadequate policies under these headings discourage a significant body of women who might otherwise seek work. Therefore favourable policies which encourage women to take part in the labour force should be implemented to end barriers that may discourage women from working in the formal sector.

Labour markets in the region are still largely the preserve of men although the number of women is growing, despite underrepresentation in management positions. SADC Member States should ensure that the barriers being faced by women in the employment sector are addressed. This can be initiated through awareness programs that unpack the labour laws to sensitize citizens. Issues of wage gaps and unfair treatment on the basis of sex need strong counter-measures.

It has been observed that paternity leave does not exist in several SADC Member States or has very few leave days awarded to the father after the birth of a child. This leaves more responsibility on the mother as the father has little time to assist after birth of the baby. Such cases increase multiple roles of the mother.

Member States should consider:

- ❖ Creating conducive environments for mothers to bring babies and young children to work, by establishing nurseries and private areas for breastfeeding;
- ❖ Awarding more days for paternity leave for fathers to assist their wives who have just given birth;
- ❖ Enforcing policies and laws which direct institutions to have equitable representation in management and encourage more women to take up managerial positions;
- ❖ Consider the different needs of women and men in the mining sector through providing work equipment, clothing and facilities which are gender sensitive; and,
- ❖ Including more women in decision-making positions.

MULTIPLE ROLES OF WOMEN

The participation of women in the labour force is still limited due to the disproportionate burden of unpaid care work and the multiple roles of women in society. The majority of SADC Member States do not have legal frameworks that recognize or ease the burden of women on multiple roles. There is need for member states to carry out Time Use Surveys in order to understand the roles that women and men engage in and the amount of time spent on doing each task. This will enable Member States to make informed decisions and policies that address the specific challenges faced by women and to recognize unpaid work.

To ease the burden of multiple roles, Member States should consider:

- ❖ Improving access to renewable energy sources to reduce the burden on women who travel long distances in search of firewood and resultant damage to the environment;
- ❖ Ensuring efficient access to clean water to reduce health hazards and time associated with unsafe and inaccessible water sources;
- ❖ Improving access to innovative technologies to reduce labour burdens, such as in the agricultural sector; Engaging gender sensitive policies that support women and ease the challenge of multiple roles; Facilitating discussions and awareness in the on the benefits of sharing responsibilities to support the multiple roles of women; and, Including unpaid work in the System of National Accounts (SNA).

GENDER RESPONSIVE BUDGETING

SADC Member States should use the SADC Guidelines on Gender Responsive Budgeting to address the different priorities of women and men in national budgets, and direct resources accordingly. The Guidelines endorse the need for regional initiatives and guidance to fortify the ongoing GRB initiatives in SADC Member States. These initiatives are rooted in the realization that the quest to improve national economies is intimately linked to the concrete attainment of gender equality through the allocation of adequate budgetary resources. In addition, working closely with the SADC secretariat, Member States are encouraged to:

- ❖ Conduct gender analysis to identify of gaps in policies, programs and projects. The process will assist in providing information which can better inform public spending which will be beneficial to both women and men. Further, in line with the SADC guidelines on gender responsive budgeting, the information obtained from the gender analysis can be used to develop guidelines to be used by ministries of finance and gender machineries to inform other government departments and agencies on the procedures of developing their programs and projects;
- ❖ Place more emphasis on the collection of gender-disaggregated data which will assist in providing reliable and accurate data and statistics which are key for developing programs and making budget and policy decisions. Reliable and adequate data on the status of women and men is crucial for setting priorities, planning interventions and assessing their impacts;
- ❖ Conduct public dialogues where citizens can participate in budget preparations. The process can strengthen budget transparency as well as ensure that budget allocations are responsive to the needs of women, men, girls and boys;
- ❖ Appraise Members of Parliament on GRB as they play an important role in budget approvals. Members of Parliament will therefore be in a position to scrutinize and amend budgets as necessary to cater for gender-differentiated needs;

- ❖ Ensure budgets allocate sufficient resources to support gender mainstreaming in sectoral ministries, especially in the financial services, economic development, commerce and industry, and include tracking, monitoring and evaluation of results and impact;
- ❖ Apply gender-responsive budgeting tools to reorient national priorities, for example towards appropriate infrastructure that would replace the burden of carrying water and wood.
- ❖ Develop tools for monitoring and tracking public spending in this regard to assess if funds allocated are being used for the intended purpose and the impact on beneficiaries;
- ❖ Share and adapt best practices on GRB. Some countries ensure that every ministry has a gender division which is allocated its own resources to ensure effective gender mainstreaming of projects, programs and policies.
- ❖ Work with SADC to build technical capacity using best practices on GRB in the region and beyond.

Women often face constraints that can be a limiting factor, including an expectation that women must prioritize their household, social norms against the role of women in business, harmful practices such as early marriages and adolescent pregnancy (UNECA, 2017). Generally, to fulfil the commitments in Part 5 and Part 11 of the Revised SADC Protocol on Gender and Development, there is a need to set up a robust Gender Management System, which is an integrated network of structures, mechanisms and processes to incorporate into an existing organizational framework in order to guide, plan, monitor and evaluate the process of mainstreaming gender in all areas of work. This system should be incorporated into all gender machineries in SADC Member States, to ensure an enabling environment that includes commitment to gender equality and equity.

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