



women, youth &
persons with disabilities

Department:
Women, Youth and Persons with Disabilities
REPUBLIC OF SOUTH AFRICA



Women's Financial Inclusion Framework



Acronyms

BBBEE	Broad-Based Black Economic Empowerment
BBC	Black Business Council
BWASA	Business Women Association South Africa
CSP	Community, Social and Personal Services
DPME	Department of Planning, Monitoring and Evaluation
DPSA	Department of Public Service and Administration
DSBD	Department of Small Business Development
dti	Department of Trade and Industry
DFI	Development Financing Institutions
DWYPD	Department of Women, Youth and People with Disabilities
EDD	Economic Development Department
ESEID	Economic Sectors Employment and Infrastructure Development Cluster
FSP	Financial Services Provider
FDI	Foreign Direct Investment
GRPBMEA	Gender Responsive Planning, Budgeting, Monitoring, Evaluation and Auditing
ICT	Information and communications technology
MP	Member of Parliament
MPL	Member of Provincial Legislature
MTSF	Medium Term Strategic Framework
NDP	National Development Plan
NEET	Not in Employment, Education or Training
NT	National Treasury
PPP	Public Private Partnership
SCM	Supply Chain Management
SEIAS	Socio-Economic Impact Assessment System
SMME's	Small, Medium and Micro-Sized Enterprises
SOE	State Owned Enterprises
SONA	State of the Nation Address
STATS SA	Statistics South Africa
TVET	Technical and Vocational Education and Training
UN	United Nations
WDB	World Development Bank

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Women's Financial Inclusion Framework

1. Introduction

The South African Constitution champions the achievement of equality, including gender equality, throughout its provisions, in particular section 9 of the Constitution creates a basis for the obligation of the public sector, the private sector and civil society to eliminate and remedy gender, race and social inequalities.

Section 9 (2) of the Constitution guarantees the full and equal enjoyment of all rights and freedom by people of all genders. It furthermore provides for legislative and other measures that are designed to protect or advance persons or categories of persons disadvantaged by unfair discrimination and promotes the achievement of equality.

Box 1: Women's Financial Inclusion

Women's financial inclusion includes the collective efforts made to ensure that all kinds of women have effective access to appropriate financial products. However it does not end with access to financial products only, the concept extends further to include non-financial aspects that are required by women to be entrepreneurial and capacitated with the right skills and knowledge to compete in the economic environment.

Section 9 (3) states that "the state may not unfairly discriminate directly or indirectly against anyone on one or more grounds, including race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language and birth".

Whilst Section 10 states that "everyone has inherent dignity and the right to have their dignity respected and protected". The Constitution defines in detail the vision of the society that the

country strives towards – the "creation of a united, democratic, non-racial, non-sexist and prosperous South Africa".

In line with the Constitution the President, Mr Cyril Ramaphosa, of South Africa profoundly acknowledged dispossession by referring to the Natives Land Act, as an overarching theme when he opened the 6th Democratic Parliament. Highlighting the importance of; the question of land, its implications on the basic human rights of our people and the need to mitigate against the negative socio-economic effects that are still being felt across all sections of our nation to date. He further emphasised that over the past 25 years; we have done much to meet the people's basic needs, to reduce poverty and to transform a devastated economy that was built to serve the interests of a few. Working together, we have laid a firm foundation as a nation on which we can build a country in which all may know peace, comfort and contentment. Yet, we also meet at a time when our country is confronted by severe challenges, our economy is not growing and not enough jobs are being created.

Whilst recognising these challenges and to support the objectives of the 2030 National Development Plan (NDP), which also recognises that the financial inclusion of women is a critical tool for accelerating the elimination of poverty and for reducing inequality, the President emphasised the seven priority areas for the 6th Administration and its Medium Term Strategic Framework (MTSF) as the following:



With these priorities taken into cognisance, a new and more fluid manner in approach is required, an undertaking that does not look at the country's challenges in isolation but rather an administration that seeks to mitigate these challenges as a cross-sectional, inter-dependent yet fully inclusive function of governments 6th Administration. The framework cuts across all the said priority areas of the 6th administration and the intended outcomes (1-14) of the NDP, it is however anchored on outcome 4, which is focused on decent employment through inclusive economic growth.

It is in this spirit that the Department of Women, Youth and People with Disabilities (DWYPD) acknowledges the need to bring women into all sectors of our economy; to ensure that they participate meaningfully, contribute equally, fully represented in their aspirations and benefiting equitably in all socio-economic opportunities of this country, in a financially inclusive manner.

Developmental states across the globe sustain their economic objectives by employing the full potential of all its eligible working members. Women's participation in all economic activities, including access to financial and non-financial resources, should therefore be coordinated by way of direct government empowerment policies. Emancipating women to participate meaningfully within the mainstream economy is a huge task but it will pave a path for future sustainable developmental objectives of the country.

The Financial Inclusion of women is an instrument of economic empowerment, it targets the exclusion of women from economic activities and further encourages the equality of women within our society – particularly women found in the less empowered rural and township areas of our country. The strongest argument for women's financial inclusion is economic, as access to finance increases the likelihood of owning or accessing productive assets will in turn support women's productivity and economic participation, it must however be understood to be inter-dependant on the need for non-financial support – which is a complimentary requirement for sustaining the said opportunities.

The context from which Women's Financial Inclusion is framed on is that collective efforts should be implemented to ensure that; different instruments are being used to improve access to financial and non-financial support, particularly with regards to women in this framework. It refers to the process of ensuring that access to appropriate financial products and services are made available, fair, transparent, affordable and easily understood by all women, in all sectors and at all levels of our society.

This framework is aimed at bringing women into the mainstream economy and further restoring their dignity within society. Therefore, it is important to have sound strategies in place to accelerate the financial inclusion of women. The introduction of a Women's Financial Inclusion Framework (WFIF) serves as one of the DWYPD's pioneer intervention strategies, enhancing the economic empowerment and participation of women in South Africa.

2. Background

The WFIF is a pragmatic intervention instrument, responding to the unique needs of women and further recognising that women are not a homogenous grouping. Although there are no clear categories that respective women explicitly belong in, it is worth appreciating the fact that women in different stages of their lives, at different income levels and different geographic areas have different needs. The focus of this framework, is on the mainstreaming of women's meaningful participation in the economy, with clear emphasis placed on their need to access opportunities that are both financial and non-financial in nature. In South Africa, despite the existence of laws passed since 1994 to address the imbalances of the past, women continue to endure a disproportionate level of inequality and discrimination. Efforts made towards their socio-economic development have not been adequately streamlined, and strategically coordinated to accelerate the socio-economic emancipation of women, particularly their access to financial and non-financial resources. Closing this gap would in turn greatly improve the ability of women to meaningfully contribute and participate in the economic activities of the country.

The framework on Women's Financial Inclusion will improve guided efforts towards gender equality and women economic empowerment from a government perspective, in line with the Sustainable Development Goal 5 which aims to achieve gender equality and empower all women and girls by 2030.

Box 2: Gender equality and Women's Economic Empowerment

Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions. A critical aspect of promoting gender equality is the empowerment of women.

Economic empowerment is the capacity of women to participate in, contribute to and benefit from the economy in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

The Organisation for Economic Co-operation and Development (2011) indicates that economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Importantly; women's economic empowerment takes sound public policies, a holistic approach and long-term commitment from all development actors.

Source: UNFPA <http://www.unfpa.org/gender/empowerment.htm>

It is envisaged that this framework will serve as an instrument for accelerating women's access to economic opportunities. Government departments implementing programs will enforce prescripts of the framework as well as monitor and evaluate its progress and encourage the private sector to do the same by accelerating their efforts towards the economic empowerment and participation of women.

3. Problem Statement

The central problem which this framework seeks to address is the persistent gender-specific economic differentials experienced in South Africa amidst the existence of policies that promote women economic empowerment and gender equality.

Kapista (2008) indicates that in the economy, assets both liquid and tangible, represent one of the key sources of power and are an important determinant of future returns. Yet, access to assets remains skewed towards men, with access to the same by women remaining limited.

Regarding labour market opportunities, the sectorial occupational segregation of women is still far from being eliminated. In addition, women are less likely to work, they earn less than men for similar work and are more likely to be in poverty, even when they work.

It is argued that the disparity in earnings at all levels of qualification demonstrates the persisting bias against women. Women spend almost twice as much time on housework, almost five times as much time on child care, and about half as much time in the work market as men do (Berniell and Sanchez-Paramo, 2011).

Along with inequalities in the labour market, inequalities in access to financial resources are among the most pervasive manifestations of the structural nature of gender inequality across the world and South Africa is not an exception.

Dejene (n.d.) places emphasis on the African continent in particular that the slow progress in the building of roads infrastructure and that the lack of transport in the rural areas affects both male and female entrepreneurs. However, the gender differentiated impact of weak infrastructure on women and men and their respective income generating activities indicates that women are the most affected.

Kabeer (2009) argues that gender discrimination continues with regards to accessing many financial services and resources such as credit facilities, loans, guarantees, investment opportunities, and start-up funds. Studies have shown that the plight of women's emancipation, more especially financial inclusion, is often limited. Women need well-designed financial services to cope with any crisis, to respond to investment opportunities, to insure themselves against old age, sickness and contingencies and to pay for lump huge expenses related to key events such as births, marriages and deaths or to religious and social festivals.

Women do not enjoy equal ownership and decision-making power over land and property, and have less access to agricultural inputs, services and markets (Bridge, 2014). Redressing gender imbalances in women's access to and control over productive resources such as land, and to agricultural extension services and markets, is critical in reducing women's poverty, enhancing their food security, improving rural livelihoods and contributing to gender equality. There is a growing realisation that gender equality and emancipation of women has not been fully integrated into policy formulation, project design and programme development.

Box 3: Women's Emancipation

The term "emancipation" is tied in with the values espoused in the South African Constitution. It implies freedom from undue legal, political and social restrictions. Women's emancipation is the collective effort of our society to remove women from all types of bondage be it political, social, and or economic exploitation.

Therefore it refers to the process by which women ensure their freedom to self-fulfilment, self-development, and equal access - to domestic and community resources.

The above-mentioned challenges do not imply the absence of notable progress towards women's emancipation in the South African context. While the South African government has a compendium of laws and programmes that promote women's emancipation, they do not adequately respond to the financial inclusion of women. Without the existence of a WFIF, the quest for the full emancipation of women will be difficult to achieve.

4. Purpose

The purpose of this framework is to provide a strategy on the inclusion of women into the mainstream economy, by promoting the meaningful participation of women into all socio-economic activities of the country and ensuring that this is done comprehensively and in a fully inclusive manner.

5. Objectives of the framework

The specific objectives of the framework are to:

- a) Promote an all-inclusive approach to Women's Financial Inclusion;
- b) Facilitate an enabling operating environment for mainstreaming Women's Financial Inclusion in government and private sector institutions;
- c) Promote financial inclusivity through equitable access to ownership and control of all economic activities for women;
- d) Lobby the private sector, non-government organisations and international organisations to incorporate the inclusion of women in their policies, programmes, projects and products;
- e) Mobilise resources to support campaigns and programmes that promote the inclusion of women in the economy;

- f) Coordinate, collect and disseminate information on best practices relating to the inclusion of women across all sectors of our economy;
- g) Strengthen the capacity of women in leadership, management, control and entrepreneurship.
- h) Share best practices relating to the economic emancipation of women.

6. Recognising the Diversity of Women

South Africa's contribution in 2010, to the United Nations Commission on the Status of Women (UNCSW), where it presented on the Financial Crisis Theme. It brought urgency and intensified the global call for inclusive economic growth and development.

The country's position at the UNCSW was that Financial Inclusion is deeply problematic, because it is premised on a flawed assumption that people, and indeed women, are homogenous. This assumption has resulted in women being treated the same in data, analysis, legislation, policy and service provision, by public and private sectors. Interventions that seek to address women are particularly prone to this homogenising of diverse women across categories including ethnic background, geographic location (rural, peri-urban, and urban), socio-economic class, sexuality, mobility/ability, and so forth.

The point being made here is that a holistic application of a financially inclusive strategy should take into account all the relevant elements and refinements of recognising women's diversity. In other words, financial women support should be accompanied with the relevant non-financial support that must be equally packaged to suit the needs of various women to take advantage of economic opportunities.

7. Legislative and Policy Framework

The Constitution of the Republic of South Africa, 1996 (the Constitution), is the overarching legal framework which protects the rights of the citizens. Section 9 of the Bill of Rights (Chapter 2 of the Constitution) stipulates the intent of promoting women's economic emancipation and participation. The Constitution is supported by various Acts of Parliament and other legal policy instruments, those specifically relevant to this policy framework on women's financial inclusion being:

- Promotion of Equality and Prevention of Unfair Discrimination Act, 2000 (Act No. 4 of 2000);
- South Africa's National Policy Framework for Women's Empowerment and Gender Equality (2001);
- Basic Conditions of Employment Act, 1997 (Act No.75 of 1997);
- Employment Equity Act, 1998 (Act No.55 of 1998);
- Preferential Procurement Policy Framework Act, 2000 (Act No.4 of 2000);
- The Commission of Gender Equality Act, 1996 (Act No.39 of 1996);
- The Skills Development Act, 1998 (Act No.97 of 1998);
- The Broad-Based Black Economic Empowerment Act, 2003 (Act No.53 of 2003);
- The Co-operatives Act, 2005 (Act No.14 of 2005);
- Integrated Strategy on the Promotion of Entrepreneurship and Small Enterprises of 2005; and
- The National Development Plan 2030.

Box 4: Defining Socio-Economic

Lutz (2009) defines socio-economic as a reciprocal relationship between economic science on the one hand and social philosophy, ethics, and human dignity on the other.

- South Africa's National Policy Framework for Women's Empowerment and Gender Equality (2000),
- Report on The Status of Women in the South African Economy (2015),
- The President's Directive to the Economic Sectors Employment and Infrastructure Development (ESEID) Cluster Ministers (2015),
- The Department of Planning, Monitoring and Evaluation's Socio-economic Impact Assessment System (SEIAS) Guidelines (2015), and
- The Baseline Report on Gender Analysis of the Department of Trade and Industry's Services and Funding Processes (2019).

The framework is aimed at, but not limited to, giving effect to the above legal and policy frameworks. Its intention is not to exclude any other relevant national objectives or policy frameworks, but to enhance the acceleration of women's socio-economic inclusion, both in the public and the private sector.

8. Situational Analysis

Gender equality has influenced policy and legislative formulation in various areas of the country's objectives, such as; access to employment, land, housing, healthcare and public work programmes among others (DWYPD 2015). Government has subsequently developed and implemented developmental programmes that overarch their focus to address the entrenched legacies of colonialism and apartheid.

Gender inequality is none the less still rampantly persistent and the plight of women's economic empowerment in South Africa indicates that slow progress has been registered in critical developmental areas such as access to financial resources, property ownership, appointment in senior management positions, and the inclusion of women in critical economic decision-making structures.

It is accepted that education remains central to gender equality yet it is often overlooked, this is a direct impediment to the emancipation of women as education improves access to the labour market, particularly higher skilled and remunerative occupations, which also allows women to participate more meaningfully in society, lack of financial literacy is flagged as one of the major barriers that prevent women from accessing credit facilities in South Africa, women score significantly lower than men in areas of financial control, financial planning, choosing financial products, and general knowledge and understanding of finance.

The labour market is said to be a key area in which the economy is directly engaged with in terms of access to resources and wages (DOW 2019). National statistics indicate that labour force participation rates amongst women are substantially lower than those of men. In the fourth quarter of 2018, the male labour force participation rate (65.7%) was 12.8 percentage points higher than that of females (52.9%). More needs to be done to ensure that women engage the economy more meaningfully, not attending to the unique challenges that women are faced with in the labour market has a myriad of direct long-term ramifications on the social and economic fabric of our country.

There are prominent gender differences in the South African labour market. Men form the majority of those with better labour market outcomes and women dominate those with worse labour market outcomes (e.g. unemployment rates, labour-force participation, occupation type, etc.).

The 2019 DWYPD report on the Gender Analysis of the Department of Trade and Industry incentives established that gender differences extend beyond high-level labour market outcomes and are observable in various areas of employment. Female employment is concentrated in four industries: community, social and personal (CSP) services; wholesale and retail trade; private households; and finance. Women dominate employment in only two industries: community, social and personal (CSP)

services, that includes government and private households where women are primarily active in domestic work.

In contrast, construction, mining and transport are heavily male dominated. There is also concentration in the industry of self-employment with just over half of self-employed women employed within wholesale and retail trade, while a further fifth fall within community, social and personal (CSP) services. This suggests a lack of occupational diversity and a bias towards less-skilled occupations.

Only two other industries—finance & business services and manufacturing account for more than ten percent of self-employed women. The largest cohort of self-employed women has incomplete secondary education. The bias towards lower levels of educational attainment is even clearer when we consider samples of non-tax registered self-employed women only. More than seven out of ten of these women have not completed matric. It is a clear indication that there is a strong need to up-skill women. Ensuring that they diversify and take full advantage of opportunities in other sectors which need more technical knowledge.

The report also found that the lack of access to credit is a constraint for SMMEs with regards to women. It is exacerbated for women due to traditional norms which feed adverse attitudes towards women, and it excludes women from financial and economic decision making, from accumulating assets and property. When assessing the constraints to small business growth and entrepreneurship in South Africa, it is important to take into account the extent to which these constraints disproportionately affect women.

For example, while policies enhancing access to credit are important for both the creation and growth of SMMEs, these interventions will disproportionately support men if the gender-specific constraints to accessing finance for women are not also addressed. High quality data that informs the decision making process of these plans, programmes, projects, policies etc. should therefore be collected to enable the effective monitoring and evaluating of these government initiatives.

Compounding these effects is the lack of data or poor quality data, it places limitations on the types of evaluations and analysis that can be undertaken by government. It cannot be overemphasized that data tracks key elements of the country's socio-economic dynamic with regards to the plight of women and it encourages decisions that are informed by evidence rather than conjecture. The point being made is where credible, sector specific, disaggregated data is available - it allows for direct interventions that are tailored to mitigate proactively against any negative effects. Women are not a homogenous grouping and there are important differences to take into account when formulating relevant strategies on race, labour dynamics, sector specifics, geographical location, age, education levels etc.

Some of these differences can be seen in labour force participation for instance where gaps between men and women are highest for Whites and Asians and participation rates for women range from 45.5% amongst Asian women to 58.3% amongst Coloured women, whilst African women constitute a relatively large proportion of female employment in the informal sector and in private households compared with their share of total female employment, in rural areas women are much less likely to be economically active - these dynamics would subsequently determine the relevant and most appropriate interventions for effective implementation or mitigation etc.

The mid-year population estimates as South Africa having 57.7 million citizens and 51% of this population is constituted by women. In the third quarter of 2018, 36.6% of young women between the ages of 15 and 24 were Not in Employment, Education or Training (NEET) in comparison with 28.7% of men in the same age category. In the age category of 16 to 34 years, the analysis suggests that 43% of women were Not in Employment, Education or Training (NEET), against 35.1% of their male counterparts (Stats SA 2018).

These disparities are not improving and continue to be of great concern especially regarding their implications and effects on the plight of women, not only in the short term, but more concerning is the long term implications of these statistical findings.

The Office on the Status of Women (2001) also raised important elements which continue unabated in relation to women's property and land ownership; little progress has been registered towards women's ownership like township housing transfer schemes which continue to favour existing title deed holders, who tend to be male. In rural areas, women find it hard to obtain the necessary security of tenure which is a precondition for accessing housing subsidies, land remains a highly debated issue for all South Africans but within the same contest of ideas women continually find themselves at a perpetual loss and not addressing their challenges effectively is compounding this effect. Marriages under customary law denies women their rights to own property independently, they cannot enter into contracts, or obtain credit that could otherwise be put to productive use. The ability of women to claim land entitlements depends to a large extent on the social status and goodwill of male partners or relatives. The laws of inheritance in which sons have tended to inherit land from their deceased father's leaves widows and daughters without rights of tenure.

Critically, cluster reports on progress being made towards the country's overall objectives are gender blind and have little to no specific data that can be provided for with regards to determining the direction of policies, plans, programmes etc. This must be remedied as it has dire implications on women's outcomes in the economy; the economic cluster of government must lead as it is strategically positioned within government to address the country's challenges of unemployment, poverty and inequality.

Government must play a greater role in placing controls that create an enabling environment and therefore lead the way in fostering the creation of such an environment for women. This must be supported through the adoption of performance reporting processes across all spheres of government, taking due regard of the unique needs of women in all sectors and merging or refining their strategies into all their mandatory functions – in accordance with the objectives and guidelines of this framework.

9. Scope of Framework

The principles, proposals and provisions in this framework apply to all government departments, provincial administrations, local structures, parastatals and other public entities. It will also be relevant more broadly within organisations and institutions of business and of civil society.

9.1 Assumptions

The central assumptions that underpin the development of this framework are:

- Women's financial inclusion will increase autonomy, balance gender relations, and improve social and economic status of women.
- In South Africa, considerable gaps between men and women in education attainment, economic opportunities, voices and decision-making and wellbeing are persistent.
- Continuing gender pay gaps, occupational segregation and unequal employment opportunities restrict the financial resources available to women.
- The lack of both start up and working capital limits the size, type and location of income generating activities of women.
- Women experience difficulties in accessing funds not because of discrimination alone, there is also a critical lack of ownership and management of personal assets. The shortcoming subsequently limits women's access and control over resources such as property and land.
- The attainment of women's inclusivity in economic activities will initiate a series of achievements in areas such as increased well-being, social participation and political empowerment of women, among others.

- Failure to streamline financial inclusion of women will have adverse impacts on key national government programmes such as the National Development Plan 2030 (NDP).
- Economically strengthening women is not only a means by which to stimulate economic growth but is also a means of advancing women’s human rights.

9.2 Beneficiaries of this Framework

It is given that women are not a homogeneous group and this framework is intended to target various categories of women. The table below will give an indication of how the various categories of women will benefit from having this framework in place.

Table 1: Targeted Beneficiaries of the framework

Groups that will benefit	How they will benefit?
Women, Girls and Women with Disabilities	<ul style="list-style-type: none"> • Improved access to financial management information and skills • Improved access to financing institutions • Improved access to financial products and services (i.e. loans & grants from banks) • Improved access to jobs, fair wages and salaries • Improved access to secured and regulated savings schemes • Improved access to short and long-term insurance products • Improved access to life and death policies • Improved redistribution of wealth
Women-Led or Owned Cooperatives, Hawkers, Spaza Shops, SMME’s, Big Business, as well as, Cooperative Banks, Micro-Financing and Women’s Funders	<ul style="list-style-type: none"> • Improved productivity through tailored enterprise development policies, programmes and other related opportunities • Improvement in the management patterns within these enterprises to better reflect the demographics of the country
Townships, Rural Areas and Traditional Leadership	<ul style="list-style-type: none"> • Increasing the overall access to opportunities through financial inclusion to bring in a wider scope of participants into the mainstream economy • Supporting local economic development
Government Sector	<ul style="list-style-type: none"> • State-Owned Entities and government departments will develop or amend policies and programmes to improve the socio-economic status of women in the mainstream economy • Improved infrastructure (e.g., ICT broad banding) to enhance an enabling environment for women economic inclusion. • An improved investment outlook as there will be a greater access to Foreign Direct Investments (FDI) by women
Private Sector	<ul style="list-style-type: none"> • A skilled and more capable workforce base will be available • Workplace conflict will be reduced • Greater productivity and opportunities for up-scaling/up-skilling within the various industries of this sector

9.3 Intended Outcomes

Through effective coordination and coherence, adequate allocation of resources, mainstreaming the meaningful inclusion and participation of women, accelerating women’s economic empowerment and monitoring and evaluating progress towards the overall emancipation of women in the country – the overarching and intended outcomes of this framework shall be achieved.

The overarching outcome is a *transformed society* wherein women benefit in the following ways:

- Women will have access to and benefit from the experience of equal rights.
- Women’s basic rights will be respected and observed in full.
- The current gender-based discrimination in labour practices will be effectively eliminated.
- Women will equitably participate in the country’s socio-economic activities.
- Women will have increased access to financial resources, ownership, management and control of the country’s socio-economic activities.
- Women will enhance their bargaining power.
- Women will have the power to make and act on socio-economic decisions.
- Women will gain greater access to productive markets.
- Attitudes and behaviour within government and society will be meaningfully transformed, conducive to equitable and meaningful participation in all sectors of the economy.
- The Financial Inclusion (financial and non-financial support) of women will be prioritised by all sectors.

9.4 Principles of this Framework

The following principles will serve as the basis of the framework:

- Women’s Inclusion Framework will be considered a key intervention strategy to accelerate the sustainable economic empowerment of women towards their inevitable emancipation.
- Interventions to capacitate the financial and non-financial needs of women must be mainstreamed throughout government and the private sector.
- Unpaid care and domestic work should be recognised and prioritised through the provision of adequate socio-economic policies and infrastructure.
- Develop and promote Information Communication Technologies that further enhance the socio-empowerment of women.
- Government as a whole must lead with regards to streamlining women’s inclusion across all its plans, budgets, policies and programmes.
- Government departments and SOEs in partnership with the private sector must collectively align their efforts to yield the desired results of an inclusive economy that advocates for the meaningful participation of women through clear strategies embedded within their Public Private Partnerships (PPP).
- Women are not a homogeneous group therefore programmes and activities being implemented must target various categories of women and disaggregate their impact across all sectors accordingly.

10. Consultations Undertaken

Consultations were done with stakeholders (Table 2) who were viewed to be either directly or indirectly involved in the inclusion of women and therefore considered as potentially key contributors to the objectives of this framework:

Table 2: Stakeholders Consulted

Stakeholder	Key Comments	Support or Disapprove
United Nations (UN) Women	<ul style="list-style-type: none"> • As an organisation dedicated to gender equality, the emancipation of women, promoting the realisation of Sustainable Development Goals, it is seen as a key 	<ul style="list-style-type: none"> • Support

	stakeholder to gain global insight on the direction that the department is taking.	
Women Development Bank (WDB)	<ul style="list-style-type: none"> As an organisation that promotes the socio and economic development, advancement and emancipation of South African women, it speaks directly to the objectives that women's financial inclusion framework is aiming to achieve. 	<ul style="list-style-type: none"> Support
Black Business Council (BBC)	<ul style="list-style-type: none"> As an organisation that seeks to create an enabling environment that leads to economic transformation for the benefit of black business in South Africa, it ties into the objective of creating an enabling environment for black business women in the country. 	<ul style="list-style-type: none"> Support
Business Women Association South Africa (BWASA)	<ul style="list-style-type: none"> As an organisation established to promote opportunities to support, connect and grow women in business, through lobbying, mentoring, network, strategic alliances, and developing and recognising excellence in women is in line with the objectives of financial inclusion. 	<ul style="list-style-type: none"> Support
Development Bank of South Africa (DBSA)	<ul style="list-style-type: none"> As an organisation that plays a pivotal role in delivering developmental infrastructure in South Africa and the rest of the African continent, it fulfils a fundamental role in the ability of women owned and/or led institutions to fully realise their productive capacities by up scaling their ability to provide both goods and services within the country and across its borders. 	<ul style="list-style-type: none"> Support
+/- 350 participants in consultations with Women in Business: Women-Led or Owned Cooperatives, Hawkers, Spaza Shops, SMME's, Big Business, as well as, Cooperative Banks, Micro-Financing and Women's Funders	<ul style="list-style-type: none"> These sectors form the core of Women in Business and as such were consulted to get their lived experiences at different levels of doing business. The key message coming from them was the need to ensure that women are represented across all sectors and their respective industries by ensuring that value chain systems are systemically structured to their benefit, as well as, to create a network of women that are linked to the various markets wherein they can have ease of access in terms of marketing their final goods and services. 	<ul style="list-style-type: none"> Support
<u>At the level of Technical Working Group (ESEID Cluster Departments) – Bilateral consultations with these departments were important to gain insight into opportunities and or gaps in relation to the financial inclusion of women especially</u>	<ul style="list-style-type: none"> <u>Department of Energy</u>: To determine if there are any gaps/opportunities within the energy sector for women relating to financial inclusion. <u>Department Economic Development</u>: To establish any opportunities for financial inclusion to improve the participation of women in various industries of the country, with the textile industry being a key industry to consider. <u>National Treasury</u>: To establish if financial inclusion would strengthen treasury objectives, especially the Preferential Procurement Policy Framework Act. <u>Statistics South Africa (Stats-SA)</u>: As the country's official statistical house, it was necessary to bring to their attention the lack of official Gender Disaggregated Data to fully implement the department's mandate and to further ensure that financial inclusion of women will be recorded over time. <u>Department of Planning Monitoring & Evaluation (DPME)</u>: A key department in that the implementation of this framework would not solely rely on the recording of numbers but must be constantly implemented by use of the most effective planning, monitoring and evaluation system available to ensure that it constantly reaches the 	<ul style="list-style-type: none"> Support Support Support Support Support

<p>given that these are the implementing departments</p>	<p>desired intermediary, as well as, long term outcomes that it sets out to achieve nationally.</p> <ul style="list-style-type: none"> • <u>Department of Trade Industry</u>: As the custodian of a vision that seeks to ensure the country has an economy that is built on inclusive growth and development, decent employment and equity, as well as on the full potential of all citizens, is a direct contributor of the objectives of women's financial inclusion framework. • <u>Department of Rural Development and Land Reform</u>: As a collaborator to achieve the objectives of equitable and sustainable rural communities, given that the most disadvantaged women are found in these communities and continue to be dispossessed in terms of land ownership. • <u>Department of Agriculture, Forestry and Fisheries</u>: Women continue to remain subsistence farmers and yet so much potential exists within these sectors and women are not benefitting to the extent that they could. The implementation of the Women's Financial Inclusion Framework, especially within initiatives undertaken in this sector (i.e. Oceans Economy Phakisa), would considerably shift women into being sustainable contributors. • <u>Department of Environmental Affairs</u>: The environmental economy remains a key sector that at times is overlooked and women, especially those living in the peripheries of our cities, are underutilised in this sector, yet are the ones who live in these areas that could be providing great returns for their livelihoods, this does not imply that there are not any within the cities either. The use of this framework seeks to close this gap too. • <u>Department of Tourism</u>: Is another key sector where the use of this framework would strengthen given that it is a sector that is labour-intensive, with Supply Chain opportunities for women that cuts across all communities. • <u>Department of Basic Education</u>: Moving women into the 21st century begins in education and training, and forms part of ensuring that women are capacitated to take advantage of financing and opportunities relating thereto. It is for this fundamental reason that financial inclusion forms part of the objectives of this vision. • <u>Department of Higher Education and Training</u>: This department is focused on the tertiary development of skills and opens opportunities to access financing future for women. • <u>Department of Water and Sanitation</u>: Is considered a critical sector where women through financial inclusion will benefit from the country's natural resources as well as sanitation since these are sectors that will always form part of the economy. • <u>Department of Small Business Development</u>: With the view to ensure that SMME's and Co-operatives are at the centre of economic growth and job creation, the use of this framework will strengthen these strides as it advocates for the creation of an environment that unlocks the potential of these enterprises, with a specific emphasis on women. 	<ul style="list-style-type: none"> • Support
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11. Implementation Plan

The WFIF recognises that implementation, like planning, is not a once-off step, but instead is a continuous process of mobilising resources and action, guided by the objectives and desired outcomes of the NDP and the 6th Administrations MTSF seven priorities.

Improvements and refinements are made through monitoring and review, to (1) improve approaches and understandings, and (2) overcome obstacles on a continuous basis.

In accordance with this view, four objectives frame the implementation-approach of the WFIF to ensure that it: **(1) Champions, (2) Communicates, (3) Institutionalises and (4) Monitors & Evaluates.**

The role of the DWYPD in implementing this framework is to assist departments and SOEs in their existing and future annual performance plans to ensure that women benefit from their programs and are given equal economic opportunities to participate in government procurement.

Table 3: The Role of DWYPD in rolling out the WFIF

Objective	Initiative	Output	Date
1. To Champion and ensure that government and the private sector can implement the gender mainstreaming of women's economic empowerment programs.	Capacity Building Training Programme initiatives – this will be aimed at providing women who are already members of SMME's & cooperatives with basic to more advanced enterprise management skills.	Gender sensitive public and private sector – information dissemination and awareness.	2019 - 2024
2. To raise awareness among women on economic empowerment and recruiting more women (New Entrants) to be part of the mainstream economy.	Advocacy, Information Dissemination and Awareness – this will be aimed at raising awareness among women on economic empowerment opportunities across all sectors and value chains.	Provision of Business Information and Sources of Support available in government and the private sector (i.e. for training, finance, tendering, policy and programme issues).	2019 - 2024
3. To Institutionalise the implementation of WFIF within the centre of government system. (1) NDP (2) MTSF & its 7 Priority Areas (3) MTEF (4) GRPBMEA and its implementation, monitoring and evaluation systems.	Mainstreaming gender in the formulation, implementation and evaluation of plans, policies and frameworks addressing women's economic empowerment across both government and the private sector.	Gender Responsive Plans, Policies and Frameworks implemented across both government and the private sector.	2019 - 2024
4. Monitor & Evaluate the Implementation of WFIF across both government and the private sector.	Ensure the inclusion of women within all economic plans of government and the private sector, the implication for these institutions being that they report on their operational and spending plans towards the economic empowerment and participation of women.	Economic Transformation & Job Creation – Inclusive economy that creates jobs.	2019 - 2024

To effect the implementation of this framework, it would be presented to the ESEID TIF Cluster, the ESEID DG Cluster. This is an integral process as there is no simple solution to ensuring that women are economically empowered. It requires a multi-faceted approach that holistically deals with the barriers to women's economic empowerment and addresses structural inequalities. The mainstreaming of women's inclusion must form an integral part of planning and reporting throughout government. Respective government departments and SOEs should set clear targets with respect to aligning their mandates to this framework's objectives and envisaged outcomes by ensuring a formal reporting

mechanism on their activities that is done on a regular basis. This ideally must be viewed as one of the key responsibilities of the relevant Accounting Officers.

The implementation of the WFIF is concerned with adequately responding to the unique needs of women. Its success will be determined by the ability of implementing departments and private sector to align their programs with the objectives of this framework. The overarching activities that are of importance to the successful implementation of this framework are as follows:

I. Facilitating an enabling legislative environment for the inclusion of women

Where there are policy gaps in legislation to promote women's economic empowerment, particularly financial inclusion, or the facilitation of women's entry into labour markets: Members of Parliament (MPs) and Members of Provincial Legislatures (MPLs) can elucidate or support bills when introduced (Levendale 2017). Furthermore, when MPs and MPLs exercise oversight over government departments responsible for women's economic empowerment, they should ensure that they ask relevant questions on gender mainstreaming, including the use of gender quotas. Such questions should also be inclusive of those focusing on women's financial inclusion.

II. Promoting inclusive and equitable access to productive markets

All government departments in the economic clusters should be encouraged to design their policies, programmes, campaigns to enhance women's access to sustainable markets, both locally and internationally. In commissions and missions for promoting the South African economy, quotas should be considered for women's participation in such assignments. This includes promoting the creation of market networks amongst women and their gender peers. Government departments should thus, in their reports, include information on their progress towards increasing women's access to productive markets, in line with a clear implementation strategy that is explicitly geared to the benefit of women.

III. Lobbying the private sector to incorporate the inclusion of women in their plans, policies, programmes and products

Government departments and SOEs should use various platforms such as meetings, fora, seminars, symposia, conferences and PPP initiatives to lobby private entities to incorporate the inclusion of women in their plans, policies and products. Products that target women should be lobbied for with Financial Services Providers (FSPs) in addition to revisions to the traditional products which were predominantly favouring men over women. Government departments and SOEs should consistently monitor progress and regularly report on initiatives taken.

IV. Mobilising resources to support campaigns and programmes

While DWYPD remains the custodian of the framework, all government departments and SOEs should jointly contribute resources towards the inclusion of women and place greater emphasis and attention to the up-scaling of financial inclusion campaigns and programmes.

V. Coordinating, gathering and dissemination of financial information and other relevant economic opportunities

The coordination, gathering and dissemination of financial information and other relevant economic opportunities will in the main be disseminated by the DWYPD, in collaboration with other government departments, SOEs and the private sector.

VI. Sharing best practice on the socio-economic empowerment of women

Institutions and organisations from various spheres and sectors that are participating in the socio-economic emancipation of women should share best practice at all levels. The platforms to be used for sharing best practice should include but not limited to meetings, seminars, fora, symposia, conferences, articles, reports and other public documents.

VII. Strengthening the capacity of women in leadership, management, control and entrepreneurship activities

Training and mentoring of women in all facets of leadership and entrepreneurship should be regarded as the responsibility of all government departments and SOEs.

11.1 Strategic Roles, Responsibility and Participation

The inclusion and empowerment of women requires that the country through its collective efforts transform not only the structural makeup of the economy but further to transform the gender relations of our society.

This should be done by building the skills capacity base of women in such a manner that they are relevant to the current market needs at all times. It requires that the country builds on the ability of women to better engage with the ever-changing dynamic of the modern economy and its trends. It is critical to enable woman to gain full control of every aspect of their life.

Table 4: Strategic Activities, Responsibility and Participation

Activities	Responsible Department	Participating Departments/Agencies/Public entities/Organisations/Institutions
a) Achieving equitable representation in all occupational categories and levels in the workforce	DWYPD and DPSA	All Government Departments, their agencies and Private Sector Institutions
b) Developing human resource skills	DWYPD and DPSA	All Government Departments, their agencies and Private Sector Institutions
c) Increasing the number of women owned or led enterprises	DWYPD and DSBD	DSBD, dti, EDD, their agencies and Private Sector Institutions
d) Implementing preferential procurement to the benefit of women	DWYPD and NT	All Government Departments and their agencies
e) Up-scaling investment into the development of women owned or led enterprises	DWYPD, DSBD and dti	All Government Departments, their agencies and Private Sector Institutions
f) Provide for programmes which are women specific	DWYPD and DPME	All Government Departments, their agencies and Private Sector Institutions
g) Collect sector specific data, monitor and evaluate them consistently for impact	DWYPD, DPME Stats SA	All Government Departments, their agencies and Private Sector Institutions
h) Use data findings to inform specific interventions into the sub-categories of women	DWYPD	All Government Departments, their agencies and Private Sector Institutions
i) Improve access to opportunities for women through financially inclusive approaches that account for both non-financial and financial needs of women	DWYPD, NT, dti and DSBD	All Government Departments, their agencies and Private Sector Institutions
j) Ensure gender responsive plans, policies, strategies and budgets are implemented and audited consistently	DWYPD, NT and DPME	All Government Departments, their agencies and Private Sector Institutions

11.2 Approach to Implementing Women Financial Inclusion Framework

It is critical that progress and impact is measured accurately therefore specific indicators must be embedded into this Monitoring and Evaluation process for implementing institutions to adopt.

Institutions will therefore need to consistently collect accurate, sector specific, age cohort and sex-disaggregated data.

This goes beyond simply stating male vs female quantitatively, but rather a more in-depth qualitative analysis and reasoning must be attached to these findings (i.e. not only reporting on the aggregate data of how many women accessed funds or skills vs men, but further indicate the reasons attached thereto or in essence to better indicate the disaggregated dynamics of the data findings in much more detail for more in-depth analytical purposes).

The envisaged outcomes are informed by the objectives of the NDP vision 2030 and other strategic documents of the South African government. The National Priorities that the framework seeks to address include that of “Inclusive Growth and Employment”, “Sustainable land reform and rural development” and “Education and Skills Development”.

The outcome indicators introduced in this framework will be used in the Monitoring and Evaluation processes of respective organs of state, within all spheres of government, their specific government departments, agencies, SOEs etc.

It is also important to note that the identified indicators will be used as the main indicators to track whether women financial inclusion is being implemented and progress is recorded accordingly. In the progressive years, institutions may introduce other interventions with new indicators to ensure an ongoing developmental process of including women into the mainstream economy and improve the availability of qualitative and quantitative insight on women financial inclusion.

Table 5: Developmental Interventions

Strategic Objective	Intervention	Outcome	Key Indicator	Outcome Indicator	Lead Departments/ Institutions
1. Percentage increase of women employed in senior management position	<p>Promote the implementation of various B-BBEE sector transformation scorecards</p> <p>Support female owned and led enterprises with a particular focus on new entrants</p> <p>Address the vast gender barriers brought about by structural inequalities</p> <p>Support the equitable development of human capital and achieve 50/50 representation of gender as a priority</p>	<p>Transformed ownership & management patterns across all sectors of the economy</p> <p>Increased active participation of women in business networks and similar stakeholder-driven structures</p>	Ownership & Management Control	<p>% increase of directly owned companies that are active by gender across all sectors</p> <p>% of women in leadership positions across all sectors</p>	All spheres of government

<p>2.Increased access of women employment opportunities and skills development</p>	<p>Ensure reasonable accommodation and access for applicants and employees with disabilities, including reach-out initiatives, during recruitment process</p> <p>Enhance gender awareness in the workplace and promote a conducive and empowering environment for women in general.</p> <p>Strengthen gender equality, training and the dissemination of gender-disaggregated and gender-relevant information</p> <p>Increase the implementation of learner-ships and internships with the consistent meeting of set targets</p> <p>Targeted programmes to increase the representation and the empowerment of Historically Disadvantaged women across all levels of the workforce must be designed and implemented by relevant departments</p> <p>Place more emphasis on skilling more women in STEM fields</p>	<p>Increased skills development and employment equity for women - particularly in industries that are presently male dominated</p> <p>Reduced barriers of entry with a particular focus on those that limit the advancement of women</p> <p>Increased skills capacity and development of women owned and led enterprises across all sectors of the economy</p>	<p>Employment Equity & Skills Development</p>	<p>% of economically active women across all sectors</p> <p>% of women participating in the labour force across all sectors</p> <p>% of women employed in the formal and informal sector</p> <p>% of graduates who are women</p> <p>% of graduates employed/self-employed in their relevant sectors</p> <p>% of graduates self-employed across all sectors</p> <p>% of payroll spent on training women per annum</p> <p>% of payroll spent on learner-ships for women</p>	<p>All spheres of government</p>
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	Move away from the underutilising these skills by effectively aligning and appropriately placing these skills				
3. Increased access to markets for women owned and led businesses	<p>Increase spend for entrepreneurship on women owned/led enterprises, Co-operations (particularly the historically disadvantaged) in township and rural economies – not excluding youth and people with disabilities</p> <p>Training and awareness workshops for SCM officials</p> <p>Facilitate the alignment of the Gender Responsive Procurement Bill to ensure consistent application of standards and norms contained in the Bill</p> <p>Promote Progressive set-asides for women owned and led enterprises</p> <p>Promote reporting on performance against the set targets and other outcomes and encourage the uniform monitoring of procurement through quarterly reports to National Treasury</p>	<p>Unlock the potential of women owned and led enterprises across all sectors through targeted procurement , especially for small and micro enterprises.</p> <p>Increased productivity in Township and Rural Economies</p> <p>Greater market access for black owned companies</p>	Preferential Procurement & Enterprise Development	<p>% of companies awarded contracts of government by gender</p> <p>Rand value of contracts awarded by gender across all sectors</p> <p>Women owned and led businesses accessing the 30% set aside;</p>	Department of Economic Development , Department of Small business Development and National Treasury
4. Access to Development Finance and	Increased access to finance, and	DFI's to develop tailored	Access to Development Finance and	% of beneficiaries of government	Department of Trade and Industry,

<p>Incentive Schemes</p>	<p>business incentives for women</p> <p>Greater market access</p> <p>Up-scaling of local businesses and markets</p>	<p>incentives for women</p> <p>To promote the holistic economic participation of women, incentive programmes and other types of support must prioritise the informal sector, rural areas and smaller urban centres</p> <p>Reconfigure how credit is offered as the traditional norms feed adverse attitudes towards women, exclude women from financial opportunities that would otherwise assist them in accumulating productive assets</p>	<p>Incentive Schemes</p>	<p>incentive schemes awarded to women across all sectors</p> <p>Rand value of these incentive schemes awarded to women across all sectors</p> <p>% of women accessing business loans</p>	<p>Department of Small business Development, Department of Economic Development</p>
<p>5. Increased access for women to credit, land and property rights</p>	<p>Speed up the facilitation of land ownership (i.e. title deeds and land parcels)</p> <p>Look into how institutions formulate their credit rating with regards to the historically disadvantaged and particularly women</p>	<p>Increase access to primary assets</p> <p>Unlock the potential of SMME's, C-ops and Township/Rural enterprises</p> <p>Increased percentage of women owning title deeds, especially in rural areas</p>	<p>Access to credit, land and property rights</p>	<p>% increase in property ownership for women</p> <p>% increase in land ownership for women</p>	<p>Department of Economic Development, Department of Land and Rural Development</p>

11.3 Financial Implications

The framework envisages that the costs of implementing the framework will be carried by government departments and the private sector, as outlined in table 5 below.

Table 6: Financial Implications

Responsible Sector	How will they incur costs?
Government Sector	<ul style="list-style-type: none"> • Putting in place the necessary legislative environment • Costs for reviewing policies and programmes aimed at emancipating women, girls and women with disabilities • Implementation costs for reviewed policies and programmes • Procurement of infrastructure for a conducive and enabling environment for women economic emancipation (i.e. schools, TVET's and higher education facilities, human settlements, special economic zones, ICT and Broadband roll-out, etc.) • Skills Development and capacity building for women
Private Sector	<ul style="list-style-type: none"> • Costs associated with complying with legislative changes or new laws • Skills development and capacity building of their workforce, especially women • Ownership and management changes • Aligning policies to improve access to financing opportunities for women • Providing tailored services and products that meet the unique needs of women • Increases in labour costs • Entering into Public Private Partnerships (PPP's) for socio-economic development purposes

12. Monitoring and Evaluating

To ensure gender mainstreaming is embedded in the Women Financial Inclusion Framework, it's monitoring and evaluation process would be in line with that of the Gender Responsive Planning, budgeting, monitoring and Evaluation and Auditing (GRPBMEA) framework. The GRPBMEA framework is aligned to the National Results-based management which has performance indicators that talk to those outlined in the country indicator framework. To measure the impact of the implementation of this framework, it will be evaluated periodically in line with the National Evaluation Policy framework.

13. Conclusion

Global dynamics are such that they can render economic growth elusive, weaken productivity, foster weaker demand for the supply of economic goods and services, giving rise to unemployment and higher levels of inequality. The overarching objective remains that the country must build and develop an inclusive economy that promotes the meaningful participation of all, regardless of gender, but with a clear understanding that gender remains pivotal towards creating an equal and inclusive economy. Women must gain access to all sectors of our economy and it requires that the remnants from the legacies of our past be removed completely. A new structure and form that is representative of the country's demographics must now be formed on the foundations of an inclusive developmental economy and state.

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