



The Kingdom of Swaziland



### PROJECT DOCUMENT COVER PAGE

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 Geographical Coverage: Southern Africa - Swaziland  
 Department ID: RJB 30  
 Thematic Areas: Economic Security and Rights

Project Title: Women in Informal Cross Border Trade for Swaziland (WICBT)

Project Short Title: Women in Informal Cross Border Trade - Swaziland

Expected Starting Date: October 2011

Duration: 36 Months

Executing Agency: UN Women Southern Africa

Coordinating Institutions: Ministry of Commerce – Small Micro Medium Enterprises Unit.

Implementing Agency: UN Women

Total Cost of project: US\$ 498,000.00

Proposed project Financing

Source of funds	2011	2012	2013	2014	Total
UN Women Core	98,000				
Donors :( to fund raise)		217,000	151,000	32,000	498,000

Swaziland Government : In kind (office space and desk, trade and investment promotion, income generating project and tendering system).

## **Brief Description**

The project aims to create wealth and reduce poverty and exclusion among Women in Informal Cross Border Trade (WICBT) by strengthening the leadership, increasing commitment and accountability of government institutions to integrate WICBT issues in policies or legislation, programmes, plans and budgets. The project will also strengthen the capacities of service providers to improve WICBTs access to key services (**health, finance and infrastructure**). It will build capacities of WICBT and knowledge sharing for greater visibility of the contribution of the WICBT to wealth creation, employment generation, poverty reduction and regional integration.

### **Executive Summary**

UN Women Southern Regional Office (SRO) is collaborating with the **Ministry of Commerce, Industry and Trade (Small Micro Medium Enterprise – SMMEs Unit)** to implement the project “Women in Informal Cross Border Trade in Swaziland. The overall goal of the project is to create wealth, reduce poverty and minimise exclusion among WICBT. Swaziland was selected as a pilot country for the project following a research commissioned by UN Women on women involved in informal small-scale cross border trade (WICBT) in Zimbabwe and Swaziland. South Africa, Mozambique and Botswana were covered as countries of destination for WICBT. Furthermore, in 2009, the International Organization for Migration (IOM) conducted a Regional Assessment on HIV prevention needs of Migrants and Mobile Populations in Southern Africa which included examining the challenges faced by female informal cross border traders in Lesotho; Malawi; South Africa; Swaziland and Zambia.

UN Women research revealed that the WICBT sector which has been largely ignored by policymakers faces very serious challenges. The obstacles include the lack of finance, information and management skills, unfair competition from larger businesses, lack of storage facilities, cross border problems, lack of proper trading places/markets and capital equipment. IOM research highlighted the following challenges, extended periods of time spent in high HIV transmission areas; lack of accommodation; lack of HIV prevention services at locations frequented by informal cross border traders; gender inequalities and transactional sex with those who may facilitate their migration; difficulty in reaching informal cross border traders due to their transient nature and lack of money to access health care services at places of destination. ICBT is important because it creates employment opportunities, source of income, food security and the general wellbeing for families of the majority of ICBTs resulting to poverty reduction.

The ILO Women Entrepreneurs Development and Gender Equality (WEDGE)-Malawi project-partner capacity assessment on the enabling environment for women entrepreneurs in Malawi complements the findings of the above researches.

The programme will provide multi-dimensional responses to challenges faced by WICBTs through implementation of innovative economic empowerment approaches as well as collaborating with various development partners in order to create wealth for women. UN Women will bring its expertise on women’s economic empowerment, IOM- health migration programming which looks at the broader social determinants of health, such as legal status, communicable diseases, environmental conditions and water and sanitation, as well as access to health care and human rights issues, UNDP capacity building of women entrepreneurs, ILO expertise in the Women Entrepreneurs Development Gender Equality (WEDGE) and UNECA gender and private public partnerships. The project will create economic opportunities for WICBTs, such as expanding employment, promoting decent and productive work, developing entrepreneurship, improving access to finance and supporting

livelihoods. Mechanisms that enhance women's effective involvement in decision-making bodies in the economic arena will be developed.

The project will seek to promote a more equitable pattern of growth where the marginalized are able to participate in economic development by expanding their opportunities. The informal cross border trade sector is one of the ignored sectors of the Swaziland economy and yet it contributes significantly to economic growth and development. Interventions that can reduce poverty among the most vulnerable groups in the society will go a long way in contributing towards the achievement of the Millennium Development Goals.

The overall goal of the programme is to create wealth and reduce poverty and exclusion among WICBT through creating an enabling business environment for women in informal cross border trade.

The programme will have three key outcomes:

1. Key Government Department integrates WICBT issues in policies, legislation, programmes, strategies, plans and budgets.
2. WICBT create wealth, employment generation, poverty reduction and regional integration..

The targeted group for the programme will be Women in Informal Cross Border Trade. Programme strategies will cover five pillars namely, advocacy, networking and policy dialogue capacity building, research and private public partnership:

**Advocacy:** The program will build on on-going initiatives to promote women in trade. Advocacy will be at different levels; policy and legislation for the promotion of women in informal cross border trade, engaging leadership in order to enhance accountability to support WICBT and lobbying service providers in the financial, health and infrastructure to provide the necessary services for WICBTs. The Ministry of Commerce will advocate with relevant government departments to reduce administration bureaucracy and simplifying trade regulations.

**Networking and policy dialogue:** The project will facilitate the establishment of organised structures/networks for WICBT to access raw materials, produce, engage of products, process, and package and export their products. WICBT will be supported to establish the most sustainable form of an organised structure depending on the context – association/cooperative/company etc. Networks will also be facilitated between WICBT and established businesses for mentoring, training and entrepreneurship development.

**Public and the private sector:** The Private Public Partnership (PPP) concept will be used to involve public and private sector to support WICBTs. Public private partnership will seek to ensure that WICBT have the needed capital equipment, other resources such as land and finances as well as trading places and marketing opportunities to facilitate wealth creation. The project has to demonstrate that WICBT are organised, producing, processing and are linked to companies that can purchase their goods. The possibility of establishing or resuscitating the trading house will be explored using the public private partnership concept. UN Women research showed that the main commodities traded in by WICBT included bedding, clothing, leather products, sea food, handcrafts, food and services. Women therefore need capital equipment such as industrial machines and factory space to process and package their goods. The project will also assist WICBT to own shares in companies and to be part of the decision making processes in business.

**Capacity Building:** A capacity needs assessment will be conducted to develop a capacity development programme/strategy/plan and capacity development materials. The capacity

development programme will focus on three levels of stakeholders: building capacities of WICBTs on creativity, innovation and risk acceptance, production and trade, business planning and managing projects in order to achieve objectives (ii) building capacities of policy makers on mainstreaming WICBT issues in trade policies, legislation, programmes and budgets in order to promote WICBT. WICBTs will be trained on business management, information sharing on trade policies, access to markets and inputs, access to resources, registration of business and other relevant information and (iii) capacity building for service providers to provide services to WICBT in the priority sectors.

**Research** – Ministry of Commerce will work with the Central Statistical Office to establish a database for WICBT in order for stakeholders to understand and know what WICBT are, where they are, what they produce, quality and quantity of products and their contribution to economic growth and development. The data collected will also cover the different categories involved in ICBT, needs, size of operations etc. An action value chain analysis will be conducted on the key production areas to trade facilitation, marketing systems and infrastructure as these would scale up and expand the initiatives to create wealth for women.

**Knowledge management;** Since this is a pilot project, a number of knowledge products will be developed and or collected (videos, pamphlets, newsletters, booklets, CDs, newspaper clips, checklists, guidelines, strategies), in order to share knowledge with the rest of the countries.

**Partnerships:** Various NGOs, private institutions, and the public sector have been identified as important partnerships in the advancement of the proposed programme. These include The Department of Gender, Gender and Family Affairs Unit, Business Women’s Forum, Small, Micro and Medium Enterprise Unit, the Swaziland Young Women’s Network and the Swaziland Street Vendors Association and the Media Institute of Swaziland (MISA).

The duration of the programme will be for an initial period of three years. The total cost of the programme is US\$ 498,000.00

## **Context Analysis**

Informal cross border trade is one of the ignored sectors of the Swaziland economy and yet it contributes significantly to economic growth and development. As of 2008, it was recorded that in the SADC region, informal cross border trade was at US\$17.6 billion<sup>1</sup>. It is also estimated that ICBT contributes 30-40% of intra SADC trade and the majority (70%) of the ICBTs are women.

A study done by UN Women on WICBT in Swaziland revealed that there is no policy governing the WICBT sector and that there is no structured flow of information regarding this sector. Most WICBTs have minimal education, and are usually marginalized groups of people in the global and local socio-economic and political power relations. They lack operating space and are largely relegated to the tail end of the international production networks and global value chains.

Informal cross border trade is vibrant in Swaziland and the UN Women study indicated that a majority of traders are women. The women engage in informal cross border trade for various reasons. Some of the major reasons women engage in cross border trade are the poor economic performance of the Swaziland economy due to structural rigidities and high macroeconomic instability, high poverty

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<sup>1</sup> Times of Swaziland 30 April 2010

levels as a result of inequalities in income distribution in the country. Some women are involved in cross border trade due to the need to augment their income from formal employment.

Swaziland has a relatively high GDP per capita income of US\$2,415. Despite this, about 69 per cent of the country's 1.018 million people live below the national poverty line. According to the Swaziland Household Income and Expenditure Survey (SHIES) of 2001, 56 percent of wealth is held by the richest 20 percent while the poorest 20 percent own less than 4.3 percent. The country has recorded a Gini Coefficient of 51 percent, which is considered great inequality according to the international standard. The Poverty Reduction Strategy Assistance Programme (PRSAP) reveals that 63% of female headed households are poor and lack productive assets compared to 52% of their male counterparts. There is also increased vulnerability to HIV and AIDS among women. Evidence points to the fact that HIV infection rate is higher amongst females (52.8%) compared to males (45.6%) (PRSAP, 2006).

The MDG report for Swaziland, 2007 notes that the country faces serious challenges with meeting both targets in Goal 1 and is unlikely to eradicate extreme poverty and hunger. Economic growth has been stagnant for the past five year with the effect on declining incomes. The report further notes that the achievement of Goal 5 is out of reach. The maternal mortality ratio has more than doubled, increasing from 229/100000 in 2000 to 589/100000 in 2006. The improvement of maternal health is severely influenced by the national problem with HIV and AIDS. The feminization of HIV means that the majority of those infected and living with HIV are women. The links between poverty and vulnerability to HIV infection are thus clearly multidimensional including mobility, social and economic inequalities and social capital. Women's economic vulnerability and dependence on men increases their vulnerability to HIV by constraining their ability to negotiate their conditions, including sexual abstinence, condom use and multiple partnerships, which shape their risk of infection. The project will seek to raise awareness among WICBT on their rights around the key sectors of focus health, infrastructure and financial.

The programme will contribute to the United Nations Development Assistance Framework (UNDAF) 2011 to 2015 outcomes which highlights the following gender inequalities:

- (a) Women are worse-off in terms of poverty prevalence due to their low participation in formal sector employment. A significant proportion of women are employed in the informal sector.
- (b) Women continue to be considered minors before some laws and in practice, and access to Swazi Nation Land (SNL) by women remains a challenge. Access to Title Deed Land (TDL) is equally a challenge for women.
- (c) Gender-based violence is a major problem affecting mainly women and children. In the lifetime of a woman, about a third experience some form of sexual violence.

The UNDAF also notes that income inequality in Swaziland is among the worst in the world.<sup>2</sup> Partly because of low incomes and other structural constraints, the poor have limited access to quality services. The current weak planning capacity for social services provisioning significantly explain this problem and the UN's comparative advantage at this level should help. The absence of gender planning and budgeting of service delivery for the promotion of WICBT is a major challenge. Lack of access to, and control of, productive assets on the part of the majority and absence of power and capacity to participate in policy-choices and in decisions affecting their lives are central to the disempowerment that explains low human development in Swaziland. The project will work with the UN country Team and Government to address these challenges in the context of WICBT.

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<sup>2</sup> According to the 2001 Swaziland Household Income and Expenditure Survey (SHIES), nationally, 56 percent of wealth is held by the richest 20 percent while the poorest 20 percent own less than 4.3 percent. Swaziland has recorded a Gini Coefficient of 51 percent (SHIES 2001), which is considered great inequality according to the international standard.

The lack of policy governing the cross border trade activity is a major gap, the situation is worsened by the absence of a coordinating unit aimed at facilitating the flow of information in the WICBT sector. This has delayed the formulation of policies and domestication of legal instruments that the government has ratified. The Complimentary Country Analysis (CCA), April 2010 has highlighted the rapid and continuing spread of HIV and the disastrous consequences of AIDS, resulting in reversal of progress towards Millennium Development Goals (MDGs) and the aspirations of the National Development Strategy (NDS). Poverty is one of the interrelated causes of the rapid spread of HIV, and the exacerbation of poverty is one of the consequences of AIDS. The CCA has not looked at the ICBT industry but focuses its strategies on the country as a whole. The impact of HIV and AIDS on the ICBT industry is enormous and it includes the burden of care. The WICBT, in some cases also comprise widows who are forced to go into the business as a result of the loss of the husband.

The project will support the realisation of key human rights which include their sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. By ratifying the Convention on Elimination of All forms of Discrimination against Women (CEDAW) the Swaziland Government was indicating that they would not discriminate against women but the lack of policies e.g. involvement of WICBT in trade policies have resulted in the WICBT not benefiting in the SADC free trade area. Article 14 of CEDAW obligates the government to organise self help groups and cooperatives in order to obtain equal access to economic opportunities and self employment. The article further obligates the government to facilitate access to credit, loans and marketing facilities. To date, the government has not yet submitted a report on CEDAW.

The SADC Trade Protocol Article 2 to which Swaziland is a signatory, highlights that trade protocols shall contribute towards an improved climate for domestic, cross border and foreign investment. For this to happen effectively and efficiently, policy and institutional reforms should be undertaken to create an enabling environment for trade including for ICBT. In addition, the SADC Framework for Population Mobility and Communicable Diseases which is waiting for approval from Member States has been developed to provide guidance on the protection of the health of cross border people in the face of communicable diseases and to control communicable diseases as people move across borders. The project will collaborate with IOM in order to ensure implementation of this protocol.

COMESA and SADC are both implementing Free Trade Areas launched in 2000 and 2008 respectively. While COMESA launched its Customs Union last year, the SADC is considering launching their Customs Union in 2010. The project will build capacities of WICBT to understand the emerging issues and how to take advantage of these new developments.

The Trade Promotion Unit under the Ministry of Commerce, Industry and Trade is currently working on strategies to get informal traders to engage in international trade fairs. This is difficult however, due to the absence of associations aimed at enhancement of benefits of ICBT.

The programme will build on ongoing initiatives by other development partners such as UNDP support to the Federation of Swaziland Employers and Chamber of Commerce (FSE&CC) to launch the Swaziland Business Women's Forum (SBWF). The SBWF is aimed at promoting the economic empowerment of women in Swaziland through promoting entrepreneurship.

It will also build on the Swazi Women's Economic Empowerment Project which started early in 2006. As at August 2010 the project had supported 32 cooperatives serving over 47,000 beneficiaries, mainly women and their dependents.

**UNFPA** as an international development agency that promotes the right of every woman, man and child to enjoy a life of health and equal opportunity has important links with the WICBT program. In Swaziland the UNFPA has expanded to include family planning programme support. HIV prevention, with a special emphasis on those who are most vulnerable, is a priority for UNFPA. Its overarching strategy is to link HIV responses and reproductive health policies, programmes and services in order to reach more people cost-effectively and move towards universal access to HIV prevention, treatment, care and support. The Fund's work is based on human rights, informed by evidence and guided by its expertise in reproductive health and gender dynamics. In order to address the health related issues, the project will build on these initiatives.

**ILO** has links with the WICBT through its interventions in informal sector employment. ILO supports capacity building of women entrepreneurs including those in the informal cross border trade. UNICEF looks at children's issues in relation to women's cross border trading activities, these include issues of school attendance, health status, nutrition and physical security; and substance abuse. Cross border initiatives have also been prioritized for support by various development partners such as the DFID, Netherlands, USAID. A stakeholder analysis will be conducted at the inception of the project to provide better understanding of ongoing initiatives and possible areas of collaboration.

## **2. Justification**

This project is aimed at creating wealth, reducing women's poverty and exclusion. Outcome 6 of UN Women's strategy focuses on women who are subject to exclusion and/or discrimination and the intention is to empower them to be able to "advocate for having their priorities incorporated in relevant policies, programmes, strategies, budgets, and processes".

The Government of Swaziland established the Gender Coordinating Unit in 1997 for the purposes of coordinating all gender related activities in the country and a national gender policy was developed.

National initiatives include the National Constitution which has favourable sections for all women in the country regardless of their status. The Economic Empowerment Bill calls for the promotion of gender equality in accessing, owning, managing, controlling and exploiting economic resources. It also seeks to remove social customs, statutory provisions or other practices that limit access by a particular gender to skills training that is essential for effective participation in the economic sector. Although there is no specific reference to WICBT in this bill, its provisions can be utilized to pave way for the success of this sector. The WICBT programme will lobby and advocate for the swift processing of this bill to become a law that benefits WICBT. The GCU, being one of the local partners in the program of WICBT is currently undertaking studies aimed at informing various intervention strategies aimed at the enhancement of welfare of WICBT. A study on the Economic Status of Women in Swaziland has been undertaken by GCU in collaboration with UNDP. The findings from this study indicate that there is very little support towards WICBT. A proposal has also been made for a study on Gender Responsive Budgeting by the GCU in collaboration with UNDP. The aim of this project is to encourage government to undertake GRB and ensure that the specific needs of WICBT are met. The Business Women's Forum (BWF), on the other hand, has completed studies on Women Owned Businesses and Rural Women Entrepreneurs. These studies indicate that women entrepreneurs are faced with serious challenges which include lack of training and lack of start-up capital. Recommendations from the studies include ensuring that WICBT receive training on business management and assistance on border procedures. Another initiative of BWF is the establishment of a directory of Women Owned Businesses. The programme will build on this database and package the products and contact details of the WICBT. The information will be consolidated with other profiles from the region to enable women to share experiences and networks.

UN Women has a comparative advantage in the support of WICBT since it has a mandate to support women to advance economically and socially. Regional development include the signing of the SADC Protocol on Gender and Development (SADC), 2008 and the launch of the SADC free trade area to enable informal cross border traders to take advantage of an improved trading environment. Despite such a move however, WICBTs are not benefiting; a Free Trade Area (FTA) effectively creates a larger market, and significantly, market access conditions improve as tariffs and non-tariff barriers are reduced but this opens informal traders to fierce competition from giant participants in industry. The intended programme for WICBT will support the WICBT through capacity building activities that will allow the women to access the free trade area.

Common Market for Eastern and Southern Africa (COMESA) has played a role in putting in place trade policies to foster the growth of cross border trade. There has been a simplified trade regime which includes the formalization of cross border trade procedures such as the certification of origin of goods and the removal of quantity restrictions. It is therefore important to raise awareness among traders on these policies, rules and regulations.

The comparative advantage of UN Women in line with its mandate would be to catalyse these ongoing initiatives in order to promote women's economic rights. UN WOMEN will be an 'enabler' rather than a 'doer' and will concentrate its efforts in supporting and up-scaling promising ongoing efforts of RECs, governments and development partners targeting WICBT.

One of the great successes of UN Women has been the fostering of networks and linkages that contribute to women's economic empowerment, policy reform and gender-sensitive development. In its role as broker, funds from UN WOMEN have supported the strengthening of women's capacities in networking, entrepreneurship development, disseminating information, advocacy and knowledge management.

Working with Governments at the country level, UN WOMEN has ensured that gender concerns are incorporated into mainstream trade and business related policies and programmes at local and national levels. UN WOMEN brokers relationships between Governments and women, thereby building common ground between Governments and women's groups.

UN Women works closely with other United Nations women's programmes and participates in United Nations advisory groups, committees and task forces to provide substantive inputs and to ensure that a gender mainstreaming approach is taken into consideration.

In several regions, UN Women has played an important brokering role in bringing together Government representatives and NGO advocates for consultations to discuss women's economic empowerment issues. UN Women has developed expertise on building capacities of women's participation in the economy. In the Southern African region, UN Women has implemented a number of economic empowerment activities which include a regional research on women in entrepreneurship and information and communication systems (ICTS). Building on this research, UN WOMEN supported E-Knowledge for Women in Southern Africa (EKOWISA) database of women entrepreneurs in southern Africa on business profiles which is accessible on EKOWISA's website.

In collaboration with COMESA, UN Women supported a needs assessment that was completed in July 2006 which identified the Export Market Training needs of women entrepreneurs. The research showed that women lack awareness of the COMESA Trade Regime and how to access regional markets. Women were also not aware of how to export or import goods from the COMESA Free Trade Area duty free. They lacked Export Management skills and about 48% lacked the general



business management skills. Training modules based on the training needs were developed and training was conducted for women in business. The project will draw lessons from these experiences.

UNDP Public Private Partnerships for service delivery has revealed significant opportunities for women entrepreneurs and groups in delivering local services and creating conditions for empowerment. For example, solid waste management initiatives offer good business opportunities for women-led businesses. Numerous cases in Namibia, Nepal and South Africa, have proven that if programmes are designed to target and empower women at the grassroots level, public-private partnerships provide important opportunities for the promotion of women’s entrepreneurship. Other successful sectors include transport, energy supply and food-supply service delivery.

## The Theory of change

### 1 Link of intervention results logic to SRS

WICBT project Intervention Results Logic	Sub Regional Strategy (Development Results Framework - DRF) Outputs	Sub Regional Strategy (Development Results Framework - DRF) Outcome
<p><b>WICBT Intervention: short term</b> e.g. Mapping of WICBTs, and existing associations. Organise, structure and establish/strengthen associations. (i) Women are not effective because they are not in leadership positions in existing associations, as a result they cannot advance their rights (ii) an association will strengthen the voices of WICBT to participate and influence policies, programmes and budgets. It will also strengthen access to finance and services</p> <p><b>Medium term</b> – Capacity building for the members of the associations on their rights (including taxes, duties, harassment, violence, access to credit, entrepreneurship development, meeting export standards, tapping regional markets etc) in order to hold government accountable – Currently members do not understand the policies, laws and programmes in place to benefit them, with training they will be able to articulate their rights and demand so that implementation will happen</p> <p><b>Long term.</b> WICBT issues reflected in programmes, budgets and policies</p>	<p>Change expected: Women who are subject to exclusion and/or discrimination have enhanced capacities to participate in and influence the development of relevant policies, programmes, budgets and processes</p>	<p>Outcome 6 : Women who are subject to exclusion and/or discrimination are able to effectively advocate for having their priorities incorporated in relevant policies, programmes, budgets, and processes.</p> <p><b>Outcome 1:</b> Coalitions and networks of women cross border traders effectively demand for their rights to be incorporated in relevant policies, programmes, budgets, and processes.</p>
<p><b>WICBT intervention:</b> Capacity building and advocacy to increase resources for WICBT</p> <p><b>Short term:</b> Capacity building among government, private sector and development partners on the importance of the WICBT sector and the need to increase resources. Accessing funds in Mozambique for WICBT is expensive because of the high interest and tax rates. Training and awareness raising will enhance the understanding on the importance of the sector.</p> <p><b>Medium term:</b> Private sector, government and development partners establish schemes or avail resources to WICBT. Business linkages promoted, public private partnerships, government support to income generating projects.</p> <p><b>Long term:</b> WICBT have increased resources to carry out advocacy work.</p>	<p>Women who are subject to exclusion and/or discrimination and their organizations or networks have increased resources to support and sustain their advocacy work.</p>	

WICBT project Intervention Results Logic	Sub Regional Strategy (Development Results Framework - DRF) Outputs	Sub Regional Strategy (Development Results Framework - DRF) Outcome
<p><b>WICBT intervention:</b> enactment of laws, legislation and policies that promote the reduction of duties and taxes, corruption, violence as well as the Costs for the Acquisition of Documents by WICBT. Corruption is rampant among customs agencies such that it is expensive to trade in the informal sector. Penalties for those who are corrupt are not enforced.</p> <p><b>Short tern intervention</b> – the programme will take stock of all policies, legislation and policies that are in place regarding WICBT, identify gaps and what has to be done.</p> <p><b>Medium term</b>- Raise awareness among the policymakers on the gaps and what has to be done.</p> <p><b>Long term:</b> Policies and legislation that will provide a conducive environment for the WICBT in place</p>	<p>Women who are subject to exclusion and/or discrimination have increased access to relevant forums for voicing their priorities.</p>	

### 3. Expected Results

Expected results	Indicators	Means of verification/sources of information	Assumptions/Risks
<p><b>Goal:</b> To create wealth and reduce poverty and exclusion among WICBT through creating an enabling business environment for WICBT</p>	<p>1. Proportion of women as own account holders and the number of female workers in total employment</p> <p>2. Wage gap: Ratio of Female/Male income in the pilot region</p> <p>3. Proportion of women having access to productive resources (health, infrastructure and financial services)</p>	<ul style="list-style-type: none"> <li>• Government statistics</li> <li>• UN publications</li> <li>• Policies, legislation and plans</li> <li>• Government, CSOs and private sector budgets</li> <li>• Registration certificates</li> <li>• Minutes of the Associations</li> <li>• Reports</li> </ul>	<p><b>A</b> –Political will to support WICBT</p> <p>-</p> <p><b>R:</b> The financial/economic crises could divert Government from measures that advance the rights of WICBT</p>
<p><b>OUTCOME 1:</b> Government integrates WICBT issues in policies, legislation, programmes, plans, strategies and budgets</p>	<p><u>QUANT:</u> Networks that can advance the rights of WICBT in Swaziland</p> <p>QUANT: policies, legislation, programmes, plans, strategies and budgets that reflect WICBT issues</p>	<ul style="list-style-type: none"> <li>• Government statistics</li> <li>• UN publications</li> <li>• Policies, legislation and plans</li> <li>• Government, CSOs and private sector budgets</li> <li>• Registration certificates</li> <li>• Minutes of the Associations</li> <li>• Reports</li> </ul>	<p>A: There is economic stability so that the government can support WICBT</p> <p>R: Lack of economic stability</p>

Expected results	Indicators	Means of verification/sources of information	Assumptions/Risks
<p><b>OUTPUT 1.1</b> Enhanced capacities of government departments to use gender tools and analyse policies, legislation, strategies, budgets, programmes and projects to include WICBT issues.</p>	<p><u>QUANT</u>: Number and type of provisions put in place by the target Ministries to promote WICBT in policies, legislation, strategies, budgets, programmes and projects to including WICBT issues.</p>	<p>Policies, legislation, strategies, budgets, programmes and projects.</p> <p>Capacity building reports</p>	<p>A: There is no turnover in government</p> <p>R: Trained staff leave government thereby requiring more training for new staff</p>
<p><b>Activity 1.1.1:</b> Conduct an assessment of policies, legislation and budgets to identify gaps for the promotion of WICBT.</p>			
<p><b>Activity 1.1.2</b> Capacity needs assessment for policy makers and development of a capacity development programme/strategy/plan and its implementation on analysing policies, legislation, strategies, budgets, programmes and projects for the inclusion of WICBT issues</p>			
<p><b>Output 1.2:</b> Strengthened data collection on WICBT in order to inform policy, budgets, legislation and programmes</p>	<p><u>Quant: Researches conducted to collect data on WICBT</u></p>	<p>Research reports</p> <p>Policy reports</p>	<p>Assumptions: Stable government to ensure that there are resources to conduct the researches</p>
<p><b>Activity 1.2.1:</b> Technical support to the Central Statistical Office to develop tools for collecting data on WICBT and gender analysis</p>			
<p><b>Activity 2.2.2:</b> Feasibility study on the establishment of a trading house, government support implementation</p>			
<p><b>OUTCOME 2: WICBT create wealth, employment generation, poverty reduction and regional integration.</b></p>	<p><u>QUANT</u>: % increase in WICBT incomes.</p>	<p>Reports from meetings</p> <p>Assessment reports on incomes, goods and services.</p> <p>New markets</p>	<p>A: Regional stability to promote trade</p>

Expected results	Indicators	Means of verification/sources of information	Assumptions/Risks
<b>OUTPUT 2.1:</b> Networks for WICBT created or strengthened	<u>QUANT:</u> Number of WICBT Associations established and or supported	Reports on consultations with women on the establishment of associations.  Minutes of the meetings where WICBT advocate for their rights	A: Financial stability to support WICBT Networks  R: Economic downturn dwindling government resources to shift focus on other pressing priorities
<b>Activity 2.1.1</b> A mapping of existing networks on WICBT as well as consultations to create a network – association/company/cooperative.			
<b>Activity 2.1.2</b> Capacity needs assessment for WICBT, development of a capacity development plan/programme/strategy for WICBT and its implementation			
<b>Activity 2.1.3</b> : Development of a strategy for WICBT to create wealth and support implementation – value chain analysis			
<b>OUTPUT 2.2</b> Enhanced capacities for service providers health, financial and infrastructure to deliver quality services to WICBT.	<u>QUANT:</u> Number of service providers targeting WICBT provision of services		
<b>Activity 2.2.1:</b> Development of a capacity development programme for service providers, health, finance and infrastructure, development for national strategies for private public partners to accelerate wealth creation for WICBT and support its implementation including PPPs			
<b>Activity 2.2.2:</b> Development of a Tool Kits and user friendly checklists or guides for effective implementation of PPP pilot Project from a gender perspective.			

#### 4. Programme Strategies

In response to the gaps identified in this document five strategies will be used, namely; advocacy, networking and policy dialogue, capacity building, and research:

**Advocacy-** the program will build on on-going initiatives to promote women in trade. The program will lobby for inclusion of WICBT in policies, strategies, budgets, programmes and projects within the public and private sectors, including increased targeted national resources and official development assistance for the promotion of WICBT. For instance, the Economic Empowerment Bill has provisions to promote women's economic empowerment hence the importance of lobbying for its enactment into an Act. Among other policy issues, it will advocate for the relaxation of taxes against the WICBT such that they are proportionate to wealth accumulation, access to markets and resources, efficient services at border posts, well organised information, education and communication, safe and health trading places, and banking facilities at border posts. The program will also assist in lobbying for the recognition of the rights of WICBT. The project will lobby relevant ministries to establish information desks at border posts. It is important to note that there are people that are unaware of WICBT and its contribution to the economy. The programme will raise awareness through media campaigns and dialogues with Government and the private sector. The programme will ensure that recommendations from the UN Women study are addressed. The programme will also lobby policy makers and the private sector to promote greater participation of women by developing incentives and regulations to support women's representation in key private-sector institutions, such as corporate boards and investment-promotion agencies. It will facilitate the establishment of programmes that strengthen and support women's networks and business associations. The program will also facilitate the development of a database of WICBT and advocate with the government to provide identification to WICBT in order for them to be considered for tax exemptions, access to finance and markets

**Networking and policy dialogue:** The project will facilitate the establishment of organised structures/networks for WICBT to access raw materials, produce, engage of products, process, package and export their products. WICBT will be supported to establish the most sustainable form of an organised structure depending on the context – association/cooperative/company etc. Networks will also be facilitated between WICBT and established businesses for mentoring, training and entrepreneurship development. WICBT will be supported to participate in economic management, regulatory bodies and in key economic sectors. The program will expose women traders to trade fairs, this will not only give women confidence in their business activities it will also strengthen their business networks.

**Public and the private sector:** The Private Public Partnership (PPP) concept will be used to involve public and private sector to support WICBTs. Public private partnership will seek to ensure that WICBT have the needed capital equipment, other resources such as land and finances as well as trading places and marketing opportunities to facilitate wealth creation. The project has to demonstrate that WICBT are organised, producing, processing and are linked to companies that can purchase their goods. The possibility of establishing or resuscitating the trading house will be explored using the public private partnership concept. UN Women research showed that the main commodities traded in by WICBT included bedding, clothing, leather products, sea food, handicrafts, food and services. Women therefore need capital equipment such as industrial machines and factory space to process and package their goods. The project will also assist WICBT to own shares in companies and to be part of the decision making processes in business.

Other Public Private Partnership projects will be piloted from a gender perspective to provide improved basic services such health, financial and infrastructure. The development of business plans to improve basic service delivery required by WICBT will be facilitated. Consultations and sensitization to ensure needs based approach and commitment towards establishing policy, legal and institutional framework favourable to gender and women's empowerment will be facilitated. In order to build capacities on PPP, Tool Kits and user friendly guides for effective implementation of PPP

pilot projects from a gender perspective will be developed/adapted. The project will provide technical and advisory support to a selected border town to pilot the PPP from a gender perspective for WICBT to access priority basic services; Policy dialogue between the Ministry of Local Government, private financial sector and development partners to help Government mobilize additional resources will be facilitated. Government will provide certification to private sector companies that they are supporting WICBT.

Problems cited by WICBT in terms of infrastructure include the lack of adequate, banking and storage facilities at border posts. Regarding health, the challenge was that when WICBTs cross the borders, they are denied access to free health. In addition, there are limited health facilities at border posts. The project will work with the Ministry of Health, World Health Organisation, IOM and Ministry of Foreign affairs to address both the regional and border post WICBT health challenges.

The Aid for trade assistance which is an integral part of regular Official Development Assistance includes a wide range of areas such as: trade related infrastructure –transport and storage, communications, energy supply and generation, including at cross border levels-; trade capacity building including in business and banking; and trade policy and regulation. This project will explore opportunities to leverage funds from the Aid for Trade Funds in order to address the WICBT challenges.

**Capacity Building:** A capacity needs assessment will be conducted to develop a capacity development programme/strategy/plan and capacity development materials. The capacity development programme will focus on three levels of stakeholders: building capacities of WICBTs on creativity, innovation and risk acceptance, production and trade, business planning and managing projects in order to achieve objectives (ii) building capacities of policy makers on mainstreaming WICBT issues in trade policies, legislation, programmes and budgets in order to promote WICBT. WICBTs will be trained on business management, information sharing on trade policies, access to markets and inputs, access to resources, registration of business and other relevant information and (iii) capacity building for service providers to provide services to WICBT in the priority sectors.

**Research** – Ministry of Commerce will work with the Central Statistical Office to establish a database for WICBT in order for stakeholders to understand and know what WICBT are, where they are, what they produce, quality and quantity of products and their contribution to economic growth and development. The data collected will also cover the different categories involved in ICBT, needs, size of operations etc. An action value chain analysis will be conducted on the key production areas to trade facilitation, marketing systems and infrastructure as these would scale up and expand the initiatives to create wealth for women.

**Knowledge management and dissemination;** Since this is a pilot project, a number of knowledge products will be developed and or collected (videos, pamphlets, newsletters, booklets, CDs, newspaper clips, checklists, guidelines, strategies, in order to share knowledge with the rest of the countries. A policy review assessment will be conducted to identify gaps for the promotion of women in business and trade and provide recommendations of policies to be formulated, amended and or domesticated. In order to address the challenge of accessing resources, the project will facilitate the development of national-level strategies involving governments, private-sector banks and micro-finance institutions to accelerate women's access to capital. .Access to markets is a major challenge, and the project will develop a booklet with women entrepreneur profiles and products in order to promote marketing. As the project will be implemented, a number of outcomes need to be achieved; the project will track progress on the implementation of activities highlighting all achievements, challenges, lessons learnt and recommendations on a quarterly basis and a newsletter will be shared widely with stakeholders. The information will be consolidated on an annual basis and a booklet will be produced.

## Risks and strategies for risk mitigation

Varied understanding of WICBT perspective and priorities of the concerned government agencies and other stakeholders may impact the work and the results from the project which include:

- The financial/economic crises could divert Government from measures that advance the rights of WICBT.
- Government may be reluctant to register new associations and develop policies and legislation to support WICBT.
- There is high government turnover which requires ongoing training
- Commitment to WICBT slowed down by competing priorities in health, financial and infrastructure sectors e.g. the global financial crises.

These risks will be addressed by continuously engaging in dialogue with the key stakeholders and bringing the programme implementers and policy makers in dialogue with women to promote their economic rights.

Evidence based knowledge tools will be also used to influence these stakeholders to enhance their gender responsive understanding.

The programme will support strengthening of WICBT networks in order to strengthen their voice in advocacy. In order to ensure commitment of the WICBT, the project will develop a strong monitoring mechanism to follow up on initiatives of the project and continuously providing technical backstopping to WICBT.

## Programme Partnerships

Various organizations have been identified as important partnerships in the advancement of the proposed programme. Herewith is a list of potential partners and the roles they are expected to play in the proposed programme:

<b>PARTNER</b>	<b>RESPONSIBILITY</b>
UN Women	Finance and monitoring
CANGO	Non governmental organisation that represent CSOs will assist on advocacy
Gender Unit	Assist in policy making, monitoring
Ministry Of Tinkhundla	Lead delegation at Tinkhundla Centres
Ministry of Home Affairs	Passport issuing
Ministry of Foreign affairs	Deal with countries of destination
Ministry of Health	Provide health services
Private sector	Financial services and PPPs
SMME Unit & Trade Promotion Unit	Information provision and international trade fairs.
Ministry Of Economic planning	Public policy incorporates WICBT interests
Business Women's Forum	Advocacy with public and private sector
Street vendors Association	Provide information and propose solutions

Swaziland Development Finance	Business start up and growth
Imbita Swaziland Women Trust	Finance, information dissemination, capacity building activities
Ministry of Justice	Policies and laws favourable to WICBT
Women In Law Southern Africa	Assist WICBT in lobbying for involvement in policies and educate them on laws governing them.
Organization for Migration (IOM).	IOM's role would be to provide technical input on migration, access to health care services and gender
Media Institute of Swaziland	Media coverage and publishing the project
United National Country Team and some regional UN Agencies (UNDP, ILO, IOM and UNECA)	Capacity building on entrepreneurship development including the PPPs concept

**International Organization for Migration (IOM)**'s approach to migration health programming goes beyond the border control and traditional management of (infectious) diseases, and looks at the broader social determinants of health, such as legal status, communicable diseases, environmental conditions and water and sanitation, as well as access to health care and human rights issues. In this regard, IOM will provide technical input on migration, access to health care service and gender issues in relation to WICBT.

Organization for Migration (IOM). IOM's approach to migration health programming goes beyond the border control and traditional management of (infectious) diseases, and looks at the broader social determinants of health, such as legal status, communicable diseases, environmental conditions and water and sanitation, as well as access to health care and human rights issues.

IOM advocates for regional, national and sectoral policies that contribute to the improved standard of physical, mental and social well being of migrants and will bring their expertise in the programme. A memorandum of understanding will be entered into between UN WOMEN and IOM in this regard.

**United Nations Development Programme (UNDP):** UNDP is implementing a programme on "Building African capacity to gain maximum benefit from inclusive globalization and regional integration. The programme seeks to achieve strengthened capacity of African countries for increased participation in global trade and linking trade policies to poverty reduction.

Clearly **Output 3** on increased participation of women in regional and global trade has significant common cause with this project and as such there is good reason to collaborate with UNDP on the activities planned to achieve this output. To that end the following activities would be relevant:

- i. Design a methodology for analysis impact (ex ante and ex post) of trade policy on gender, and another for preparing gendered trade statistics;
- ii. Annual publication of a gendered trade data base will also cover countries that include South Africa, Swaziland, Mozambique, Zimbabwe and Botswana;
- iii. Provide grants to foster academic research on gender issues in trade and trade related sectors; and
- iv. Support the creation of an enabling environment for cross border trade across RECs targeted to women in 10 countries (information platform on trade opportunities in RECs, advisory services for developing trade business, support to national association of women,



development of ICTs and E-commerce targeted to women, national campaigns to remove legal and financial obstacles for women willing to enter the trade sector.

United Nations Economic Commission for Africa (UNECA) is implementing a regional programme on trade that has a component of supporting women in trade. :

**The International Labour Organization (ILO)** realizes that women are an important constituency in development, yet they continue to be marginalized in many respects including business, resulting in gender imbalances in enterprise development. ILO initiated a three year project “Women’s Entrepreneurship Development and Gender Equality in Southern Africa (WEDGE-SA) “ to support women entrepreneurs in Lesotho, Mozambique, South Africa and Malawi to realize their full potential. ILO will there bring its expertise on sharing lessons from this initiative.

### **Programme Management**

The Ministry of Commerce will lead and coordinate the program at the national level. A national steering committee will be established which comprise of the stakeholders in annexed to this document that will meet on a quarterly basis to review progress of the project. UN Women shall participate in the project steering committee meeting on a quarterly basis. The steering committee will implement the program; ensure the day to day management of the program and the financial management of the program. The committee will also prepare and present periodic reports to the stakeholders and donors of the program, indicating lessons learnt and best practice for the WICBT. The steering committee will not only disseminate information to the WICBT but shall also help resolve problems faced by the WICBT. The Ministry of Commerce will consolidate all information and submit six and annual reports to UN Women .A Project Coordinator to be housed in the Ministry of Commerce will be recruited by the project to coordinate implementation of activities.

### **Monitoring, Evaluation and Learning**

The Ministry of Commerce will monitor and evaluate the performance of the program. It will identify an institution/consultant with monitoring and evaluation expertise to develop a monitoring and evaluation framework. The monitoring and evaluation institution will be involved in the project from the on-set and will continue to track progress to ensure that the project results are realised. The institution will be part of the steering committee and will report on progress at each quarterly meeting held. The performance management framework attached hereto will be further developed and finalised within three months of implementing the project through a consultation process and will form the basis for measuring the project. The baseline will be developed using the Swaziland WICBT study commissioned by UN Women and other sources of data. Consolidated six monthly and annual reports will be submitted to UN WOMEN . The annual report should be a proper documentation supported with evidence on results achieved – news clips, photographs etc. The steering committee will approve the report and UN WOMEN will have the final review after which the information will be repackaged into a knowledge product. An annual review meeting will be held to update the WICBT on what has been achieved, consider emerging issues and also engage in discussions on pending issues. An annual work plan will be one of the outputs of this meeting. The Ministry of Commerce will work with a media organisation from the onset of the project to ensure proper coverage of the project and documentation

Mid term and end of project evaluations will be conducted. An external audit will also be conducted for the project in line with the UN Women Project Cooperation Agreement. The UN Women Monitoring

and Evaluation Framework shall be adopted. The advantage of adopting the UN Women Monitoring and Evaluation Framework is because of its gender responsiveness and participatory methodology, which make the process be owned by the national/local teams. The focus of the monitoring and evaluation is on whether **Outcome 6** of the UN Women strategy business plan is being achieved

#### 4. FINANCE

The programme will be financed jointly by the Government of Swaziland and international donors. UN Women will provide seed money to start the programme.

The Government of Swaziland shall also sponsor the programme through existing initiatives such as the Regional Development Fund (RDF) which is provided through Tinkhundla. A strong link between the RDF and the programme for promotion of WICBT shall be established through the created WICBT database which provides all the necessary information on WICBT in the country.

**Sustainability of the programme:** The involvement of a number of stakeholders in the project such as service providers, media, research institutions, development partners, government and private sector will ensure sustainability of the project. Multi-sectoral and human rights based approaches will be used to implement the project. The detailed documentation will also enable other interested parties to build on the initiative. The Government of Swaziland shall, through the Gender Coordination and Family Unit liaise with the steering committee regarding the needs of the sector. This will ensure that the programme benefits from the national budget.

Swaziland does not have an apex body for ICBT associations. There are however, a few registered WICBT associations. The proposed project is new and it is expected to be highly beneficial to the women engaged in informal cross border trade. Although the project will not offer credit to the WICBTs, women will have a better working environment as a result of implementation of the programme.

#### **ANNEXURE TWO: TERMS OF REFERENCE FOR KEY STAFF**

**Program coordinator**-manage the program, be a strong decision maker.

**Media institution**-Working with a media institution from the onset is important to ensure publicity and documentation of the project.

**Monitoring and Evaluation Company/consultant:** Ensuring project relevancy, efficiency, effectiveness, and impact is key. Sharpening the project indicators to ensure that they are measurable is important. A monitoring and evaluation framework has to be developed and a baseline. Data will be collected on an ongoing basis to ensure that the results are being realised. The company/consultant will be involved during the lifetime of the project and number of working days will be based on the expected deliverables. The company will collect evidence on results achieved, provide technical advice on ensuring that the project is delivering as per the indicators. The company will develop a monitoring tool for each activity, i.e. for a workshop, capacities of participants need to be measured before and after to demonstrate usefulness of activity and follow up has to be done on what participants would have done.

**External auditor**-audit books of the program, ensure all regional and apex body work well together

## ANNEXURE THREE: STEERING COMMITTEE MEMBERS: TBC

### ANNEXURE ONE: SAMPLE PERFORMANCE MONITORING FRAMEWORK

Expected results	Indicators	Means of verification/sources of information	Baseline (with indicative timeframe)	Collection method (with indicative timeframe)	Responsibility
<p><b>Goal:</b> To create wealth and reduce poverty and exclusion among WICBT through creating an enabling business environment for WICBT</p>	<p>1. Proportion of women as own account holders and the number of female workers in total employment</p> <p>2. Wage gap: Ratio of Female/Male income in the pilot region</p> <p>3. Proportion of women having access to productive resources (health, infrastructure and financial services)</p>	<ul style="list-style-type: none"> <li>Government statistics</li> <li>UN publications</li> <li>Policies, legislation and plans</li> <li>Government, CSOs and private sector budgets</li> <li>Registration certificates</li> <li>Minutes of the Associations</li> <li>Reports</li> </ul>	<p>Publication of base line survey results in Yr1 within first six months of project; and Yr 3 within last six months of project</p>	<p>Base line data in 2 reports – Yr1, Yr 3</p>	<p>Ministry of Commerce</p> <p>Project Coordinator, Consultant</p>
<p><b>OUTCOME 1:</b> Government integrates WICBT issues in policies, legislation, programmes, plans, strategies and budgets</p>	<p><u>QUANT:</u> Networks that can advance the rights of WICBT in Swaziland</p> <p><u>QUANT:</u> policies, legislation, programmes, plans, strategies and budgets that reflect WICBT issues</p>	<ul style="list-style-type: none"> <li>Government statistics</li> <li>UN publications</li> <li>Policies, legislation and plans</li> <li>Government, CSOs and private sector budgets</li> <li>Registration certificates</li> <li>Minutes of the Associations</li> <li>Reports</li> </ul>	<p>During the first yr review policies , regulations, plans and budgets for their promotion on WICBT</p> <p>Repeat at the end of the project.</p>	<p>During the first three months of implementing programme – consultations mainly; Home affairs, finance and agriculture sectors to establish policies, laws, plans, programmes and budget</p>	<p>Ministry of Commerce, Central Statistical Office</p> <p>Project Coordinator</p> <p>Consultants</p>
<p><b>OUTPUT 1.1</b> Enhanced capacities of government departments to use gender tools and analyse policies, legislation, strategies, budgets, programmes and projects to include WICBT issues.</p>	<p><u>QUANT:</u> Number and type of provisions put in place by the target Ministries to promote WICBT in policies, legislation, strategies, budgets, programmes and projects to including WICBT</p>	<p>Policies, legislation, strategies, budgets, programmes and projects.</p> <p>Capacity building reports</p>	<p>Conduct a capacity assessment during the first three months, repeat in year 3</p>	<p>Conduct pre and post capacity assessments for each workshop, track how participants are using knowledge acquired on an ongoing</p>	<p>Ministry of Commerce,</p> <p>Consultants</p> <p>Project Coordinator</p>

Expected results	Indicators	Means of verification/sources of information	Baseline (with indicative timeframe)	Collection method (with indicative timeframe)	Responsibility
	issues.			basis	
<b>Output 1.2: Strengthened data collection on WICBT in order to inform policy, budgets, legislation and programmes</b>	<u>Quant: Researches conducted to collect data on WICBT</u>	Research reports  Policy reports	Collect data on WICBT during the first year and repeat in year 3	Use ongoing national surveys	Ministry of Commerce  Central Statistical Office
<b>OUTCOME 2: WICBT create wealth, employment generation, poverty reduction and regional integration.</b>	<u>QUANT:</u> % increase in WICBT incomes.	Reports from meetings  Assessment reports on incomes, goods and services.  New markets	At the beginning of the project, establish amounts of resources for WICBT, employment, incomes. Repeat in y3	Consultations and assessment	Ministry of Commerce  Central Statistical Office  Project coordinator
<b>OUTPUT 2.1:</b> Networks for WICBT created or strengthened	<u>QUANT:</u> Number of WICBT Associations established and or supported	Reports on consultations with women on the establishment of associations.  Minutes of the meetings where WICBT advocate for their rights	Yr1 establish networks available and WICBT are holding government accountable for their commitments, specify on what; repeat in yr3	Collect data from the WICBTs at inception of project and at the end of the project	Ministry of Commerce  Central Statistical Office
<b>OUTPUT 2.2 Enhanced capacities for service providers health, financial and infrastructure to deliver quality services to WICBT.</b>	<u>QUANT:</u> Number of service providers targeting WICBT provision of services	Project reports  Government reports  Sector reports	Y1 establish the services accessed by WICBT in health, finance and infrastructure, repeat in y3	Assessment and consultations	Ministry of Commerce  Central Statistical Office  Project coordinator