



SOUTHERN AFRICA TRUST
INFLUENCING POLICIES TO END POVERTY



**THE EXPERIENCES AND CHALLENGES OF WOMEN IN THE SADC REGION
THE CASE OF TRADE AND AGRICULTURE SECTORS**

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LIST OF ACCRONYMS/ABBREVIATIONS

AfDB	-	African Development Bank
ATPC	-	African Trade Policy Centre
FAO	-	Food and Agriculture Organization
CCBT	-	Charter on Cross Border Trade
CCPR	-	Convention on Civil and Political Rights
CEDAW	-	Convention on Elimination of all Forms of Discrimination Against Women
COMESA	-	Common Market for Eastern and Southern Africa
CTIP	-	Commercial Trade and Industrialization Policy of Zambia
CSOs	-	Civil Society Organizations
DTIS	-	Diagnostics Trade Integration Study
FEWSNET	-	Famine Early Warning Systems Network
FNSS	-	Food and Nutrition Security Strategy
GBV	-	Gender Based Violence
GDP	-	Gross Domestic Product
GFP	-	Gender Focal Persons
GoZ	-	Government of Zimbabwe
HIV	-	Human Immunodeficiency Virus
ICBT	-	Informal Cross Border Traders
JICA	-	Japan International Cooperation Agency
MWAGCD	-	Ministry of Women Affairs Gender and Community Development
MAMID Development	-	Ministry of Agriculture Mechanisation and Irrigation
NDP	-	National Development Plan
NGOs	-	Non-Governmental Organizations
NGP	-	National Gender Policy
NGOCC	-	Non-Governmental Organizations Coordinating Council
RAP	-	Regional Agricultural Policy
REC	-	Regional Economic Community
RISDP	-	Regional Indicative Strategic Development Plan
SACBTA	-	Southern Africa Cross Border Traders Association
SAT	-	Southern Africa Trust
SADPA	-	Southern Africa Gender Protocol Alliance
SADC	-	Southern African Development Community
SGDI	-	SADC Gender and Development Index
SPT	-	SADC Protocol on Trade

SSA	-	Sub Saharan Africa
STR	-	Simplified Trade Regime
TFTA	-	Tripartite Free Trade Area
TORs	-	Terms of Reference
USAID	-	United States Agency for International Development
UNECA	-	United Nations Economic Commission for Africa
VSLs	-	Village Savings Loans
WRCN	-	Women Resource Centre and Network
WLZ	-	Women and Land in Zimbabwe
SACBTA	-	Southern Africa Cross Border Traders Association
ZFU	-	Zimbabwe Farmers Union
ZIMASSET	-	Zimbabwe Agenda for Sustainable and Socio-Economic Transformation
ZNWL	-	Zimbabwe National Women's Lobby

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EXECUTIVE SUMMARY

Background

The trade and agricultural sectors play a key role in socio-economic development of the SADC region. Across the world, evidence suggests that trade is an engine of growth (US Government Fact Sheet 2008). Agriculture on the other hand remains central to poverty reduction in the region. It provides a livelihood, including subsistence, employment and income particularly for the majority of the people living in rural areas. According to the SADC Statistical Year Book (2015), both trade and agriculture contributed approximately 20 percent of the regions' Gross Domestic Product in that same year.

Women play a key role in trade and agriculture in SADC, yet they face enormous challenges that hinder their full potential as farmers and traders. In trade, women make a major contribution through their involvement in the production and sale of tradeable goods and as managers and owners of firms involved in trade. They feature significantly in informal trade, selling both agricultural commodities that they produce, as well as other merchandise which they buy from other countries to trade mainly in their home countries. It is estimated that the value of trade conducted by women in the SADC region is approximately US\$20 billion annually (USAID 2016). It is also estimated that 70 percent of Informal Cross Border Traders (ICBTs) in the region are women, and that 30-40 percent of intra-SADC trade comes from informal cross border trade (UN Women 2010). According to the SADC Food Nutrition Security Strategy, women also play a critical role in ensuring food and nutrition security. The Strategy indicates that in SADC, women contribute more than 60 percent to total food production, provide the largest labour force in the agricultural sector and in some Member States, perform more than 70 percent of agriculture work.

This study seeks to assess the extent of gender mainstreaming in the implementation of SADC trade and agricultural policies. Gender mainstreaming in the region is understood to mean taking the concerns of men and women into account at every stage of development planning, implementation, monitoring and evaluation, mindful of the historical disadvantages that women faced, and therefore paying particular emphasis on strategies to empower women as part of the mainstreaming initiatives.

The study focusses on Malawi, Zambia and Zimbabwe and makes an analysis of the status of women involved in agriculture and trade and their level of knowledge of existing sector policies. The study also analyses women's participation in policy dialogue and available institutional mechanisms for coordination at both national and regional levels. The main conclusion of the study is that women's economic empowerment can have an enormous contribution to the development process and poverty eradication efforts of the region.

Summary of Findings

Malawi, Zambia and Zimbabwe are located within the Southern Africa region, with Malawi and Zimbabwe classified as low-income countries, while Zambia has the status of a lower middle-income country. The countries are all landlocked and their economies are

largely agrarian with agriculture playing a significant role in socio-economic development. Wide spread and extreme rural poverty coupled with high unemployment levels remain significant in the three countries, with populations living below the poverty lines estimated at 69.5 for Malawi (IMF 2017) and 60.5 and 72.3 percent for Zambia and Zimbabwe respectively (Index Mundelli 2017).

At the regional level, significant attempts are being made to mainstream gender in regional instruments. According to the Regional Indicative Strategic Development Plan, greater equality among men and women can contribute to economic growth, reduction of poverty and overall human development. The SADC Protocol on Gender and Development was adopted in 2008. It remains the key regional instrument advocating for women economic empowerment, elimination of all forms of discrimination and achievement of gender equality. In this regard, it calls on the Secretariat and Member States to integrate gender into all SADC processes, Protocols, Strategies, Programmes and activities, with a view to achieving gender equality and women economic empowerment.

Findings are that, at the regional level, unlike in the trade sector where gender mainstreaming in policy implementation is generally lacking, SADC agricultural policies acknowledge gender equality and empowerment as an established regional priority and strive to support initiatives under the SADC Protocol on Gender and Development that seek to address gender gaps. The SADC Regional Agriculture Policy compliments the Food and Nutrition Security Strategy, and in acknowledging the fact that the majority of the SADC population is dependent on agriculture, seeks to optimize the potential opportunities that agriculture offers towards food security in order to reduce poverty, malnutrition and hunger, particularly among women.

At the national level, Malawi, Zambia and Zimbabwe are signatories to the SADC Protocol on Gender and Development and Protocol on Trade, and they all subscribe to the Regional Agricultural Policy. The countries have new generation national gender policies that have been developed taking into account regional and international policies, declarations and proclamations on gender. Underlying these policies is the need to ensure gender equality, mainstreaming and integration in the development process, and above all, to elevate the status of women and ensure their participation in economic activities in order to achieve the goal of sustainable development. In addition to national policies and instruments, the countries have acceded to international instruments and conventions in pursuance of gender equality and equity.

However, implementation is observed to be generally weak at all levels, i.e., national and regional. Since implementation of the gender agenda, there has been no assessment of the extent of gender mainstreaming done within the different directorates and units of the Secretariat, nor an evaluation of the impact of policies on gender equality and equity in the region. Reports and other official publications from Malawi and Zambia in particular, as well as interviews carried out during the survey also point to the fact that implementation of the gender agenda is very weak and is more especially hampered by

the fact that Governments do not allocate sufficient resources towards implementation of the agenda. This therefore requires deliberate efforts to enhance implementation at both national and regional levels.

The survey conducted has made interesting revelations regarding the status of women in the agriculture and trade sectors in SADC.

- First, the proportion of households headed by women, comprising of single, widowed and divorced women, is significant, i.e. more than 60 percent. This finding gives credence to the conclusion reached by Lindiwe Hendricks (2001), that the fact that more than 60 percent of households in SADC are headed by women compels the region to focus on women economic empowerment if the region is to make headway in its development efforts.
- The education level of women surveyed differs among the three countries. In the first instance, women in agriculture generally have a lower educational level compared to those in the trade sector. Secondly, Malawi has more of the less educated women, Zambia has relatively better, while Zimbabwe has more of the highly educated women in both the agriculture and trade sectors, possibly being a reflection of the economic hardships in the country which offer fewer employment opportunities in the job market for university and vocational college graduates.
- In all the three countries covered, almost all the women and key stakeholders reported that the majority of women in agriculture were involved in small scale farming due to limited financial resources, limited knowledge and use of farming technologies as well as complex trade procedures and requirements. The structure of land ownership varies greatly across the three countries. In Malawi, most of the women interviewed indicated that they own the land on which they farm. In Zambia, land is largely co-owned by family members, while in Zimbabwe, the majority of women used the land owned by their parents. Further, the majority of the women in agriculture in all the three countries occupy land less than 5 hectares in size. This problem is attributed to challenges relating to access to land by women.
- Survey results confirm findings of other studies with regard to access to finance by women. None of the women interviewed indicated that they got any funding from the commercial banking system. Surprisingly, none of women got any financial assistance from Government. 46 percent of the women indicated that they got support from family members to start their operations, 39 percent used their own savings, 11 percent were assisted by Village Savings Loans or a microfinance institution. Only 4 percent, who are in the agricultural sector, got personal loans from relatives and friends to finance their farming operations.
- The level of knowledge of both agricultural and trade policies among women is very low and a cause for concern. The few women who have some level of knowledge are

either members of associations or unions or working for agencies or institutions dealing with trade and agriculture matters. A number of factors can be attributed to this finding, including the following:

- i) A sizeable number of women interviewed are not affiliated to any form of business association. In this regard, information flow to such traders or farmers would be difficult;
- ii) Low literacy levels contribute to lack of engagement or comprehension such that even where information is documented or communicated, especially in English, as is normally the case, the fact that a trader or farmer is unable to comprehend and inform him/herself accordingly becomes a challenge; and
- iii) Some women are engaged in agriculture or trade as a means of survival and not necessarily to operate businesses that are to prosper and grow. They would therefore not be interested in acquiring any knowledge with regard to policies that would offer support to grow their operations from the relevant authorities.

The challenges faced by women in the trade and agriculture sectors are numerous. In agriculture, five key challenges were identified. These include gender-based discrimination; limited access to credit or finance; limited access to inputs; lack of infrastructure, in particular, storage facilities and transport to and from markets; and lack of skills. In the trade sector, women indicated that when crossing borders, they still undergo harassment by customs officials on either side of the border; sexual abuse and confiscation of goods. The commonly reported forms of abuse and harassment included indecent searching by male security officers, intimate touching of private body parts, requesting for transaction sex, calling of names and verbal insults. Women spoke of corruption, where officials solicit bribes to allow smuggling of goods due to high taxes and other fees that ICBTs are not able to pay. Except at the Chirundu border post, procedures were reported still to be lengthy and complicated. The charges are not only arbitrary and inconsistent, but are very high, leaving businesses with very little or no profit at all. The infrastructure at the borders still remains poor, with inadequate health facilities and where ICBTs cannot cross on that particular day, there are usually no storage facilities for their merchandise to be safely stored. In some cases, ICBTs opt to use ungazetted crossing points to avoid in particular, the charges that they are made to pay at the border which have remained very high.

From a policy perspective, there is lack of coherence and coordination in policy formulation and implementation generally, among different Government ministries and departments. Such actions have mainly served to undermine Government efforts to support women. Cases in point are with respect to implementation of the land reform

policies in Zambia and Zimbabwe. Allocations of land to women according to quotas given by Governments still remains way below the established thresholds.

The study has found out that as important as it has become, the gender agenda and women economic empowerment in particular, has seen an overwhelming increase in the formation of organizations, including NGOs/CSOs in a bid to advance the interests of women. International agencies and donor communities have also partnered with Governments towards promotion of gender equality and equity in the Member States. From a policy perspective, ministries responsible for the gender agenda at national level have overall responsibility for coordination and collaboration with all other ministries and stakeholders in the implementation of the national gender policies. The study established that the mechanisms which are in place for coordination and organisation of women to participate in policy dialogue include national farmers and trade associations or unions and CSOs as well as community governance structures such as area and village development committees. Furthermore, national women economic empowerment platforms have been established and are used to coordinate, engage and consult women on issues of economic empowerment. Despite this, this study found more women who do not have membership in business, trade or farmers associations or unions. This deprives them of the many advantages that they would otherwise enjoy, including the following:

- i) Provision of training and capacity building for members so as to improve their business management and productive skills.
- ii) Advocacy and opportunity to lobby for market space or places of operation, better terms and conditions for borrowing, as well as advocating for policies supporting small and informal businesses and the general improvement in the business environment.
- iii) Ability to network, share experiences and learn from peers.
- iv) Coordinated and more effective approach to policy makers as well as increased awareness of relevant policies, protocols and regulations.
- v) Opportunities for formalizing and growing businesses, as well as support to market products locally and sometimes externally in international markets through trade fairs and international exhibitions.
- vi) Mentoring women to hold leadership positions and empowering them to be able to articulate women specific issues to various stakeholders.

Policy Recommendations

In order to address the many challenges that women in the trade and agricultural sectors of the SADC region face and realize the full potential of women in economic development, the following are the proposed recommendations:

- i) **There is need to create new and alternative avenues for borrowing in order to support women in the trade and agricultural sectors.** CSOs, including business and farmer associations should strive to put in place small funds with which they can extend loans to promising members who demonstrate a higher growth potential. It should also be in the interests of Governments to ensure that capable CSOs are assisted to raise such funds. SADC should also expedite the operationalization of the Regional Development Fund which will usher in the Regional Agriculture Development Fund which is aimed at supporting agricultural development in the region.
- ii) **From a regional perspective, SADC should continue on the path to simplify customs procedures and documentation, while Member States make effort to reduce the burden of domestic taxes and other fees and charges at borders.** This has the potential to increase cross border trade and act as an incentive for women informal cross border traders to use safer and official routes to cross borders, fully declare their goods, thereby enabling Governments to capture data pertaining to cross border trade and increasing tax collection.
- iii) **Wider use of ITC by women traders and farmers should be encouraged to close the information gap.** This will facilitate acquisition of knowledge and information required by women and go a long way in reducing transaction costs, improving productivity and competitiveness within the trade and agricultural sectors. Mobile technology in particular, can be a means to address some of the challenges faced by women cross border traders on a daily basis and ensure secure informal cross border trade by facilitating transactions, communication and networking. As members of COMESA, Malawi, Zambia and Zimbabwe should encourage women to take advantage of the 50 Million African Women Speak Networking Platform to seek funding, to network and access information relating to markets and other business opportunities.
- iv) **Gender mainstreaming in trade policy should be actively promoted, starting from the planning or development stage to implementation.** Member States must push for gender embracing trade agreements so as to promote gender equality in trade. Ultimately this will ensure collection and management of comprehensive gendered trade data which is crucial for policy making and analysis.
- v) **There is need for policy coherence between agriculture and trade on the one hand and with other relevant policies supporting agriculture and trade on the other.** This will entail a shared understanding on one hand as well as a coordinated planning and implementation process that does not undermine policies and

programmes intended to empower women. Ultimately trade and agriculture should become real drivers of economic growth and development in the region, addressing food and nutrition security, high unemployment levels and poverty.

- vi) **Land reform initiatives by Governments should be effectively implemented.** Such efforts should take into account the fact that as a key resource for agricultural production as well as business, lack of access to land by women will have a dampening effect in increasing agricultural productivity and poverty alleviation.

Section 1 of the report provides an introduction to the report covering background on the subject, the role of women as agents of economic development as well as project context and objectives. Section 2 gives an overview of the available regional and national policies, strategies and programmes that support women and the extent of gender mainstreaming in the implementation of such policies. Section 3 provides the findings and highlights key issues that emerged from the study. Section 4 presents policy recommendations to be considered by the region.

1. INTRODUCTION

1.1 Background

The current Southern African Development Community (SADC) programme of action takes its roots from the SADC Treaty of 1992. Specifically, Article 21 of the Treaty outlines areas of cooperation amongst which are food security, land and agriculture; trade, industry, finance, investment and mining; as well as social and human development and special programmes, in which the gender aspects in relation to SADC regional integration are found.

The SADC Regional Indicative Strategic Development Plan (RISDP)¹ was signed in 2003 as a strategic roadmap providing direction for achieving SADC's long term social and economic goals over a fifteen-year period. The RISDP identifies priority areas in which action must be taken to achieve the overarching goal of regional integration with clear milestones and targets for each priority area. With respect to gender, Member States committed to mainstreaming gender into the SADC programme of action as a prerequisite for sustainable development. This was in recognition of the fact that community building could only be achieved by eliminating gender inequalities and marginalization of women throughout the SADC region. In this regard, the work programmes of SADC at regional and Member State level are expected to integrate gender as an integral part of their work.

Evidence suggests that countries that have made trade and export a key part of their development strategies have grown at a faster rate than those that have not². Since the early 2000s, most developing countries have experienced higher and sustained levels of economic growth, with trade being an important driver of this growth³. It is indicated, for instance that, emerging and developing countries, African countries included, enjoyed a sustained average growth rate of real Gross Domestic Product (GDP) of 7.2 percent between 2002-2007 as a result of increased trade⁴. In Sub Saharan Africa (SSA), trade is also the most important source of employment particularly for women, providing over 60 percent of non-agriculture self-employment⁵.

Agriculture also remains the mainstay of SSA economies, contributing a relatively high share of GDP. It is predominantly the source of livelihoods for the majority of people living in rural areas where poverty is most prevalent and provides substantial employment particularly for women. Agriculture remains central to poverty reduction in SADC and

¹ The RISDP was revised in 2015 and the revised version covers the period 2015-2020.

² See Fact Sheet of the US Government Trade Related Assistance Programmes (2008). Article on International Trade as an Engine of Growth for Development: Review of the Monterrey Consensus.

³ Ibid

⁴ Ibid

⁵ ILO (2004) quoted in the Journal of Gender, Agriculture and Food Security, 2016.

provides a livelihood, including subsistence, employment, income and wealth creation for nearly 60 percent of the region's population⁶.

1.2 Women as Agents of Socio-Economic Development

The United Nations Food and Agriculture Organization (FAO) indicates that if women had the same access to productive resources as men, they could increase yield on their farms by 20-30 percent. This could raise total agricultural output in developing countries by 2.5 – 4 percent, which could in turn reduce the number of hungry people in the world by 12-17 percent⁷.

The majority of small holder farmers in Africa are women, who produce crops that have enormous potential for increased trade between African countries and within global markets. Women also play a critical role in ensuring food and nutrition security. In SADC, women contribute more than 60 percent to total food production, provide the largest labour force in the agricultural sector and in some Member States, perform more than 70 percent of agriculture work⁸.

Similarly, women play a key role in trade in Africa and make a major contribution to trade in most African countries through their involvement in the production and sale of tradeable goods and as managers and owners of firms involved in trade. They feature significantly in informal trade. It is estimated that 70 percent of Informal Cross Border Traders (ICBTs) in the SADC region are women, and 30-40 percent of intra-SADC trade comes from informal cross border trade⁹. The United States Agency for International Development (USAID, 2016) estimates that the value of trade conducted by women in the SADC region is approximately US\$20 billion annually.

Bradshaw, Castellino and Diop (2013) argued that the most influential evidence on the importance of women in economic development came from research that was used to support the World Bank's Gender Mainstreaming Strategy launched in 2001. The research indicated that societies that discriminate by gender tend to experience less rapid economic growth than those that treat both men and women more equally. The trio indicated that women have been identified as being a reliable, productive and cheap labour force, making them the preferred work force in certain industries, particularly the textiles and electronic industries. They also indicated that women have also been observed to be good with money including being better at paying back loans, and this has led to them being targeted by microfinance institutions for lending. Finally, they

⁶ See SADC Regional Agricultural Policy (2015).

⁷ See FAO Report (2017): National Gender profile of Agriculture and Rural Livelihoods – Zimbabwe Country Assessment Series.

⁸ See SADC Food and Nutrition Security Strategy (2014).

⁹ UN Women (2010), quoted in USAID Report on Women Cross Border Traders in Southern Africa.

indicated that women are recognized as more efficient distributors of household goods and services, and this has led them to being targeted for resources aimed at poverty alleviation¹⁰.

The Southern Africa Migration Programme (SAMP, 2015) commissioned a study to examine the overall character and significance of cross border trade in poverty alleviation, food security and household livelihoods covering eight countries and twenty borders within the SADC region¹¹. Over 205,000 people passing through the borders were counted including 85,000 traders over the ten-day period of the research. The study monitored over 5500 transactions with customs officials and interviewed about 4500 traders. Among other things, the study found that women comprised a significant proportion of traders, constituting about 56 percent of traders crossing through the border posts surveyed. The study also concluded that informal trade made a relatively significant contribution to Government revenues collected as duties and other charges at border posts. During the ten-day period of the study, R3.75 million was collected from 1,780 traders at the selected borders. The study therefore concluded that the overall volume of trade generated through informal cross border trade and the significant contribution of women in informal cross border trade should be given much greater attention by the Governments of the region as well as the Regional Economic Communities (RECs).

Lindiwe Hendricks (2001) observed that given that on average, more than 60 percent of households in the SADC region are female-headed, the development of the region will directly remain linked to the economic empowerment of women. This, in other words means that, the economic position of women in SADC should not be allowed to deteriorate lest it undermines the development efforts of the region. Therefore, integrating gender dimensions into trade and agriculture related policies can have a positive effect on women economic empowerment as well as the development agenda and poverty eradication efforts of the region.

1.3 Project Context and Objectives

1.3.1 Context

The need to continue research in order to understand the experiences and challenges faced by women engaged in both agriculture and trade is paramount if the full potential of women in contributing to socio-economic development is to be realized. More specifically, recent and specific data on the involvement of women in the agriculture and

¹⁰ See Bradshaw S. Dr, Castellino J. Dr, Diop B. (2013) – Women’s Role in Economic Development: Overcoming the Constraints (2013).

¹¹ The eight countries and borders covered under the study were Botswana (Tlokweng, Kazungula, Ramokgwebana), Lesotho (Maseru Bridge), Malawi (Songwe, Mwanza, Dedza), Mozambique (Lebombo, Namaacha), Namibia (Oshikango, Wenela), Swaziland, Zambia (Nakonde, Livingstone) and Zimbabwe (Beitbridge, Chirundu, Mutare, Nyamapanda).

trade sectors in the SADC region is lacking. This does not only constrain effective policy making, but also prevents an accurate reflection of the extent of problems and challenges faced by women participating in the trade and agriculture sectors.

1.3.2 Project Objectives

The overall objective of the project is to assess the state of implementation of the SADC regional policies on trade and agriculture and the extent of gender mainstreaming done in the implementation of the policies. With a focus on Malawi, Zambia and Zimbabwe, the project seeks an analysis of the status of women involved in agriculture and trade, their level of knowledge of existing relevant policies, their participation in policy dialogue and available institutional mechanisms for coordination. Specifically, the Consultant is expected to carry out the following tasks in order to achieve the objectives of the study:

- i) Review the state of implementation of SADC regional policies on trade and agriculture and the extent of gender mainstreaming done in the implementation of such policies.
- ii) Undertake an analysis of the status of women involved in agriculture in the three selected countries to be covered under the study, namely; Malawi, Zambia and Zimbabwe, and the nature of economic activities they are involved in.
- iii) Undertake an assessment of the level of knowledge among women on policies related to agriculture and trade at national and regional levels.
- iv) Undertake an assessment of the level of participation by women in policy dialogue and existing institutional or coordination mechanisms at national and regional levels.
- v) Propose policy recommendations for women in trade and agriculture in the SADC region.

1.4 Methodology

The methodology entailed both primary and secondary data collection as well as key informant and focused group discussions. For primary data collection, interviews were conducted on the basis of a questionnaire designed to cover the full scope of the research questions and a sample of not less than 40 entities in each one of the countries covered by the survey. The respondents included individual small holder farmers and traders, including ICBTs; Government officials in Customs and Ministries of Trade, Agriculture and Gender; trade and agriculture associations and unions; as well as Non- Governmental Organizations (NGOs) and Civil Society Organizations (CSOs). Regional Economic Communities (RECs), specifically, SADC and the Common Market for Eastern and Southern Africa (COMESA) Secretariats were also interviewed. One focussed group

discussion was conducted with officials of the Ministry of Commerce Trade and Industry in Zambia.

For the desk research, the Consultant obtained and reviewed regional and national policies on gender, trade and agriculture and other relevant official publications such as the National Development Plans (NDPs). The SADC Secretariat was an important source of information on regional policies and protocols which included the SADC Protocol on Gender and Development (SPGD); SADC Protocol on Trade (SPT) and associated instruments; SADC Regional Agricultural Policy (RAP) and its Investment Plan. Discussions were held with relevant officials in Trade, Agriculture and Gender Units of the Secretariat on relevant aspects of the assignment including obtaining their views on gender mainstreaming at national and regional levels.

1.5 Challenges

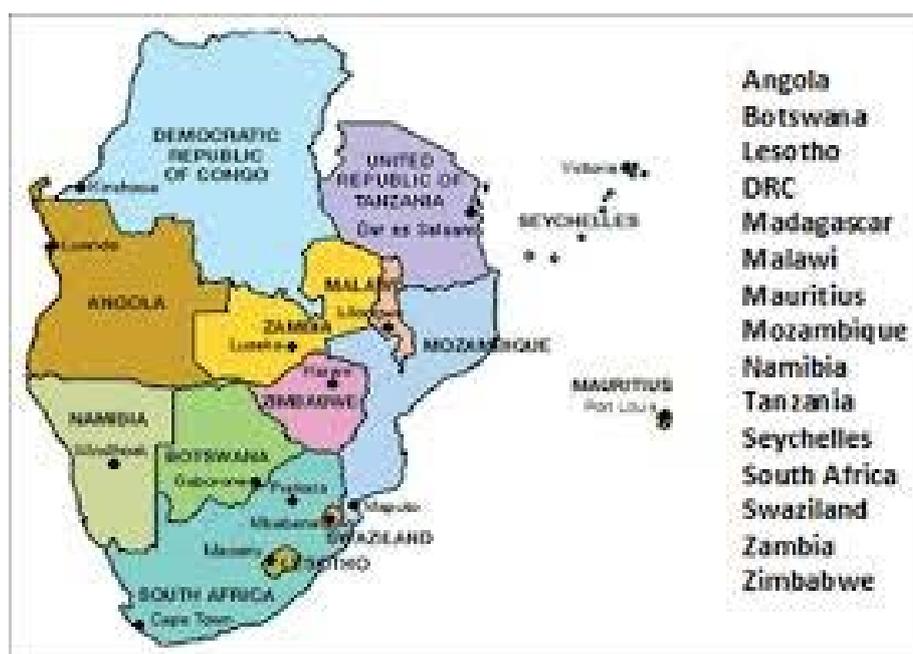
Two major challenges were encountered in the conduct of this study. First the absence of up to date and disaggregated data on the status of women in agriculture and trade. Secondly, the time for the conduct of the survey coincided with the beginning of the festive season. In this regard, it became difficult to find key people who could be interviewed in the offices as they had already started their holidays.

2. A REVIEW OF REGIONAL AND NATIONAL POLICIES

2.1 Overview of the SADC Region

SADC was originally established as a development coordinating conference (SADCC) in 1980 and transformed into a development community in 1992. The goal of SADC is to promote sustainable and equitable economic growth and socio-economic development through efficient productive systems, deeper co-operation and integration, good governance and durable peace and security among its Member States.

Figure 1: Map Showing SADC Member States



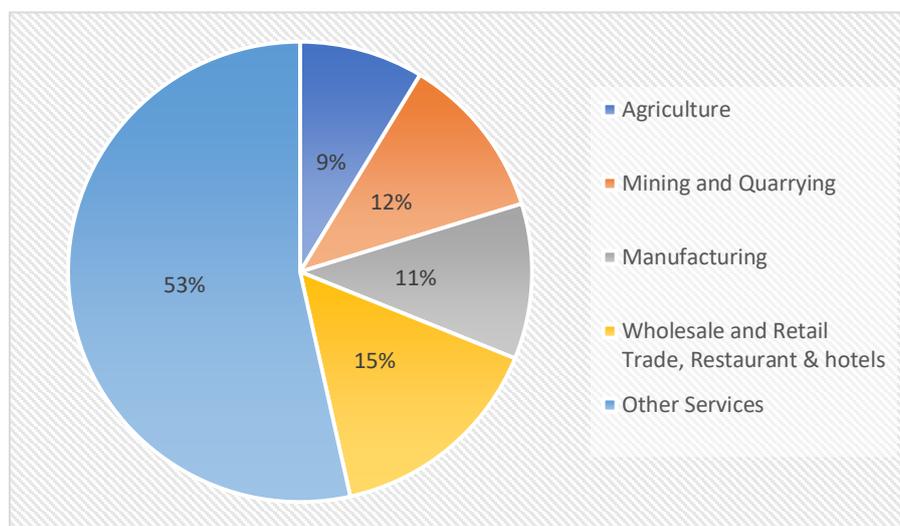
The SADC region has an estimated population of over 292 million people of which, 148 million or 51% are female. The region has a population growth rate of 2.85 percent per annum and an average fertility rate of 4.9 births per woman of child bearing age¹².

The overall macroeconomic situation and economic performance in the region has remained positive, registering an upward trend in economic performance. This is so despite the region's GDP continuously remaining below the regional target growth rate of 7 percent. GDP growth rate stood at an average of 1.4 percent in real terms in 2016 compared to 2.3 percent in 2015. The slowdown is attributed to regional shocks emanating from negative weather patterns, weak commodity prices, and the continued sluggish performance of the global economy since the 2009 global economic crisis.

In terms of sector contribution to GDP, the services sector represented half of SADCs' GDP in the period 2006-2015 and therefore was the main driver of regional growth. Figure 2 below shows the contribution to regional GDP by various sectors in the year 2015.

¹² See SADC Statistical Year Book (2015)

Figure 2: Sector Contribution to GDP in the SADC Region, 2015



Source: SADC Statistical Year Book 2015

The SADC region is richly endowed with abundant and diverse natural resources. However, the region is getting very little in return since its commodities are usually exported in raw form, with most of the value-addition and beneficiation taking place outside the region. The SADC Industrialization Strategy adopted in 2015 is expected to transform the region, through productive capacity enhancement and value addition. It stresses the importance of industrial development as a crucial factor in poverty alleviation and the economic emancipation of the people of the region.

2.2 Main Demographic Characteristics:- Malawi, Zambia and Zimbabwe

Malawi, Zambia and Zimbabwe are located within the Southern Africa region, with Malawi and Zimbabwe classified as low-income countries, while Zambia has the status of a lower middle-income country. The countries are all landlocked and their economies are largely agrarian with agriculture playing a significant role in socio-economic development¹³. Wide spread and extreme rural poverty coupled with high unemployment levels remain significant in the three countries, with populations living below the poverty lines estimated at 60.5 and 72.3 percent in Zambia and Zimbabwe respectively (Index Mundi 2017¹⁴). Malawi is in the same range with 69.5 percent of the

¹³ Zambia however has experienced high economic growth rate between 2004 and 2014 with GDP growth rate averaging 6.7% per annum essentially fuelled by the mineral sector, particularly, copper.

¹⁴ Index Mundi is a data portal that gathers facts and statistics from multiple sources and turns them into easy to use visuals.

population living below the poverty line (IMF 2017)¹⁵. The table below gives the main demographic characteristics of the three countries with a gendered analysis¹⁶.

Table 1: Main Demographic Characteristics - Malawi, Zambia and Zimbabwe

DEMOGRAPHIC FEATURE		MALAWI	ZAMBIA	ZIMBABWE
Population	Total	18.6m	15.72m	13.06m
	Male	50.1%	50%	48%
	Female	49.9%	50%	52%
Population living in Rural Areas	Total	13.7m	9.0m	9.3m
	Percentage	84.6%	58.2%	67%
Human Development Index	HDI	0.476	0.586	0.516
	Ranking	170 th in 2015	139 th in 2014	154 in 2017
Gender inequality Index	GII	0.614	0.587	0.540
	Ranking	145 th	132 nd	126 th
Households headed by	Male	77%	73.4%	65%
	Female	23%	26.6%	35%
Population dependent on Agriculture		85%	60%	70%
Number of people employed in Agriculture	Total	11,922,600	2,864,158	3,573,893
	Male	58.5%	40.8%	30%
	Female	41.5%	56.2%	70%
Labour Force Participation	Male	90.9%	77.1%	70%
	Female	88.1%	78.2%	60%
Contribution to GDP	Agriculture	32%	9.2%	12.2%
	Trade	68%	90%	88%
HIV Infections	Male	8%	11.3%	46.1%
	Female	13%	15.1%	53.9%
Literacy Rates	Male	73%	70.9%	98%
	Female	58.6%	56%	97%

Sources: UNDP Human Development Report 2015, SADC Statistical Yearbook 2014; FAO (2017) National Gender Profile of Agriculture and Rural Livelihoods – Zimbabwe; JICA (2016) Country Gender Profile: Zambia; Zambia Labour Force Survey 2014; PEPFAR Malawi Gender Assessment Report (2015).

¹⁵ See IMF (2017) Economic Development report for the Republic of Malawi – IMF Country Report NO. 17/184.

¹⁶ Data was obtained from various sources and the reference years differ in a few cases. The Zimbabwe data was mostly obtained from the 2017 FAO publication on “National Gender Profile of Agriculture and Rural Livelihoods-Zimbabwe Country Assessment Series”, and is therefore the most recent. For Malawi, sources provided 2015 and 2016 data with 2014 only in very limited cases.

2.3 Regional Policies and Interventions Supporting Women

There have been genuine attempts based on the SADC Gender Policy and preceding instruments, in particular, the SADC Declaration on Gender and Development to mainstream gender in the formulation and implementation of the SADC programme of action. **Gender mainstreaming** in SADC is defined to mean taking concerns of men and women into account at every stage of development planning, implementation, monitoring and evaluation, mindful of the historical disadvantages that women faced, and therefore paying particular emphasis on strategies to empower women as part of mainstreaming initiatives¹⁷.

2.3.1 Regional Indicative Strategic Development Plan (RISDP)

According to the RISDP, greater equality among men and women can contribute to economic growth, reduction of poverty and overall human development. The RISDP (2003) notes that women constitute the majority of the poor in the region as a result of their limited access to and control over productive resources such as land, livestock, credit and modern technology. The Plan also notes that there are laws in some Member States that restrict women's legal capacity, therefore having a direct bearing on their income earning capacities. In this regard, the gender agenda in SADC was formulated with the overall goal of facilitating the achievement of substantive equality between men and women through mainstreaming gender into all national and regional policies, programmes and activities. The plan set out targets based on the following priorities:- the need to develop and strength national gender policies and institutional frameworks; signature, ratification and accession to international and regional instruments on gender equality; repeal of gender discriminatory provisions in Member States' laws; and development and strengthening of specific programmes for economic empowerment of women.

Following the adoption of the RISDP, a number of gender equality reforms were put in place in Member States. The SADC Protocol on Gender and Development (SPGD) was instrumental in ensuring that the gender agenda in Member States is elevated and gender mainstreaming is promoted. The Revised RISDP 2015-2020 emphasises gender mainstreaming capacity building, monitoring of implementation and women economic empowerment.

2.3.2 Gender Specific Policies and Related Instruments

The SPGD adopted in 2008, remains the key regional framework advocating for women economic empowerment, elimination of all forms of discrimination and for achievement of gender equality. The Protocol was preceded by the Declaration on Gender and

¹⁷ See SADC Gender Mainstreaming Resource Kit (2009)

Development (SDGD 1997) and its 1998 Addendum on the Prevention and Eradication of Violence Against Women and Children and the SADC Gender Policy adopted in 2007. The Declaration recognises gender equality as a fundamental human right and advocates for the mainstreaming of gender issues in the SADC programme of action. The Plan of Action for Gender, which operationalized the commitments contained in the Declaration and the Addendum, was put in place in 1992.

SADC has adopted a two-pronged approach to achieving gender equality which entails creating equal opportunities for women and men on one hand and having a specific focus on women's economic empowerment on the other. Twenty-eight targets classified under seven broad headings, namely; constitutional and legal rights; governance; education; economic justice; gender-based violence; sexual and reproductive health; and HIV & Aids were set to be achieved by 2015. Specifically, on economic empowerment, the Protocol, requires Member States to undertake reforms that would give women equal rights and opportunities to economic resources, control and ownership over productive resources, land and other forms of property, financial services, etc., in accordance with national laws. The Protocol has since been revised to align it with developments taking place in the continental and global contexts, namely; the African Union Agenda 2063, Beijing plus 20 and the UN Sustainable Development Goals Agenda 2030. The revised Protocol was signed during the August 2016 Summit.

Gender mainstreaming is facilitated through the SADC Gender Mainstreaming Resource Kit, which was developed to serve as a guide to the SADC Secretariat and Member States in strengthening the institutionalization and integration of gender into all SADC processes, Protocols, Strategies, Programmes and activities with a view to achieving gender equality and empowerment.

Monitoring of implementation is important in ensuring that women are not left behind. Two instruments are used for monitoring implementation of commitments that Member States have undertaken.

- First, ***the SADC Gender Monitor*** was put into use in 2009 and is published every two years by the SADC Secretariat to track progress with respect to the 28 set targets to promote gender equality. Focus has however been on women representation in political decision making and in the management of the public service. Progress with respect to women economic empowerment has never been assessed. The next report scheduled for presentation during the August 2018 Summit will focus on this aspect.
- Second, ***the SADC Gender Protocol Monitor and Barometer***, which is published by the SADC CSOs who have come together under the umbrella of the Southern Africa Gender Protocol Alliance (SADPA). The Barometer uses the SADC Gender and Development Index (SGDI) to track progress against the 28 set targets. The 2016 Barometer reported that SADC had only achieved about two thirds of the targets. Among others, it indicated that:

- i) The SGDI which currently measures economic decision making; female to male unemployment rate, female share of non-agricultural paid labour and the length of maternity leave is at 76 percent¹⁸. The report notes that at this level, the region seems to be making headway in gender equality and equity.
- ii) The proportion of women in decision making has decreased by seven percentage points from 27 percent in 2015 to 20 percent in 2016. According to the Barometer, this aspect is measured by assessing the number of positions held by women at Ministerial, Deputy Ministerial and Permanent Secretary levels within the Ministries of Trade, Industry, Finance and Economic Planning as well as Governors and Deputy Governors in Central Banks. This sharp decline in women's participation in economic decision making is of great concern by the Alliance.
- iii) The women in business leadership is another dimension where improvements are required. Three aspects are taken into account, the percentage of firms with female top managers; the percentage of firms with female participation in ownership and last, the share of women on boards of listed companies. Information is available only with respect to the first two aspects where it has been observed that only four countries recorded at least 50 percent of firms in the country with female participation in ownership and 20 percent in the top managers category.
- iv) Economic policies remain largely gender blind although some countries have enacted policies to boost small to medium businesses owned by women. This is largely attributed to the fact that effective participation of women in policy making is lacking and this results in top down policies that do not address the specific concerns of women.
- v) Women's equal rights to economic resources are still largely hampered by customary laws that deny women property inheritance and stringent credit facilities which limit availability of credit to women.
- vi) The informal economy, which is mainly characterized by cross border trade has been the main source of livelihood for women in developing countries, including the SADC region. In 2014, about 53,000 cross border traders were registered as members of the Southern Africa Cross Border Traders Association (SACBTA), 72 percent of which were women.

¹⁸ The SGDI currently excludes women's access to land, finance and productive resources due to lack of data.

2.3.3 Trade Related Policies and the Gender Dimension

Gender mainstreaming in SADC Trade Agreements is generally lacking. The situation is compounded by a lack of disaggregated data reflecting the performance of women in trade. Solace should however be found in the SADC Industrialization Strategy and Roadmap 2015-2063 which was adopted by Summit in April 2015 in Harare, Zimbabwe. Trade and industry are interlinked such that an expansion of the industrial sector should inevitably lead to growth in trade. The Strategy advocates for mainstreaming gender and youth issues in its implementation. Emphasis is placed on the need to empower and widen the scope and quality of women and youth participation in the industrialization process as part of the efforts to transform the region.

The SADC Protocol on Trade (SPT) was signed in 1996 and entered into force in 2000 following successful negotiations for tariff phase downs. The main objective of the Protocol is to liberalize trade and promote intra-SADC trade. Typical of most trade agreements, the Protocol remains largely gender blind as no gender dimensions were taken into account during its negotiations. The **SADC Trade Facilitation Programme (TFP)**, an initiative aimed, aimed amongst others, at enhancing implementation of the trade facilitation provisions of the Protocol, approved in March 2016 by the Ministerial Task Force on Regional Economic Integration, is also not gender sensitive. However, its inclination towards simplification and harmonization of trade documentation and procedures is a major step towards supporting, in particular, women traders who face insurmountable obstacles when crossing borders.

A **SADC Simplified Trade Regime (STR)** is being developed within the context of the Trade Facilitation Programme and modelled around a similar initiative in the Common Market for Eastern and Southern Africa (COMESA). An STR provides a simplified customs procedure aimed at reducing barriers to trade and transactions costs while clearing at the border. The initiative was developed to assist small scale traders and in particular, women following reports of the many challenges that they face when crossing borders. Indeed the development of an STR reflects the beginning of various reforms required to mainstream gender in trade policy in SADC.

SADC in collaboration with the United Nations Economic Commission for Africa's (UNECA) African Trade Policy Centre (ATPC), launched a study in 2010 whose aim was to assess the gendered impact, gaps, entry points for promoting gender equality, equity and women economic empowerment in the implementation of the SPT, focussing on four countries, Mauritius, Mozambique, Namibia and Zambia. The study confirmed that like most trade agreements, there were no clear directives and targets for Member States to integrate a gender perspective in the SPT during its implementation. The study further identified problems and

challenges limiting the effective integration of gender in the implementation of the Protocol. The study concluded that:-

- i) There was no enabling environment for integrating gender perspectives in the implementation of the Protocol. In this regard, it was observed that, coupled with issues of human capacity, lack of knowledge and awareness of the gender aspects in so far as trade is concerned, there was lack of an effective institutional framework for integrating and overseeing gender dimensions in the implementation of the Protocol.
- ii) Gender related statistics were lacking. The data was not disaggregated with respect to men and women involved in trade, type of activities, employment, time used, resource allocation, etc.
- iii) The importance of collecting trade related gendered statistics was not appreciated, more-so-that there was no government policy requiring the collection and maintenance of gender disaggregated trade data. The study observed that actions were not being taken by authorities at different levels to embark on this crucial role nor educate traders on one hand and organizations such as Customs on the other, on the importance of gendered statistics.
- iv) There was limited knowledge of the Protocol itself within the ministries responsible for gender and the majority felt that the matter was the responsibility of ministries responsible for trade or foreign affairs.

Trade agreements with third parties, namely; the Tripartite Free Trade Area Agreement and the SADC – EU Economic Partnership Agreement, just like the Protocol on Trade, also lack gender dimensions.

Some useful lessons can be obtained from COMESA. With its main focus since establishment in 1994 having been the need to form a larger and stronger economic and trading unit whose aim would be to overcome trade barriers faced by its Member States, COMESA has made strides in ensuring gender mainstreaming in the implementation of its trade policies. These initiatives are also meant to encourage ICBTs from the COMESA region to move towards formalizing their businesses. Women from Malawi, Zambia and Zimbabwe have an opportunity to benefit from these initiatives by virtue of their countries being members of both COMESA and SADC. To a large extent, these countries have been in the forefront of pioneering these initiatives.

BOX 1: Gender Mainstreaming in Trade Policies – Lessons from COMESA

The Simplified Trade Regime

The Simplified Trade Regime (STR) was introduced in 2007, but its implementation in COMESA started in 2010 with an initial launch at the Mwami/Mchinji border post, between Zambia and Malawi. It is a procedure which is being applied at the borders by customs authorities with a view to provide a less complex system of clearance of goods, particularly, by small scale traders. It allows goods that have been agreed upon, and reflected on a *Common List*, and which meet the *Rules of Origin* to cross borders freely on the basis of a simplified customs document. The initial threshold was US\$500, then raised to US\$1000, and currently at US\$2000. Although a number of shortcomings in the system have been observed, overtime the use of the STR has grown. Chirwa (2015) observes that between 2011 and 2013, users of the STR steadily increased from 1507 to 10970 with women constituting 55 percent of the users by 2013. Malawi, Zambia and Zimbabwe were among the first ten pilot countries¹⁹.

The COMESA Charter for Cross Border Trade

The Charter for Cross Border Trade (CCBT) was developed as a response to challenges normally faced by cross border traders at the borders which include high duties and bureaucratic procedures, corruption, sexual abuse and harassment by officials at borders. It was initially piloted by the World Bank in collaboration with the Ministry of Commerce Trade and Industry of Zambia and Malawi Ministry of Trade and Industry as a response to the call by small scale traders in those countries for improving the treatment of traders at the borders, increasing efficiency of processes as well as the need for introducing effective mechanisms for reporting of abuses. It simply introduces a framework of rights and obligations for both traders and border officials with a with a number of provisions specifically intended to address challenges faced by women at the borders.

Passenger and Cargo Manifest System

This system, which is being piloted between Zambia and Zimbabwe is intended first and foremost to assist in data collection pertaining to informal cross border trade. The system demands that a record of goods and its value carried by all traders using buses be sent in advance of the bus to the border station in order to allow authorities conduct a risk assessment as well as capture the data so that clearance could be faster upon arrival of the bus. It provides a privileged expedited clearance for bus operators that comply. It therefore indirectly benefits traders, mainly women, using buses to conduct efficient business by spending less time at borders.

Cross Border Traders Associations

COMESA has been encouraging the formation of registered traders' associations in its Member States in order for them to mobilize small traders, including informal cross border traders for participation in policy dialogue. COMESA ensured this by

¹⁹ The ten COMESA pilot countries were Burundi, DRC, Ethiopia, Malawi, Kenya, Rwanda, Sudan, Uganda, Zambia and Zimbabwe.

encouraging Governments to create the necessary policy environment which can allow traders to form associations while on the other hand supporting the private sector groups to mobilize themselves into associations.

50 million Plus Women Speak Platform

The above is an initiative of the African Development Bank intended to empower women within the COMESA, EAC and ECOWAS regions. It was launched in September 2016 and expected to be completed by December 2021. The project is financed to the tune of about US\$13.3 million to contribute to the economic empowerment of women entrepreneurs through the provision of a social media networking platform through which they can access business training, mentorship, financial services and relevant business information towards their business development and growth while building their own networks of contacts. The target is to reach 50 million plus women in the target RECs by end of the project.

Federation of National Associations of Women in Business in Eastern and Southern Africa (FEMCOM)

This is a COMESA institution, located in Malawi, whose core mandate is to promote activities of women in business in COMESA. It was established in July 1993 and has national chapters in all COMESA Member States. It plays a facilitative, coordinative and catalytic role, working with national federations of women entrepreneurs to create an enabling environment for women in business as well as acting as a forum for exchange of ideas and experiences. Recognizing the challenges that women face with regard to finance, FEMCOM is in the process of operationalizing a women's bank in Burundi.

2.3.4 Regional Agriculture Policies and Gender

SADC agricultural policies embrace gender mainstreaming and in particular, strive to support initiatives under the SADC Protocol on Gender and Development that seek to address gender gaps.

The SADC Food and Nutrition Security Strategy (FNSS) was adopted by the SADC Summit in August 2014 with the aim to address food insecurity in the region. The Strategy acknowledges the pivotal role played by women in ensuring food and nutrition security. According to the Strategy, women contribute more than 60 percent to total food production in the region, provide the largest labour force in the agricultural sector and in some Member States, they perform more than 70 percent of agricultural work which includes planting, weed control, harvesting and processing of food. In this regard, greater recognition is to be given to women in the implementation of strategic objectives and actions towards the attainment of the strategy objectives. Actions would include improvement of productivity of diverse, safe and nutritious foods through mentorship,

skills development and incubation; improved access to land and water; improved access to credit, markets, labour saving technologies and incomes.

The SADC Regional Agricultural Policy (RAP, 2015) acknowledges gender equality and empowerment as an established regional priority. In this regard, the Policy advocates for promoting and supporting the effective mainstreaming of gender issues of relevance to agriculture, food and nutrition security into regional and national policies and strategies. The Policy complements the FNSS, and particularly in acknowledging the fact that the majority of the SADC population is dependent on agriculture for their livelihoods, seeks to optimize the potential opportunities that agriculture offers towards food security, thereby reducing poverty, malnutrition and hunger, particularly among women. The Policy advocates for promoting and supporting effective gender mainstreaming in agriculture and food and nutrition security and specifically aims to support initiatives under the SPDG that seek to address the gender gap from an agricultural perspective.

2.4 National Level Initiatives: The Case of Malawi, Zambia and Zimbabwe

Malawi, Zambia and Zimbabwe are signatories to the SADC Protocol on Gender and Development and Protocol on Trade, and all subscribe to the Regional Agricultural Policy. The countries have new generation national gender policies that have been developed taking into account regional and international policies, declarations and proclamations on gender. Underlying these policies is the need to ensure gender equality, mainstreaming and integration in the development process, and above all, to elevate the status of women and ensure their participation in economic activities in order to achieve the goal of sustainable development. In addition to national policies and instruments, the countries have acceded to international instruments and conventions in pursuance of gender equality and equity. Table 2 below highlights international instruments and conventions that Malawi, Zambia and Zimbabwe are party to.

Malawi

According to the National Human Development Report on Inclusive Growth (2015), poverty in Malawi has remained prevalent especially in rural areas, among women and other disadvantaged groups. Unemployment is more common among females than males due to low levels of literacy, customs and religious values. Therefore, Malawi's development priority remains to pursue economic growth and distribute the dividends across all sections of the population equitably. The Constitution of Malawi adopted in 1994 provides for gender equality, promotion of women's rights and prohibition of any kind of discrimination based on gender. The Constitution also prohibits the National Assembly or any subordinate legislative authority from creating any law or taking any action that would abolish or infringe on people's rights and freedoms.

A **National Gender Policy (NGP) for Malawi** was adopted in 2000. The main objective of the Policy is to mainstream gender in the national development process so as to enhance participation of women and men, girls and boys for the attainment of sustainable and equitable development and poverty eradication. The Gender Policy was revised in 2015

to align it to the revised Malawi Constitution and to take into account Sustainable Development Goals and various other international and regional instruments on gender equality and women empowerment that Malawi is party to.

Table 2: International Instruments on Gender that Malawi, Zambia and Zimbabwe are Parties to

NO	INSTRUMENT/CONVENTION	MALAWI	ZAMBIA	ZIMBABWE
1.	The United Nations Convention on the Elimination of all Forms of Discrimination Against Women (1979)	✓	✓	✓
2.	SADC Protocol on Gender and Development (2008)	✓	✓	✓
3.	Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa (2003)	✓		✓
4.	African Union's Solemn Declaration on Gender Equality in Africa (2004)	✓		✓
5.	UN Resolutions: 1325 (2000) 6 and 1820 (2008) on women, peace and security and ending sexual violence in conflict situations	✓		
6.	SADC Declaration on Gender and Development	✓	✓	✓
7.	The Vienna Conference on Human Rights;	✓		
8.	The Convention on the Rights of the Child	✓		
9.	The Beijing Declaration and Platform of Action	✓		✓
10.	COMESA Gender Policy	✓	✓	✓
11.	United Nations Charter 1945		✓	
12.	The Convention on Political Rights of Women 1953		✓	✓
13.	Convention on Nationality of Married Women 1957		✓	
14.	The Convention on Consent to Marriage, Minimum Age of Marriage and Registration of Marriages 1962		✓	
15.	The African Charter on Human and People's rights (1981)		✓	
16.	The United Nations Charter on the Rights of the Child (1989)		✓	

17.	Chapter 24 of Agenda 21 – Global Action for Women Towards Sustainable and Equitable Development Programme 1992		✓	
18.	Equal Remuneration Convention			✓
19.	Convention on Prohibition of Discrimination in Occupations			✓
20.	Convention of Elimination of Worst Forms of Child Labour			✓
21.	Convention on Economic, Social and Cultural Rights			✓

Source: 1. National Gender Policy Malawi, (2015); 2. Zambia Strategic Country Gender Assessment: A report of the World Bank, (2014); 3. National Gender Profile of Agriculture and Rural Livelihoods, Zimbabwe: FAO (2017).

Since the development of the NGP, the country has seen an increase in efforts to promote gender equity and equality through the adoption and implementation of gender related policies, legislative instruments and programmes including the development and implementation of Gender Mainstreaming Guidelines. However, despite this, progress towards gender-based equality in the society has continued to be slow because of wide discrepancies between formal and customary laws, as well as continued reliance on traditional justice forums by Malawians (FAO 2011).

National efforts to attain gender equality and equity are spearheaded by the Ministry responsible for Gender, Children and Social Welfare, in consultation with stakeholders who include Development Partners and NGOs, among others.

The trade and agriculture policies in Malawi embrace gender mainstreaming in trade and agriculture sectors. The goal of the National Agriculture Policy (2016) is to achieve sustainable agricultural transformation that will result in increased incomes for farm households, improved national food and nutrition security and agricultural exports. The policy aims at empowering women and youth through promoting the establishment of cooperatives, access to ownership and control of productive resources as well as finance for women. It also seeks to promote agricultural education and technical training for women, youth, and vulnerable groups. The Ministry of Agriculture’s Department of Extension Services also has a responsibility to ensure that gender and HIV issues are mainstreamed in national agriculture programmes.

Zambia

Zambia’s strategic development goals and objectives are set out in the country’s first national vision, through which the country aspires to become **“a Prosperous Middle-Income Nation by 2030”**. Among others, the Vision acknowledges that the dual legal system in the country in which both the statutory and customary laws apply is a major source of discriminatory practices against women. In this regard, the Vision envisages the creation of an enabling environment aimed at reducing and ultimately eliminating gender imbalances on one hand and women economic empowerment on the other. The ultimate

objective is to achieve gender equity and equality in socio-economic development process by 2030.

The current **7th National Development Plan**, launched in April 2017 – March 2023, has the theme “*Accelerating Development Efforts Towards Vision 2030 Without Leaving Anyone Behind*”. The Plan acknowledges that gender inequality remains an important issue for policy in Zambia. It also acknowledges that women and children are the most marginalized, a situation that is compounded by the fact that society still reinforces inequality in women’s access to productive resources due to discriminatory practices and laws which are patriarchal in nature. These practices place an unfair burden on women and relegate them to the second-class citizens. The Plan further acknowledges that Zambian women have fewer decision making positions compared to men at all levels and still remain the worst victims of the country’s high levels of unemployment and poverty. Therefore, Government has committed to gender affirmative action; gender mainstreaming and empowerment; as well as girl-child education promotion.

Zambia enacted its revised **National Gender Policy and National Gender Implementation Plan in 2004**. The vision of the Policy is “*A Nation of Gender Equity and Equality for Sustainable Development*”. The Policy is founded on the provisions of the National Constitution, which advocates for equal rights of men and women. A new Act amending the Constitution to remove all provisions with a bias against women and to align it to regional and international instruments was passed in January 2016 and further informed the policy.

Steady improvements towards gender equality are being made and the Gender Office under the Cabinet Office was elevated to an independent Ministry of Gender in 2012. The Gender Ministry is responsible for the formulation, implementation, target setting and review of policies to facilitate gender equity, equality and mainstreaming as well as management of other relevant activities. In all Ministries, Gender Focal Points (GFPs) have been appointed to liaise with the Ministry of Gender in the implementation of the gender agenda. A Parliamentary Committee was set up in 1991 to oversee gender mainstreaming across all sectors of the economy. Several NGOs and CSOs including the NGO Coordinating Council (NGOCC) and the Zambia National Women’s Lobby (ZNWL) exist and are actively involved in advocacy and exchange of opinion with Government on gender equality, women’s rights and empowerment.

In the trade area, the *Commercial, Trade and Industrial Policy of Zambia* also embraces gender equality and women empowerment. The Policy has amongst others, the objective to promote gender equality in the productive sectors of the economy and to increase representation of women at all levels, as well as actively promoting more women entrepreneurship. The Policy is currently being revised and the Ministry of Trade indicates that gender aspects remain critically important in policy and strategy development and that the draft instruments have to go through the Parliamentary Committee on Gender to ensure that gender aspects have been adequately integrated in the revised document.

The year 2016 saw the launching of the **Second National Agricultural Policy** in Zambia following the end of the 2004-2015 Policy. Gender mainstreaming is one of the major objectives of the Policy, in which Government commits to strengthening the integration of gender issues at all levels of agriculture development in line with national, regional and international instruments. This will involve promotion of women and youth participation in agriculture; mainstreaming gender through training, knowledge and skills acquisition; promoting access to productive resources and other agricultural services by women and youth; as well as the development of appropriate technologies for women and youth.

The implementation Framework for the Policy is the responsibility of the Ministries of Agriculture as well as that of Fisheries and Livestock. Strong partnerships with farming communities, input suppliers, traders, NGOs and CSOs, agroindustry and financial institutions as well as the RECs have been developed for collective implementation of the policy.

Despite commitments made as well as implementation arrangements in place, it is observed that there is no firm commitment to set the indicators and annual budget for implementation of the gender equality and empowerment agenda (JICA 2016). This view was highlighted before in the Living Conditions Monitoring Survey (2015) which indicated that despite the presence of a National Gender Policy and Gender Ministry, as well as GFPs in the Ministry of Agriculture and Cooperatives, the policies and positions have very little visibility, financing or training to make meaningful changes on the ground.

Zimbabwe

To guide national development for the period 2013-2018, the Government of Zimbabwe crafted a new economic blue print, the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZimAsset) with the Vision, **“Towards an Empowered Society and a Growing Economy”**. Since its launch, ZimAsset has served as the nation's economic development plan and the basis on which all Government policies, projects and programmes have been formulated and implemented. Among others, ZimAsset seeks to improve gender equality and equity through encouraging women's participation in economic decision making and politics.

The policy environment for implementing the gender equality agenda in Zimbabwe is described as very conducive (FAO 2017). A National Gender Policy was first adopted in 2004 and revised in July 2017. The commitment of the Government of Zimbabwe in ensuring gender equality is reflected in what is stated as the primary goal of the policy, which is **“the need to improve the status of women”**. Its purpose is to eradicate gender discrimination and inequalities in all spheres of life and development. A multi-sectoral approach is taken to ensure that all stakeholders take appropriate actions in addressing gender inequalities within their areas of mandate in line with the policy.

A strong national gender machinery exists in Zimbabwe, with the Ministry of Women Affairs Gender and Community Development (MWAGCD) spearheading the national agenda for gender equality. Like in Zambia, the ministry is supported by GFPs, who are deployed to all other ministries within Government. The ministry has a highly decentralized structure with a strong presence in the rural areas. Its vision is to have prosperous and empowered women and communities which enjoy gender equality and equity.

In view of the importance of agriculture to the economy of Zimbabwe, and the involvement of the majority of women in agriculture as small holder farmers, the MWAGCD works very closely with the Ministry of Agriculture Mechanization and Irrigation Development (MAMID) to tackle the gender dimension of every sector of agriculture in the country. This has led to MAMID taking a deliberate stance to ensure that it recruits as many women agriculture extension officers as possible in order to encourage women farmers to avail themselves for training, participation during meetings and decision making. The Government actively collaborates with CSOs, development partners and international organizations who are equally instrumental in moving the gender equality agenda forward in Zimbabwe. Box 2 below shows six key elements that inform gender mainstreaming and women economic empowerment in Zimbabwe.

The Gender Forum exists as a platform created to discuss, support and promote women's issues in Zimbabwe, including both agriculture and trade. It comprises of Women's Coalition, all CSOs based in urban and rural areas working for the interest of women and gender equality and equity, focussing on human and women rights issues; agriculture and rural development including women's economic empowerment.

Box 2: Elements Guiding Women Economic Empowerment in Zimbabwe

Women economic empowerment in Zimbabwe should aim at ensuring that:

1. Women become key participants in the economy through meaningful involvement in all key sectors of the economy.
2. Economic opportunities for women, i.e. the quantity and quality of women's economic involvement in leadership and ownership of the means of production, beyond their mere presence as workers.
3. Educational empowerment of women, which is the most fundamental prerequisite for women in all spheres of life.

4. Political empowerment, particularly with reference to equal representation and meaningful involvement of women in decision making at all levels in the public and private sectors including local government, access to and control of land and other resources, as well as preserving the environment.
5. The health and well-being of women through access to sufficient nutrition, and reproductive health facilities.
6. Community development with regard to taking charge of and controlling the basic means of securing water, providing food, fuel and overseeing family health and diet.

Source: National Gender Profile of Agriculture and Rural Livelihoods: - Zimbabwe Country Assessment Report (2017)

The Agricultural Policy (2012-2032) was formulated to address issues concerning crop and livestock production, marketing and trade and efforts continue to be made to mainstream gender in agriculture. FAO has been actively involved in Zimbabwe's agriculture, fisheries and forestry sectors as far back as 1981 and has been collaborating with the Government of Zimbabwe to support agricultural policy development and implementation in order to promote food security and good nutrition. Gender equality remains central to FAO's mandate and in this regard, works with Government to achieve equality between women and men in sustainable agricultural productivity and natural resources management through facilitating: i) equal participation of men and women in decision making in rural institutions and in shaping laws, policies and programmes; ii) equal access to and control over decent employment, incomes, and other productive resources; iii) equal access to goods and services for agricultural development and to markets; and iv) ensuring women's work burden is reduced by 20% through improved technologies, services and infrastructure.

Cooperation with FAO has had the overall effect of improving gender and equality, but more importantly, women's participation in dialogue, policy and decision making within the agricultural sector. Rural institutions, especially the Zimbabwe Farmers Union, the largest farmers interest group representing over a million farming households has, among others, established a gender wing to deal with gender issues in agriculture. The organization also has an active network of women and gender focussed civil society groups who empower women through skills building and leadership training, gender budgeting, advocating for land-rights and gender friendly finance.

The **National Trade Policy of Zimbabwe** seeks to create an enabling business environment, improve ease of doing business and generate opportunities for entrepreneurs on the domestic, regional and international fronts. The Government has ensured gender mainstreaming in the implementation of the Policy by facilitating

participation of the marginalised. Due consideration is being given to women to equally access trade finance and trade support services. In this regard, women are facilitated to participate in local regional and international exhibitions, to create market linkages and to improve networking with other organisations which support women empowerment, gender equality and community development.

The above analysis reflects a high incidence of gender mainstreaming, particularly at the planning level, at both the national and regional levels. It is evident that gender mainstreaming was at centre stage in the development of the Regional Agriculture Policy and the Food and Nutrition Security Strategy. The RAP Action Plan further translated the broad policy statements into actionable items for implementation. This is not true with respect to trade policies, and there would be need for improvement.

However, implementation is generally observed to be a very weak point in all fronts. The SADC Secretariat has indicated that since the implementation of the gender agenda, there has been no assessment of the extent of gender mainstreaming done within the different directorates and units of the Secretariat, nor an evaluation of the impact of policies in the overall sphere of gender equality and equity in the region.

Reports and other official publications from Malawi and Zambia in particular, as well as interviews carried out during the survey also point to the fact that implementation of the gender agenda is very weak in Member States and is more especially hampered by the fact that government does not allocate sufficient resources towards implementation of the gender agenda. This therefore requires a deliberate effort to enhance implementation at both regional and national levels.

3 THE SITUATION OF SADC WOMEN IN THE TRADE AND AGRICULTURE SECTORS – FINDINGS AND KEY ISSUES

3.1 Main Demographic Characteristics of Women Interviewed

For purposes of this research, 120 entities were interviewed, 40 each from Malawi, Zambia and Zimbabwe using the questionnaire attached as Annex 1.

The table below summarizes the different categories of the respondents. All together 48 informal cross border traders were interviewed, 36 small holder farmers, 15 Government officials mainly from Ministries of Gender, Agriculture and Trade, Commerce and Industry. No CSOs were covered during the survey in Zimbabwe. As the survey started a week just before the Christmas break, it was decided to focus mainly on traders and farmers as they were easily accessible. However, discussions had been held before with some CSOs, in particular, Zimbabwe Cross Border Traders Associations involving a representative from the head office and the branch office in Bulawayo. These provided useful information which later informed the study.

Table 3: Different categories of Respondents Covered in the Survey

Country	ICBTs	Farmers	Govt. Officials	NGO/CSOs	RECs
Malawi	12	10	9	8	1 ²⁰
Zambia	14	10	4	8	4
Zimbabwe	22	16	2	0	0

Source: Author

Table 4 below gives the main demographic characteristics of women ICBTs and farmers covered in the survey. The survey assessed the status of women involved in the agriculture and trade sectors, their level of knowledge of related policies, their participation in policy dialogue and the mechanisms they use for coordination. Small holder farmers and cross border traders constituted 70 percent of the sample and the rest 30 percent. One focussed group discussion was convened with officials of the Ministry of Commerce and Trade in Zambia. Lists of interviewed individuals and organizations are attached as Annexes 2, 3, and 4 for Malawi, Zambia and Zimbabwe respectively.

Of the 84 women cross border traders and small holder farmers, 40 percent were married and the rest, 60 percent, either single, divorced or widowed. This means on average, about 60 percent of the households interviewed were female headed. These findings give credence to the observation by Lindiwe Hendricks (2001) that with more than 60 percent

²⁰ The REC indicated under Malawi refers to the Confederation of National Associations of Women in Business in Eastern and Southern Africa, FEMCOM, a full institution of COMESA established in Malawi. The other representatives listed under Zambia were officials of the COMESA Secretariat based in Lusaka/Zambia. Separate interviews were held with representatives from Gender, Trade, Industry and Agriculture.

of the households in the SADC region being female headed, the economic empowerment of women remains critical.

Table 4: Main Demographic Characteristics for Women Covered in the Survey

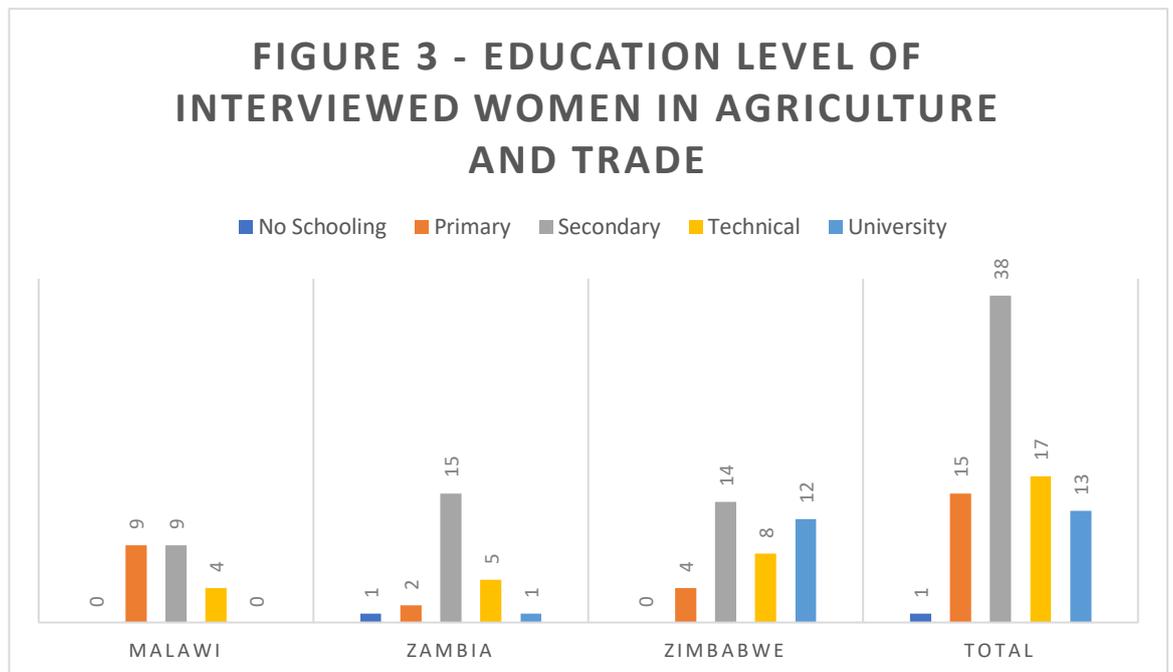
DEMOGRAPHIC FEATURE		CBT (48)				Farmers (36)				Total (84)
		M	Za	Zim	Sub total	M	Za	Zim	Sub Total	
Marital Status	Married	5	7	5	17	6	5	6	17	34
	Single	5	3	6	14	1	1	2	4	18
	Divorced	2	1	8	11	0	1	4	5	16
	Widowed	0	3	3	6	3	3	4	10	16
Age	15-24	5	0	1	6	1	0	0	1	7
	25-34	2	6	12	20	1	1	7	9	29
	35-44	5	7	7	19	3	1	2	6	25
	45-54	0	1	2	3	1	3	6	10	13
	55-64	0	0	0	0	3	3	1	7	7
	65+	0	0	0	0	1	2	0	3	3
Educational background	Never been to school	0	0	0	0	0	1	0	1	1
	Primary school	0	2	0	2	9	0	4	13	15
	Junior Secondary school	2	8	0	10	1	3	0	4	14
	Senior secondary school	6	4	8	18	0	0	6	6	24
	Technical/vocational	4	0	6	10	0	5	2	7	17
	University	0	0	8	8	0	1	4	5	13
Economic activities engaged in	Merchandise trade	11	5	22	38	0	0	0	0	
	Agriculture	0	0	14	14	9	10	14	33	
	Both	1	0	2	3	1	0	2	3	
Financed to start business	Yes	12	14	22	48	10	10	16	36	
	NO	0	4	0	0	0	0	0	0	
Source of Funding	Family	7	8	11	26	2	5	6	13	39
	Own savings	2	6	9	17	4	5	7	16	33
	Village savings Loans /Microfinance institution	3	0	2	5	1	0	3	4	9
	Personal loans	0	0	0	0	3	0	0	3	3
	Government	0	0	0	0	0	0	0	0	0
	Bank loans	0	0	0	0	0	0	0	0	0

Source: Author

The ages of the women ranged from 15 to 65 plus, with the more elderly found in the agricultural sector. However, the majority fall in the age group 25-34 years, reflecting generally an economically active population, particularly in the trade sector.

The education profile of the women interviewed reflects generally, an above average population in terms of schooling.

A relatively smaller number of women surveyed (15 in number or 18 percent) have basic qualifications of primary school certificate with only 2 percent of this proportion in trade and the rest, in the agricultural sector. Altogether 38 (46 percent) have secondary education and the rest, 30 (35 percent) have technical or vocational education qualifications from a technical institution or university. There was only one person in the sample who has never been to school, found in the agricultural sector.



A large number of the women with technical and university qualifications are from Zimbabwe (26 out of 30) or 24 percent of the sample. None of the women interviewed in Malawi has university level studies. The majority, 21 percent of total have either primary or secondary education. In Zambia, 24 percent of the total have either secondary school or vocational education. Therefore Malawi has more of the less educated women, Zambia has relatively better while Zimbabwe has more educated women in both the agriculture and trade sectors compared to other two countries.

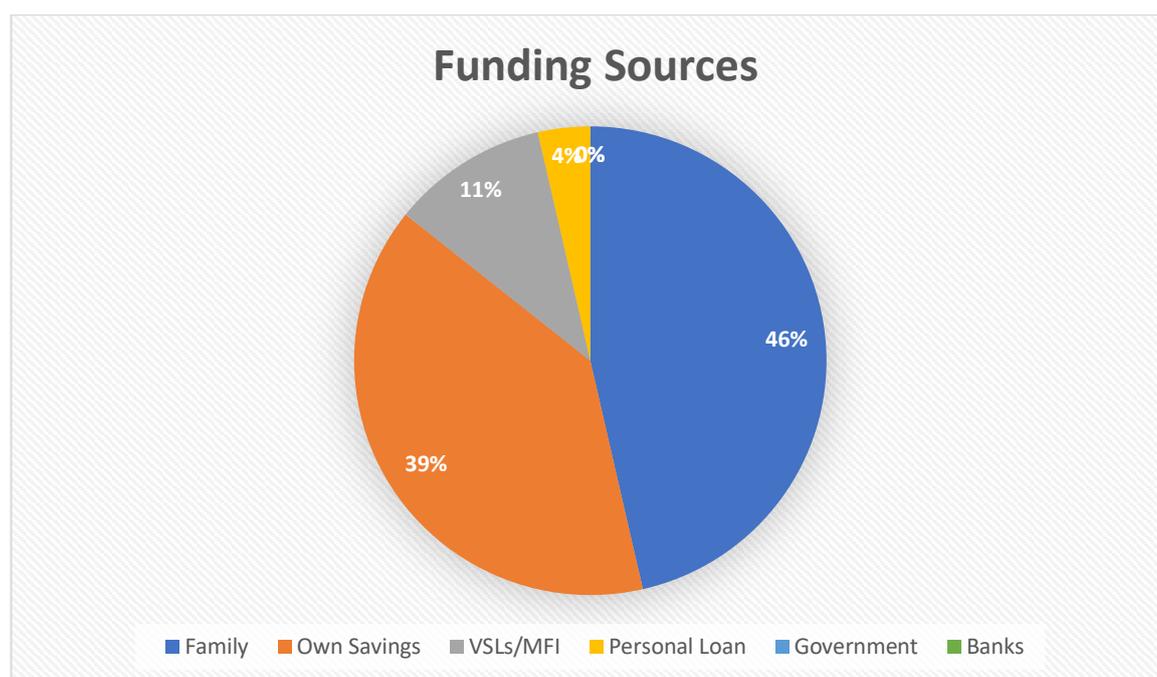
Survey results confirm findings of other studies undertaken before with regard to access to finance. None of the women interviewed indicated that they got any funds from the commercial banking system. Surprisingly, none of women got any financial assistance

from Government. 46 percent of the women indicated that they got support from family members to start their operations, 39 percent used their own savings, 11 percent were assisted by Village Savings Loans (VSL) or a Microfinance Institution (MFI). Only 4 percent, who are in the agricultural sector, got personal loans from relatives and friends to finance their farming activities (See Figure 4). In fact in Zambia, women were financed solely by family and own savings.

3.2 Women in Agriculture

Generally, women are involved in all subsectors of agriculture, i.e. crop farming including horticulture, poultry and livestock farming, fisheries and aquaculture and forestry. Women are also involved in post-harvest management activities including winnowing of maize, small grains, groundnuts and beans after shelling and to some extent, adding value through processes such as packaging and marketing of the produce. The roles played by women vis – a -vis those of men are often very distinct. FAO (2017) indicates that where women are involved in livestock production, they prefer to venture into small stock farming such as poultry and goats where they can easily raise money to support family needs and leave cattle farming to men. In the case of forestry farming, management of forests is done by both men and women, but women mostly have the responsibility of nursing young trees while men are mainly involved in the harvest, treating of the timber and the selling arrangements. In fishing family enterprises, the FAO report indicates that men do the fishing while women are responsible for activities such as salting, drying, cleaning of racks and premises, and sometimes finances and staff management.

Figure 4: Funding Sources for Cross Border Traders and Farmers Interviewed



In all the three countries covered, almost all the women and key stakeholders reported that the majority of women in agriculture were involved in small scale farming due to limited financial resources, limited knowledge and use of farming technologies as well as complex trade procedures and requirements.

In Malawi, all women farmers interviewed were involved in horticulture, producing vegetables, pulses, grains and uncommonly two farmers from Mulanje reported that they are growing chilli (pepper). The farmers were apparently growing chilli with support from National Small Holder Farmers Association of Malawi (NASFAM). NASFAM provides the seed on loan and buys the crop after harvest to process it into chilli sauce and markets it locally and internationally. All the women farmers reported to have been growing crops for commercial purposes in order to earn money to help them meet their basic household needs. The profits, if any, were saved for future financing of their farming businesses. Very few Malawian farmers, (30 percent) reported to be keeping small livestock on a small scale for home consumption and occasionally selling to earn income to help with household needs.

In Zambia, most of the women interviewed were involved in horticulture production (60 percent) and others in production of grains such as maize and millet. A few were in livestock - piggery production and poultry.

Similarly, the majority of the Zimbabwean women in agriculture are engaged in horticulture and small stock farming. Women farmers who practiced urban farming are completely doing horticulture with their produce being vegetables and grains. The interviewed women farmers in rural areas indicated that they are engaged in horticulture and small stock, they owned cattle, goats, pigs and sheep. They further reported that they use traditional methods of farming which require hard labour, as a result their yield is poor both in terms of output and quality.

3.2.1 Land Ownership by Women in Agriculture

The structure of land ownership varies greatly across the three countries. In Malawi, most of the women interviewed indicated that they own the land on which they farm. In Zambia, land is largely co-owned by family members, while in Zimbabwe, the majority of women used the land owned by their parents. Only 7 percent of the women interviewed in Zimbabwe owned the land. These few women who owned the land indicated that they inherited the land after their husbands died (See table 4). This finding supports the observation by FAO (2017) that despite the land reform programme, women's access to land remains limited. FAO further indicates that of the 96 percent of the land acquired under the land reform programme, only 10 percent of that land went to women, falling short of the allocated quota.

Table 4: Farm ownership by women in agriculture - Malawi, Zambia and Zimbabwe

FARM OWNERSHIP	MALAWI %	ZAMBIA %	ZIMBABWE %
Self-owned	50	20	7
Co-owned	20	60	33
Owned by parents	0	10	46
Rented	30	0	11
Other	0	10	3

Source: Author

The majority of the women in agriculture also occupy land less than 5 hectares in size, which problem they attribute to challenges relating to access to land by women. In fact, 100 percent of the interviewed women in Malawi occupied land less than 5 hectares. Where the majority were using their own farm land which was inherited from their families, they complained that due to bigger family sizes, siblings have to share small portions of family land which limits their scale of farming. Furthermore, in such cases, the male siblings got the lion's share of the land. Where land is rented, women occupy smaller pieces of land as they cannot afford to pay rent on sizeable pieces of land. In Zimbabwe, 90 percent of the respondents used land less than 5 hectares, and 4 percent occupied between 5 ha and 10 hectares. With this scenario, FAO (2013) in Zimbabwe, observed that there is a significant global gender gap in agriculture, which translates into a costly lost opportunity to improve the quality and quantity of food supply in the country.

The situation is a bit different in Zambia where 40 and 30 percent of the women indicated that they occupy land of up to 10 and more than 10 hectares respectively. This is contrary to the national profile which indicates that the majority of women in agriculture own land smaller than two hectares each²¹. Generally with smaller pieces of land, women resort to traditional methods of farming whose yield is very minimal. Approximately 71 percent of women farmers interviewed used traditional farming methods.

3.2.2 Level of Knowledge of Agricultural Policies Among Women

Policies related to agriculture address issues concerning crop and livestock production, marketing. Therefore knowledge of such policies is crucial for small scale farmers most of whom are women. However, most women interviewed indicated a lack of knowledge with regard to agricultural policies, both national and regional. The study reveals that in Malawi, all the women interviewed reported that they were not aware of any policies and programmes related to agriculture. Key stakeholders were in agreement with this finding and estimated that 80 to 90 percent of women in agriculture lack knowledge of policies and programmes related to agriculture. The most cited reasons for this problem was high levels of illiteracy levels among the women which contributes to poor access to

²¹ See Republic of Zambia: Ministry of Gender and Child Development (2013): Challenges and Opportunities for Gender Equality in the Small Holder Agricultural Sector in Zambia-Evidence from the Gender Assessment of the Farmer Input Support Programme.

information, lack of initiative by Government and other non-state actors to disseminate these policies, low levels of participation in policy dialogue and other high level technical forums. The stakeholders also reported that only few women in agriculture who are advantaged through having access to media, active membership and participation in farmers associations and organizations are knowledgeable of the policies and programmes.

The level of ignorance regarding agricultural policies is the same in Zambia. 90 percent of the women interviewed indicated that they were not aware of any regional or national agricultural policies which are in existence. picture that emerged in Malawi is the same as that in Zambia. Despite the high level of education among the sampled group in Zimbabwe, 71 percent of the respondents were not knowledgeable of national policies, while 73 percent were not aware of any SADC or COMESA policies on agriculture. Only 21% of the respondents, most of whom were working in either agriculture associations or Government agriculture agencies or research institutes had knowledge of the policies. The same is applicable with respect to regional policies. The findings affirm that women in the agriculture sector lack information on policies that seek to address some of the challenges they face in their sector.

Table 5: Level of knowledge Among Women on Agricultural Related Policies- Zimbabwe

Statement	YES %	NO %	UNCERTAIN %
Knowledgeable about national policies on agriculture and how they affect women trade	21	71	8
Knowledgeable about regional policies on agriculture (SADC and COMESA) and how they affect women trade	17	73	10

Source: Author

3.2.3 Challenges Faced by Women in the Agriculture Sector

The AfDB Report (2015) notes that women face a number of challenges. Some constraints impact men and women similarly, eg. insufficient access to infrastructure such as roads, electricity, water and poor coordination across the entire agricultural value chain. Other constraints are specific to women, including time available for agricultural activities, access to processing equipment and knowledge of markets. Certain constraints, for example, lack of access to financing, key operational inputs and mechanized farming equipment as well as limited knowledge on agronomic practices, lack of training and limited processing and business skills are felt more acutely by women. The report also indicates that government policies targeted at developing specific subsectors tend to be gender neutral and therefore do not actively help women overcome the constraints that they face.

Women farmers covered under the study cited five key challenges:

- i) **Gender Based Discrimination** – Malawi, Zambia and Zimbabwe are still patriarchal societies, where men play a dominant role in decision making on behalf of their families or as members of the farmers groups. This undermines women’s rights, in particular, with respect to land and on business finances for family owned enterprises. Women in Zimbabwe indicated that they face eviction from the land after the death of their husbands by relatives. In Malawi, the women who are members of the farmers clubs and cooperatives felt dominated and oppressed by their men colleagues in leadership positions. They asserted that their participation and access to opportunities is limited compared to men who tend to use their positions to benefit from access to information, sometimes prioritising their own produce for sales and getting more access to bigger shares of farm input loans.
- ii) **Limited Access to Credit or Finance** - Generally, financing institutions focus their commercial lending on individuals and entities that are considered to be less risky to borrow and who meet basic lending requirements. Women have limited access to lending because they are considered high risk applicants as they lack the financial or material security to put down as collateral. Secondly, because of their fluctuating income flow, this makes it difficult for women to use standardized loan products that require regular payment. This limits them to acquire sufficient inputs, farming equipment and other requirements for the businesses. This was evident in the responses on how the women financed their businesses.

Survey results indicated that women were mainly funded by family, own savings, personal loans and village savings loans. None of the interviewed women got finance from a commercial bank or a microfinance institution, citing reasons such as lack of knowledge on available financing opportunities, not having access to collateral and high interest rates for the loan. Even for those women who borrowed money from Village Savings Loans (VSLs), they complained that the interest rates are too high to the extent that they end up accumulating debts. These financing experiences were uniform among both the farmers and ICBTs in all the three countries.

- iii) **Limited Access to Inputs** - Agricultural inputs are numerous and constitute one of the major costs in agricultural production. They range from feedstuffs, fertilizers and permitted plant protection products as well as cleaning agents and additives. Most women indicated that they do not have adequate supply of inputs as they are either not supplied freely by government or do not have sufficient resources to purchase them. Climate change has also brought a whole new set of challenges. It has increased the risks of natural hazards and hydrological events which negatively affect agricultural output, hence

imposes considerable challenges with regard to the type and volume of input requirements. Women also cited examples of suppliers who have a tendency to change contract terms when harvest is due. Long distances from their communities to inputs markets leads to expensive transport cost for carrying bags of fertilisers and other materials required for farming.

iv) Lack of Infrastructure, in particular Storage Facilities and Transport to and from the Markets

Poor infrastructure is a critical barrier to accelerating growth and poverty reduction in the region. Rural women in particular, continue to face difficulties in accessing input and output markets on account of insufficient and poor transport infrastructure. The burden on women is enormous since they have to headload their goods, for example, to the markets and grinding mills in fulfilment of their ascribed gender roles. The lack of storage facilities for farm produce also has the tendency to increase losses of harvests, aggravating the challenges of poverty that governments have to contend with.

v) Lack of Skills

The study has found out that the majority of women in the agricultural sector are less educated than their counterparts in the trade sector. This has implications on their ability to comprehend and take advantage of the training available largely from the government extension services as well as NGOs and associations with which they have membership. The use of agricultural equipment and machinery and access to advanced technology such as ploughs, cultivators, planters, harvesters and irrigation equipment therefore remains limited.

Notwithstanding these challenges, women farmers who are members of cooperatives or farmers unions and associations expressed satisfaction with the benefits of belonging to such organizations. The women indicated that by being members of these associations, they have access to farm inputs (mostly certified seed), capacity building skills, marketing information and sometimes ready markets for their produce. In the case of Malawi, the women farmers benefitted from instances where they were allowed to pay back seed loans with the same seed after harvesting and most of the time, the organization which lent them the seed would buy back their produce.

3.3 Women in Trade

Official statistics pertaining to the contribution of women to trade is not available in a wholistic manner as trade data is usually captured in aggregate form, lacking a breakdown which would attribute the contribution of men and women separately. However, attempts have been made to measure cross border trade in order to assess its role in

socio-economic development and poverty alleviation. Although a significant amount of cross border trade still goes unmeasured as some of it is either not declared, or goes through ungazetted crossing points, there is sufficient evidence confirming the critical role of cross border trade in food and nutrition security on one hand and employment, income generation and improved livelihoods for the majority of the population in the SADC region on the other. It is also indicated that in some cases, volumes of trade by cross border traders far exceeds official trade, and that Government revenue generated from informal cross border activities is significant, reflecting the importance of cross border trade to intra-regional and socio-economic development. In Zimbabwe, for instance, the UN Women Study indicates that three quarters of cross border traders contributes 30-40 percent of Government revenues.

3.3.1 The Incidence of Informal Cross Border Trade

Studies conducted by USAID (2016), Chirwa (2015), AfDB (2015), UN Women (2010) as well as information obtained from institutions interviewed, such as the Southern Africa Cross Border Traders Association (SACBTA) in Zambia, Zambia Federation of Associations of Women in Business (ZFAWIB), the Zimbabwe Cross Border Traders Association (ZCBTA), the COMESA and SADC Secretariats, point to the fact that 70-80 percent of ICBTs are women. A bus driver at Chirundu Border Post indicated that in most of the loads that he carries every day, about 80 percent of the passengers are women cross border traders. Customs officials at the Chirundu Border Post indicated that during week days, about six buses return to Zambia carrying mainly women ICBTs who would have travelled to South Africa or Botswana to buy merchandise to sell.

The Zimbabwe Cross-border Traders Association (2015) states more than three million Zimbabweans, 70-80 percent of whom are women, make a living by buying goods in neighbouring South Africa and reselling them across the region. These women, it is argued, contribute about 90 percent of their revenue to the country. ZFAWIB in Zambia indicated that they have a membership of about 55 women associations and more than 5000 individual members from all sectors of the economy, including informal, micro and small enterprises in agriculture, trade, creative arts, mining and service industries. Women constitute more than 80 percent of the membership, and the majority of them are ICBTs. SACBTA indicated that their membership ranges between 500-600, and about 400 of the members are women.

Customs officials at the Chirundu Border Post expressed concern that there seems to be no effort or desire on the part of the women ICBTs to graduate into formal and larger businesses. They intimated that they have known some of these women to have been operating as ICBTs for many years, going beyond 5-10 years and they would move between borders, sometimes avoiding customs formalities. They cited situations where some have changed from using the Victoria Falls entry border post to Chirundu as they avoided formalities of completing forms required by the Trade Information Officer (TIDO) under the STR, seeing this as a hassle. The TIDO at Chirundu was no longer in office due

to the fact that the project that sustained the officers was no longer operational. Customs Officials acknowledged the importance of informal cross border trade in sustaining families and in contributing to the government revenue and pointed to the need for the women to be assisted in running their businesses professionally so that they can grow and see the need to formalize the operations.

Figure 5: A Bus Loading Passengers after Clearing at the Chirundu Border Post

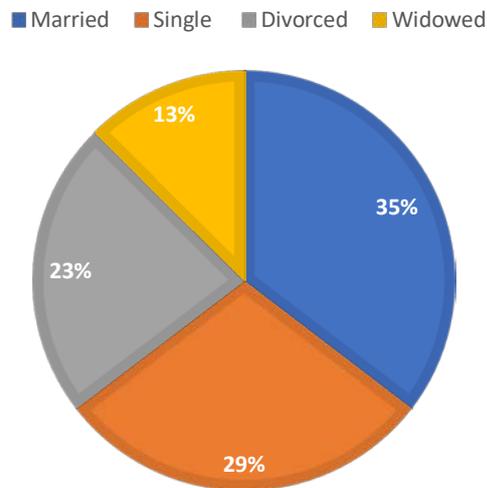


3.3.2 Profile of Women Cross Border Traders

The ages of the women in the research ranged from 15 -24 and 45-54 age bracket. The number of years in which the women interviewed had been in business ranged from a minimum of 7-15 years, reflecting the dependence of women on cross border trading as a viable employment option and an important source of livelihood.

Regarding marital status, the majority of women in trade do not have husbands to help support their families as 65 percent of them are either single, widowed or divorced. But it is interesting to note that looking at the categories separately, more married women, 17 out of 48 (35 percent) are involved in cross border trade.

FIGURE 6: MARITAL STATUS OF WOMEN CROSS BORDER TRADERS INTERVIEWED



The education dimension reflects totally different scenarios amongst the three countries. Malawi and Zambia have more traders with secondary education, while Zimbabwe has with technical and university level studies. This could imply that the economic hardships in Zimbabwe coupled with the lack of jobs that followed the closure of many industries in the late 1990s left many without a choice, but to look for opportunities in farming and trade.

3.3.3 *Commodities Traded, Destinations and Volumes*

Thousands of women in Southern Africa cross borders every day to buy and sell their merchandise. Women from Malawi, Zambia and Zimbabwe sell their merchandise across the three countries and extend to other countries of the region, including Botswana, Namibia, Mozambique, Swaziland, Tanzania and to some extent South Africa and the Democratic Republic of Congo (DRC). The products sold are mainly common across the countries. Women trade in agricultural products, which they mainly produce, such as vegetables, fruits, maize and maize meal, rice, beans, groundnuts, sorghum, etc. They also carry a variety of other products originating from the region and sometimes from outside the region from countries such as China, Europe and America. The type of products sold ranges from fabrics or materials (Chitenges), clothes and shoes, which could be bought new or second hand, hair pieces, small electronic products, cosmetics, jewellery, food stuffs and crafts. It is indicated that sometimes they carry illegal products such as marijuana, but this is in limited cases as compared to men (USAID 2016).

The study found out that the most common type of merchandise that women ICBTs in Malawi are selling are cosmetics, clothes, bags, shoes, furniture, kitchen ware and food

items such as eggs, sausages, beverages and snacks. This merchandise are imported from Republic of South Africa, Tanzania, Zambia and Mozambique. A few of the ICBTs also reported being involved in exporting of goods from Malawi on a small scale which they sell through street side vending in neighbouring countries. The goods which are commonly carried across borders are mainly food items such as rice, orange squash drink, dried fish and beans.

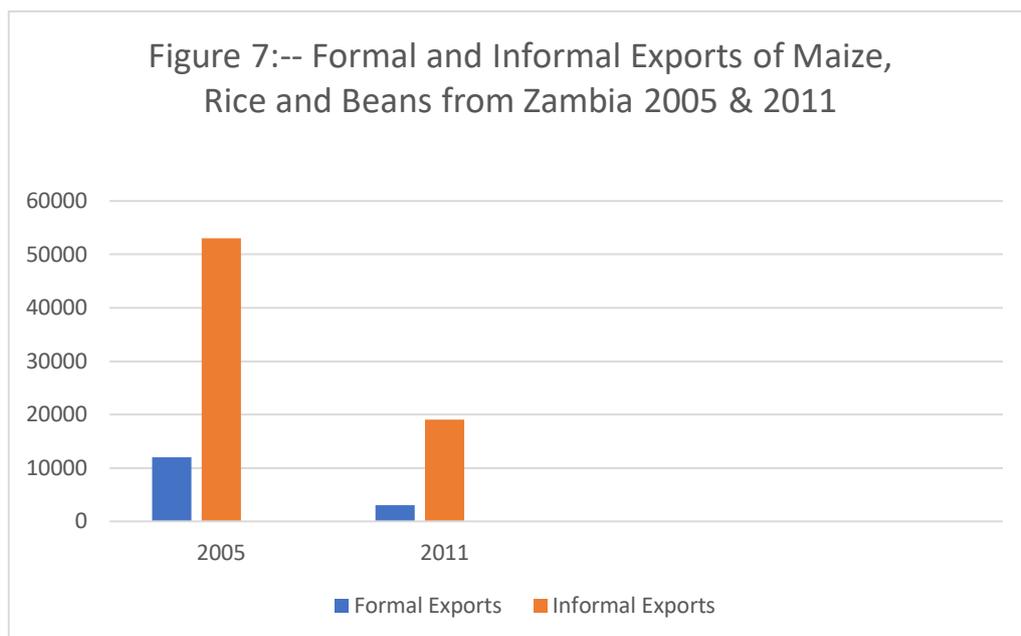
According to the Diagnostic Trade Integrated Study for Zambia (DTIS, 2015), Zambia's informal agriculture imports and exports are substantive. Very large amounts of maize meal, sugar, cooking oil, day old chicks, poultry feed and other commodities are known to be exported every day to neighbouring markets through informal channels. The report indicates that in 2011, millers in the Copper Belt estimated that up to 100,000 tons of maize meal was brought by Congolese small traders at Kasumbalesa and other border farmers for sale in mining cities of the DRC Katanga province. In 2011 prices, this trade is likely to have generated around US\$3,500 million in export revenue. Informal maize imports are also known to enter Zambia from Malawi and Mozambique in large volumes.

The DTIS also reports that the DRC is the main export destination of informal food exports from Zambia, followed by Malawi and Zimbabwe. The report further indicates that between 2005 and 2011, informal exports of beans, maize and rice taken together, to the DRC, Malawi and Zimbabwe totalled 161 000, 30 000 and 11 000 tons respectively with informal exports in some cases, far exceeding formal exports. For example, an analysis of formal and informal exports of maize, rice and beans from Zambia to the DRC in 2005 and 2011, reflected that 12,000 and 3,000 tons of formal exports were recorded against 53,000 and 19,000 respectively²².

Informal imports of maize, rice and beans were also found to exceed formal imports of the same products during the same period.

The study identified that cross border traders in Zimbabwe import and export goods such as clothes, shoes, electrical gadgets, vehicle spare parts, cosmetics, jewellery and food staffs. These goods come from countries such as South Africa, Tanzania, Zambia, Mozambique, Namibia and Botswana. Testimonies from some of the women engaged in cross border trade revealed that they managed to open boutiques, flea markets as well as buying fixed assets such as houses using proceeds from informal cross border trade.

²² The figures for 2011 have dropped for both formal and informal trade because of the export restrictions imposed by the Government of the Republic of Zambia banning maize exports to other countries.



Those who managed to open boutiques, they sell their products from rented shops, some with limited capital indicated that they sell their products from the street side vending and others from home. With the introduction of flea markets, some indicated that they sell their products from these markets.

3.3.4 Level of Knowledge Among Women on Trade Policies

Trade policies are designed to expand the circle of opportunities for citizens, the country and region as a whole. Custom laws and procedures affect traders directly and indirectly and knowledge of such policies is vital for both formal and informal businesses. Across all three countries, the level of knowledge of trade policies at both COMESA and SADC, at national and regional levels among women is generally poor. A number of factors could explain this situation:

- i) A sizeable number of ICBTs interviewed are not affiliated to any form of business association. In this regard, information flow to such traders would be difficult;
- ii) Low literacy levels contribute to lack of engagement or comprehension such that even where information is documented, the fact that a trader is unable to read and inform him/herself accordingly becomes a challenge; and
- iii) Some ICBTs are in this business as a means of survival and not necessarily to operate businesses that are to prosper and grow. They would therefore not be interested in acquiring any knowledge with regard to policies that offer support to businesses from the relevant authorities.

In Malawi, most ICBTs (60 percent) interviewed acknowledged that they do not have any knowledge of national and regional policies related to trade. This finding was also confirmed by key stakeholders who estimated that 60 to 70 percent of women ICBTs do not know the policies related to trade, citing reasons as low literacy levels among the women and lack of public sensitization of the policies. For the few women who reported to have knowledge of trade policies, they only cited the STR and attributed this knowledge to increased sensitization by CSOs such as CBTAs and regional/international cross border workshops on the policy that they have attended.

In Zambia, 93 percent of ICBTs were also not aware of both national and regional policies. A few, only 35 percent were aware of the STR. These, who were aware of the STR, indicated that the one stop border post at Chirundu had streamlined operations, easing congestion and reducing clearing times. With these developments, ICBTs no longer had to spend nights at the borders, risking their lives as well as exposing goods they carry to theft.

The findings regarding knowledge of trade policies were no different in Zimbabwe despite the relatively high literacy rates amongst ICBTs interviewed. A closer look at the knowledge factor from the Zimbabwean side is captured in the table below. The study found that there was more knowledge only with respect to the customs and administration procedures (61 percent) than there was with regard to other national, SADC and COMESA instruments.

Table 5: Level of knowledge among Women on Trade Related Policies - Zimbabwe

Statement	Yes %	No %	Uncertain %
Knowledgeable about customs and administration procedures at the border	61	33	6
Aware of simplified trade regime	32	59	8
Knowledgeable about national policies on trade and how they affect women trade	21	63	16
Knowledgeable about regional policies on trade e.g. SADC and COMESA, and how they affect women trade	19	66	15

Source: Author

The women interviewed reported that reasons for such a wide information gap are numerous. First, where there is any information provided, it is presented in English and full of technical jargon, making it difficult for the less educated women to comprehend. They also stressed that the rules and procedures are not usually available in print form and posted at places where they can be visible. Second, they argued that they are not privy to information regarding the calculation of taxes. Even where clearing agents are acting on their behalf, such information regarding how figures are derived is never

shared. Finally, exporting or importing agricultural products requires permits and certificates which they do not only lack information about, but are also costly to obtain.

This revelation is worrisome given the fact that some of the initiatives, including the STR, the COMESA Charter for Cross Border Trade, were designed specifically to facilitate women cross border traders. Effective measures to close this wide information gap are critical. In this regard, the importance of ICT, not only as an enabler and driver of improved trade performance, but also a means to address some of the challenges faced by women in trade and agriculture must be recognized and effectively utilized. Mobile technology has the potential to offer solutions to many of the challenges that vulnerable cross border traders, especially women confront on a daily basis and clearly has considerable potential to facilitate and enable greater and critically more secure informal cross border trade. Women in Malawi, Zambia and Zimbabwe should therefore avail themselves to the opportunity presented by the **50 million plus women speak programme** that COMESA, EAC and ECOWAS has launched with support from the AfDB and network with other women and support institutions to improve their operations.

3.3.5 Challenges faced by women in the Trade sector

Challenges faced by women ICBTs as identified in this study do not differ from those found in previous studies on the subject. Despite the fact that some of the risks that women have to take crossing borders are life threatening, many women still consider cross-border trade as a vital source of livelihood because of economic hardships and high unemployment rates currently prevailing in the region.

When crossing borders, women indicate that they still undergo harassment by customs officials on either side of the border; sexual abuse and confiscation of goods. The commonly reported forms of abuse and harassment included indecent searching by male security officers, intimate touching of private body parts, requesting for transaction sex, calling of names and verbal insults. Women spoke of corruption, where officials solicit bribes to allow smuggling of goods due to high taxes and other fees that ICBTs are not able to pay. Procedures still remain lengthy and complicated and charges are not only arbitrary and inconsistent, but are very high, leaving businesses with very little or no profit at all. The infrastructure at the borders still remains poor, with inadequate health facilities and where ICBTs cannot cross on that particular day, there are usually no storage facilities for their merchandise to be safely stored. In some cases, ICBTs opt to use ungazetted crossing points to avoid in particular, the charges that they are made to pay at the border which have remained very high.

Although the STR is meant to facilitate small scale cross border traders, in some cases, it is seen not be facilitative enough to attract the users to use it to the fullest extent. For instance, the STR does not exempt traders from paying domestic taxes on goods that enter the country, hence using this system does not relieve the small trader of the huge

costs paid at the border. In Zambia such taxes include VAT, excise²³ and presumptive taxes. Additionally, small traders are subjected to pay the ASYCUDA fee, which for Zambia and Malawi has been fixed at US\$10.00 per transaction, and for Zimbabwe has been reduced to US\$1.00 per transaction²⁴ (Zambia DTIS 2014). The DTIS estimated the costs for a small maize meal trader using the STR at Mwamwi/Mchinji. The example was based on a 5.5 ton load of maize or mealie meal which is about the maximum amount of load that the truck could carry with the threshold of US\$1000²⁵.

Table 7: Estimated Costs of Formal Sector Border Crossing at Mwami/Mchinji Using the STR

	5.5 TON LOAD		Notes
	US\$ /Truck	US\$ /ton	
Cost to Exit Zambia			
Permit for maize or mealie meal	5.32	0.97	US \$150 for 510 tons (valid for 30 days)
Phyto sanitary certificate	3.13	0.57	US \$62.50 for book of 20 (1 per truck)
Non-GMO Certificate	30.00	5.45	Need for Zambia permit
Certificate of Origin	-	-	Not needed for STR
ASYCUDA fee	10.00	1.82	Not needed for STR
Clearing Agent	-	-	
Total Cost to Exit Zambia	48.45	8.81	
Costs to Enter Malawi			
Import permit	-	-	Free but takes 4 – 6 weeks
Customs Form 12	35.71	6.49	Need for Bank to pay forex to foreign suppliers
Insurance card	40.00	7.27	Quoted price
Clearing agents	-	-	Not needed for STR
Total costs of formal crossing	252.65	45.94	

Source: Republic of Zambia Diagnostic Integrated Trade Study (2014)

²³ Excise tax is charged on alcoholic beverages, tobacco and fuels.

²⁴ The ASYCUDA fee is an amount that the traders are supposed to pay in order for their transactions to be captured in the official customs system. This was to ensure that data on small scale cross border trade is available for statistical purposes.

²⁵ The threshold has been revised and is now fixed at US \$2000.

From the example, it costs a small scale cross border trader US\$45.94 per ton to exit the Zambia Mwami border and cross into Malawi Mchinji border transporting maize or maize meal using a 5.5 ton truck from Zambia. Bearing in mind that other costs, such as transportation still remain outside, it is imperative that Government looks at ways of reducing or consolidating costs with a view to reducing them in a bid to encourage formalization of activities as well as reduce avoidance of formal border clearance by ICBTs.

3.4 Mechanisms for Coordination and Participation of Women

As important as it has become, the gender agenda and women economic empowerment in particular, has seen an overwhelming increase in the formation of organizations, including NGOs and CSOs in a bid to advance the interests of women. International agencies and donor communities have also partnered with Governments towards promotion of gender equality and equity in the Member States. From a policy perspective, ministries responsible for the gender agenda at national level have overall responsibility for coordination and collaboration with all other ministries and stakeholders in the implementation of the National Gender Policies. At the regional level, the Protocol on Gender and Development articulates the institutional mechanism for coordination which comprises the Committee of Ministers responsible for Gender Affairs in Member States. The Committee reports to Summit through the Council of Ministers.

The study established that the mechanisms which are in place for coordination and organisation of women to participate in policy dialogue include national farmers and trade associations or unions and CSOs as well as community governance structures such as area and village development committees. Furthermore, national women economic empowerment platforms have been established and are used to coordinate, engage and consult women on issues of economic empowerment. Such organizations with specific interest on women in Malawi, Zambia and Zimbabwe are reflected in Annex 5, 6 and 7. Given this scenario, the conclusion that can be drawn with regard to the lack of knowledge on trade and agricultural policies is that women who are not organized are deprived of the required knowledge whereas those that participate in organized fora are better informed. Indeed this study found more women who do not have membership in business, trade or farmers associations or unions.

The women who were organized, reported that among all these mechanisms for consultations, associations are the mostly used and effective means of engaging with in policy dialogue. No doubt, these associations are targeted by Governments and other partners as the means through which to reach the women through regional and local consultation meetings, interface meetings, exposure visits and workshops. Apart from enabling women to participate in policy dialogue, these associations and unions also provide support services to the women in the agriculture and trade sectors. These support services include providing capacity building and information, including market

information; networking; assisting members to meet export requirements for their businesses and availing opportunities to access farm inputs and loans.

The role that these CSOs play, including advocacy and lobbying for a conducive business environment, improvement in the delivery of services and review of regulations and legislation that promote businesses is critical. Most of these associations and unions use annual general conferences and meetings as platforms for interaction with members, to discuss updates within their fields and to develop strategies to deal with challenges they face. A large number of organizations were interviewed in Zambia compared to other countries. These included Zambia Chamber of Commerce and Industry (ZCCI), Zambia Manufacturers Association (ZAM), Zambia Chamber of Small and Medium Business Associations (ZCSMBA), Zambia Farmers Union (ZFU), Southern Africa Cross Border Traders Association (SACBTA) and ZFAWIB. An interesting observation was the number of women who led these organizations as Chief Executive Officers (CEOs).

From the seven organizations listed, five of them have women CEOs. This not only reflects the deliberate effort to put women in decision making positions, but also to ensure that women become actively involved in business and farming while at the same time ensuring that the women agenda is elevated. For instance, ZCCI and ZAM, both women led, indicated that they were in the process of developing gender policies for their organizations. In the meantime, they have put in place initiatives for recognizing and awarding women who perform well in business. ZCCI has started to develop a journal dedicated to women, showcasing what women are doing in business while ZAM has held a First Women in Manufacturing Conference and Exhibition in 2017 and intends to make these annual events.

CSOs working with women who were met indicated that they could do much more if they had sufficient human and financial capacity. They pointed out that the fact that they work mainly with marginalized and most disadvantaged groups of society implies that the ability to generate resources from their membership is very limited. They therefore decry a lack of resources and called for the need for strengthening. Secondly, these organizations see a lot of slackness on the part of Governments in effectively providing a conducive environment for small and informal cross border traders. They for instance indicated a number of outstanding issues towards improvements required with respect to the STR. The bottom line is that they say implementation of policies is very weak. Finally, and related to the issue of weak implementation capacity, is the lack of coherence or coordination, first between agriculture and trade policies on the one hand and between these sector policies and those pertaining to the other sectors on the other. For instance, it was indicated that as part of the land reforms in Zambia, the Government has issued a statutory instrument requiring that 30 percent of new land allocations be reserved for women. As ZFAWIB observes:-

“when you go to the Ministry of Lands with a beautiful project driven by women to look for land, they tell you, just go and apply like everybody else. One can only

then think there is no land specifically reserved for women or there are no specific channels through which women should apply in implementing this policy”.

Discussions also revealed that authorities prefer to work with organizations or associations rather than individuals. As one officer of the Ministry of Commerce Trade and Industry in Zambia indicated:-

“these organizations help us reach the remotest parts of the country which are not easily accessible to us. We therefore have to work closely with them and ensure that they are strengthened so that their presence amongst the most vulnerable and marginalized communities is felt”.

In summary, the advantages of joining an association or organization for women farmers and ICBTs would include the following:

- i) Provision of training and capacity building for members so as to improve their business management and productive skills.
- ii) Advocacy and opportunity to lobby for market space or places of operation, better terms and conditions for borrowing, as well as advocating for policies supporting small and informal businesses and the general improvement in the business environment.
- iii) Ability to network, share experiences and learn from peers.
- iv) Coordinated and more effective approach to policy makers as well as increased awareness of relevant policies, protocols and regulations.
- v) Opportunities for formalizing and growing businesses, as well as support to market products locally and sometimes externally in international markets through trade fairs and international exhibitions.
- vi) Mentoring women to hold leadership positions and empowering them to be able to articulate women specific issues to various stakeholders.

3.5 Key Issues

Against the backdrop of these findings, five key issues emerge:

- i) Availability of funding from commercial lending institutions to finance small holder farmers and ICBTs in particular will forever remain limited. It therefore remains critical for governments, RECs and other stakeholders with interest in

women economic empowerment to create new or alternative forms of funding to support women in trade and agriculture. Some associations such as the Zimbabwe Cross Border Traders Association were able to negotiate funding from government on the basis of which they can extend small revolving loans to members.

- ii) Simplification of procedures and documentation accompanied by transparency initiatives at the borders as well as streamlining of charges and fees will be a major incentive for women informal cross border traders to fully declare goods and use safer and official designated border posts to their destination points.
- iii) Closing the information gap and effectively facilitating the acquisition of knowledge and information required by women is absolutely critical. Improved use of ICT by women can go a long way in closing the information gap, reducing transaction costs as well as facilitating improved productivity and competitiveness within the trade and agriculture sectors.
- iv) There is need for policy coherence between agriculture and trade policies on one hand and between these policies with other relevant policies supporting agriculture and trade on the other. Enhancement of policy implementation capacity within Governments and strengthening of institutions that support women are absolutely critical.
- v) Land reform initiatives by Governments should be effectively implemented taking into account the fact that as a key resource for agricultural production as well as business, lack of access to land by women will have a dampening effect in increasing agricultural productivity and poverty alleviation in the region.

4. POLICY RECOMMENDATIONS

Poverty alleviation remains an overarching objective for SADC. The trade and agricultural sectors are key drivers for socio-economic development in the region and projected to make a meaningful contribution to job creation, incomes and poverty alleviation.

The recommendations of this study are first and foremost, based on the conviction that improving access to productive resources such as land and capital by women would substantially reduce poverty levels in a region where more than 70 percent of the population is dependent on agriculture and with 15 million people experiencing food insecurity. Malawi, Zambia and Zimbabwe are some of the countries in SADC experiencing very high poverty levels. The recommendations are also built on the finding that although efforts to address the many challenges that confront women at the borders, such as harassment, corruption, lack of information etc., have been put in place, these challenges continue unabated. Lastly, the importance of gender mainstreaming in its fullness, accompanied by effective implementation capacity and accurately gendered statistics particularly for trade remain paramount to facilitate women economic empowerment.

Six key recommendations are proffered:

- i) **There is need to create new and alternative avenues for borrowing in order to support women in trade and agricultural sectors.** CSOs, including business and farmer associations should strive to put in place small funds with which they can extend loans to promising members demonstrating a higher growth potential. It should be in the interests of Governments to ensure that capable CSOs are assisted to raise such funds. SADC should also expedite the operationalization of the Regional Development Fund which will usher in the Regional Agriculture Development Fund which is aimed at supporting agricultural development in the region.
- ii) **From a regional perspective, SADC should continue on the path to simplify customs procedures and documentation, while Member States make effort to reduce the burden of domestic taxes and other fees and charges at borders.** This has the potential to increase cross border trade and act as an incentive for women informal cross border traders to use safer and official routes to cross borders, fully declare their goods, thereby enabling Governments to capture data pertaining to cross border trade and increasing tax collection.
- iii) **Wider use of ITC by women traders and farmers should be encouraged to close the information gap.** This will facilitate acquisition of knowledge and information required by women and go a long way in reducing transaction costs, improving productivity and competitiveness within the trade and agricultural sectors. Mobile technology in particular, can be a means to address some of the challenges faced

by women cross border traders on a daily basis and ensure secure informal cross border trade by facilitating transactions, communications and networking. As members of COMESA, Malawi, Zambia and Zimbabwe should encourage women to take advantage of the 50 Million African Women Speak Networking Platform to seek funding, to network and access information relating to markets and other business opportunities.

- iv) **Gender mainstreaming in trade policy should be actively promoted, starting from the planning or development stage to implementation.** Member States must push for gender embracing trade agreements so as to promote gender equality in trade. Ultimately this will ensure collection and management of comprehensive gendered trade data which is crucial for policy making and analysis.
- v) **There is need for policy coherence between agriculture and trade on the one hand and with other relevant policies supporting agriculture and trade on the other.** This will entail a shared understanding on one hand as well as a coordinated planning and implementation process that does not undermine policies and programmes intended to empower women. Ultimately trade and agriculture should become real drivers of economic growth and development in the region, addressing food and nutrition security, high unemployment levels and poverty.
- vi) **Land reform initiatives by Governments should be effectively implemented.** Such efforts should take into account the fact that as a key resource for agricultural production as well as business, lack of access to land by women will have a dampening effect in increasing agricultural productivity and poverty alleviation.

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ANNEXES

Annex 1: Survey Questionnaire

SURVEY QUESTIONNAIRE

EXPERIENCES AND CHALLENGES OF WOMEN IN THE SADC REGION:- THE CASE OF TRADE AND AGRICULTURE SECTORS

PART A: RESPONDENT DETAILS							
1.	NAMES (Optional)						
2.	AGE	15 – 24	25 - 34	35 - 44	45 – 54	55 - 64	65+
3.	MARITAL STATUS	Married	Single		Divorced	Widowed	
4.	CONTACT DETAILS	Mobile No:			Telephone No:		
		Postal Address:					
		Email Address:					
Government institutions and other organisations go to Part G of the questionnaire							
PART B: EDUCATIONAL BACKGROUND							
5.	HIGHEST EDUCATIONAL LEVEL ATTAINED	Primary School	Junior Secondary	Senior Secondary	Tertiary		
		Vocational Training (Specify Trade)	Technical Training (specify Trade)	Post Graduate	Never been to school		
PART C: ECONOMIC ACTIVITIES ENGAGED IN AND FUNDING							
6.	WHAT ECONOMIC ACTIVITIES ARE YOU ENGAGED IN FOR LIVELIHOOD?	Merchandise Trade	Agriculture		Both		
7.	Did you get any financing to start your business?					Yes	No
	If yes, state source of funding	Government programme	Bank Loan	Own Savings	Other		
8.	What national funding opportunities are available for you as a woman in business?						

PART D: WOMEN IN TRADE					
9.	TYPE OF MERCHANDISE: What products you selling?				
10.	SOURCE OF YOUR PRODUCTS				
11.	AREA OF TRADE: Where do you sell your products from?				
	Home	Hawker	Street Side Vendor	Shop rented	Shop owned
12.	If Cross border trader, are you knowledgeable about customs and administration procedures at the border?				
13.	What are your experiences when crossing at the border?				
	SADC:				
	COMESA:				
14.	Are you aware of the simplified trade regime?			Yes	No
	If Yes, What differences have you noticed in border procedure since its implementation?				
15.	Are you knowledgeable about national policies on trade and how they affect women traders?				
16.	Are you knowledgeable about regional policies on trade, SADC and COMESA and how they affect women traders?				
	FARMING TYPE	HORTICULTURE	LIVESTOCK	POULTRY	
PART E: WOMEN IN AGRICULTURE					
17.	Which farming activity are you engaged in?				
	Horticulture	Livestock	Small Stock	Poultry	
18.	If HORTICULTURE PLEASE STATE FARM PRODUCE				
	Fruits	Vegetables	Grains	Pulses	Other
19.	FARM OWNERSHIP: Who owns the land that you are using?				
	Self owned	Co-owned with other family member	Owned by parents	Rented	Other
20.	FARM SIZE				
	Less than 5 hectares		Up to 10 hectares	More than 10 hectares	
21.	As a woman farmer, what challenges do you have in accessing land?				
22.	How do you access agricultural inputs? What challenges are you experiencing?				

23.	Which farming methods are you using?					
	Traditional		Mechanized		Both	
24.	Are you knowledgeable about national policies Agriculture and how they affect woman farmers?					
25.	Are you knowledgeable about regional policies on agriculture (SADC and COMESA) and how they affect women farmers?					
PART F: GENERAL						
26.	Which policies and programmes are you aware of that are specifically geared towards women?					
27.	What can you say about the situation of men and women in your country?					
28.	Are you a member of any trade or agriculture association and what services does it offer to women in particular?					
29.	How are women organized to participate in policy dialogue relating agriculture and trade nationally and regionally?					
PART G: GOVERNMENT INSTITUTIONS AND OTHER ORGANISATIONS						
30.	NAME:					
31.	SECTOR	Government	NGO	CSO	Private Sector	ICP
32.	Explain the business of your organization in specific relation to women					
33.	How large is the membership of the organization and what is the proportion of women?					

34.	What activities are they involved in?
35.	If their businesses extend outside of the country, what are their experiences and challenges in relation to crossing borders?
36.	Are you aware of policies and programmes that support women in the trade and agriculture sectors? Explain them:
	Locally:
	Regionally (SADC/COMESA):
37.	How has the organization taken advantage of these policies and programmes to support women in the trade and agriculture sectors?
38.	To what extent is gender mainstreaming being done in the implementation of these policies?
39.	How beneficial is the Simplified Trade Regime to women in trade and agriculture?
40.	What are the challenges that women in trade and agriculture sectors face?

41.	How do women in trade and agriculture sectors finance their businesses, and how does the organization assist them?
42.	To what extent are women knowledgeable of policies and programmes related to agriculture and trade nationally and regionally?
43.	To what extent do they participate in policy dialogue and what mechanisms are available for coordinating their participation locally?

Annex 2: List of interviewed Individuals and Organizations in Malawi (Being finalized)

Annex 3: List of Interviewed Institutions and Individuals in Zambia

Annex 4: List of interviewed Institutions and Individuals in Zimbabwe

Annex 5: List of Organisations Working on Women and Gender Equality and Equity in Malawi

NO	ORGANISATION
1.	Girls Empowerment Network Malawi
2.	National Association of Business Women
3.	Women's Legal Resource Centre
4.	Young Women Christian Council
5.	Women's Voice
6.	Women For Fair Development
7.	Passion for Women and Children
8.	National Women's Lobby and Rights Group
9.	Malawi Human Rights Resource Centre
10.	NGO Gender Coordination Network
11.	Gender Links Malawi

12.	Youth Net and Counselling services
13.	UN women
14.	Malawi Girls Guide Association
15.	We effect
16.	Coalition of women living with HIV

Annex 6: List of Some Organisations Working on Women and Gender Equality and Equity in Zambia (Work in Progress)

NO	ORGANISATION
1.	Zambia National Women's Lobby (ZNWL)
2.	Movement 2000
3.	Forum for African Women Educationalists – Zambia
4.	Gender Links Zambia
5.	Women and Law in Southern Africa
6.	NGO Coordinating Council
7.	Zambia National Farmers Union – Women's Wing
8.	Zambia Federation of Associations of Women in Business
9.	Southern Africa Cross Border Traders Association
10.	

Annex 7: List of Some Organisations Working on Women and Gender Equality and Equity in Zimbabwe

No.	ORGANISATION
1.	Women and Law in Southern Africa Research Trust
2	Women's Action Group
3	Women in Politics Support Unit (WIPSU)
4	Young Women Christian Association
5	Zimbabwe Lawyers for Human Rights
6	Zimbabwe Women Lawyers Association
7	Women and Law Zimbabwe
8	Zimbabwe Human Rights Association (ZimRights).
9	Women and Land in Zimbabwe (WLZ)

10	Self Help Development Foundation
11	Women's Bureau
12	Jekesa Pfungwa
13	Agriculture Cluster NGOs
14	Action Aid International (AAI)
15	Padare Men's Forum
16	LEAD Trust
17	World Vision International
18	Care International
19	Christian Care
20	Caritas Zimbabwe (CADEC)
21	Plan International Zimbabwe
22	Diocese of Mutare Community Care Programme (DOMCCP) and ZWRCN
23	Stitching Nederlandse Vrijwilligers (SNV),
24	Matabeleland Development Association
25	Women Agriculture Apex
26	Centre for African Women Advancement (CAWA),
27	Cluster Agricultural Development Services
28	Gender links Zimbabwe