

Women Empowerment Through Business Member Organizations

WOMEN EMPOWERMENT THROUGH BUSINESS MEMBER ORGANIZATIONS:

BOTSWANA'S LANDSCAPE

THIS BRIEF AIMS TO ENHANCE THE CAPACITY OF BUSINESS MEMBERS' ORGANIZATIONS (BMOs) IN ASSISTING FEMALE ENTREPRENEURS/BUSINESS WOMEN. IT PROVIDES AN OVERVIEW OF BOTSWANA'S BUSINESS ECOSYSTEM AND OUTLINES CONCRETE RECOMMENDATIONS TO BMOs.

FEMALE ENTREPRENEURS AND BUSINESS WOMEN OPERATE IN CHALLENGING CONDITIONS IN BOTSWANA. SMALL AND MICRO ENTERPRISES' POLICIES ARE GENDER NEUTRAL. EXISTING WOMEN'S SPECIFIC INITIATIVES LACK SCALE. HOWEVER, INCREASING ADVOCACY LED BY BMOs IS INSTRUMENTAL IN CHANGING THIS SCENARIO.

OVERVIEW: THE BUSINESS ECOSYSTEM FOR WOMEN

Entrepreneurs are "people who translate ideas into action", being small and micro enterprises (SMEs) their breeding ground¹. In Botswana, they are an important economic drive force. The country has an impressive sector of small, micro and medium enterprises (SMMEs)².

¹Mwobobia, Fridah H. (2012). Empowering of Small-Micro and Medium Enterprises (SMMEs): A Case of Botswana. Business and Management Research. Vol. 1, n° 4. 2012. <http://www.sciedu.ca/journal/index.php/bmr/article/view/2034/1075>

²**Micro-enterprise**- less than 6 workers included the owner, annual turnover of P 60 000; **small**: less than 25 paid employees, annual turnover between P60 000 and P1 500 000; **medium**: less than 100 paid employees, annual turnover of between P 1 500 001 and P8000 000 (Tiroyamodumo 2014).

Estimations show that, in 2012, 90% of all registered businesses in the country were SMMEs³. The sector is crucial for employment creation - 75% of formal employment⁴ - and economic growth. In 1998, it contributed to 30-45% of the Gross Domestic Product (GDP). Figures from 2009 indicate that the sector is doing well: 45% of SMMEs were fully operational⁵.

However, entrepreneurs still face difficulties in starting up a business. Accessing finance has been reported as a major constraint, especially for small enterprises⁶. The larger the enterprise, the higher the likelihood of accessing such facility⁷.

Despite lack of comprehensive information with regards to the participation of Botswana women in the SMME sector, available data indicate that they have an important contribution.

³ Ndlovu, Tiroyamodumo (2014). The Role of Micro-Enterprise on Economic Growth and Development: the Case of Small, Medium and Micro Enterprise in Botswana. 2014.

https://www.academia.edu/8614083/THE_ROLE_OF_MICRO-ENTERPRISES_ON_ECONOMIC_GROWTH_A_CASE_OF_SMMEs_IN_BOTSWANA

⁴Local Enterprise Authority (LEA) (2007). Small, Medium and Large Enterprises Database, Sector. Mapping and Validation in Botswana: Findings and Strategies. 2007. <http://www.lea.co.bw/uploads/files/Packaged%20BIDPA%20Study.pdf?size=105115>

⁵ Local Enterprise Authority (LEA) (2009). Needs Assessment Study on SMMEs. 2009. <http://www.lea.co.bw/uploads/files/Needs%20Assessment%20Study%20on%20SMMEs.pdf?size=138693>

⁶ *Ibidem*.

⁷World Bank (2010). Botswana Country Profile 2010. 2010. <https://www.enterprisesurveys.org/data/exploreeconomies/2010/botswana>

On average, small enterprises formally employ 45.4% of women, while medium businesses have 35.5% of female employees. Less than 20% of all companies have a female as a top manager, but in at least 50% of them, women have a share in ownership⁸.

According to Tumi Mbaakanyi, President of the Women in Business Association (WIBA), female entrepreneurs mostly run micro enterprises within food, handcraft and textile sectors. *"We want to increase their participation in higher income earning sectors and in other sectors like construction/engineering, so they can increase their income earning potential"*, she adds. Overall, there is a high proportion of women in informal businesses⁹.

Botswana scored 36,4 points and has been ranked 53th (out of 77 countries) at the Female Entrepreneurship Index (FEI), a barometer of how gender entrepreneurial friendly a country is, upon the assessment of entrepreneurial environment, ecosystem and individual aspirations¹⁰.

Legal and regulatory system

Botswana is a democratic country and as such relies on a number of progressive legal instruments. The Constitution provides people with fundamental human rights with no distinction between sexes. Labour laws guarantee rights as unionisation and minimal age for work. However, important aspects such as unemployment schemes are yet to become part of the legislation.

As far as Botswana women are concerned, there is no legal discrimination within marriage and rights to property and inheritance are

equal. Although female workers are entitled to maternity leave, the legislation does not have specific provisions for public provision of childcare, equal pay and protection of pregnant workers¹¹. Despite legislative advances, gender equality has not been fully realised yet. Patriarchy still undermines women's position in society.

Botswana has a number of specific business regulations: businesses' registration, licensing, inspection, taxes and finances, VAT and workers' management. Starting a business can take up to 50 days and involves dealing with a number of different agencies and regulations, which can put many potential entrepreneurs off. Currently, the country is regarded to possess the 74th best business regulation (out of 189 countries assessed). Resolving insolvency is the area that the country performs the best: 49th place in the rank. It is followed by property registration (51th); contracts enforcement and credit (61th). However, the country does poorly in borders trade (export/import) (157th) and start of a business (149th)¹².

Policy framework

Aware of such business constraints and the increasing importance of SMME sector for industrial development and employment promotion, the government has been progressively adopting policies for SMME's promotion. The aim is to foster an enabling environment for such enterprises and encourage entrepreneurship development.

The government acknowledges the need to empower citizens in particular so they can compete with foreigners, who own up to 41% of enterprises of all sizes and 43% of small

⁸ *Ibidem*.

⁹ Ms Mbaakanyi was interviewed for this brief in October 20th 2015.

¹⁰ Terjesen, Siri & Lloyd, Ainsley (2015). The 2015 Female Entrepreneurship Index. Analyzing the conditions that foster high-potential female entrepreneurship in 77 countries. Global Entrepreneurship and Development Institute (GEDI). 2015. <http://thegedi.org/research/womens-entrepreneurship-index/>

¹¹ World Bank (2015). Women, Business and the Law 2016. World Bank. Washington. 2015.

<http://wbi.worldbank.org/-/media/WBG/WBL/Documents/Reports/2016/Women-Business-and-the-Law-2016.pdf>

¹² World Bank (2014). Doing Business 2015. Going Beyond Efficiency. World Bank. Washington. 2014.

<http://www.doingbusiness.org/-/media/GIAWB/Doing%20Business/Documents/Annual-Reports/English/DB15-Chapters/DB15-About-Doing-Business.pdf>

enterprises in Botswana¹³. The "Policy on Small, Micro and Medium Enterprises" (1998) was developed with this spirit. Nowadays, in practice, it is complemented by a series of other policies within broader frameworks, such as the "Industrial Development Policy" (2014) and "Economic Diversification Drive" (2010).

Since the early 2000's, the government has been implementing the "Credit Guarantee Scheme". The Scheme targets citizens who want to start or grow businesses but lack collateral and security required by banks. It provides guarantees to loans extended by commercial banks to citizen-owned SMMEs and pays a certain percentage in case of default¹⁴.

The "Citizen Economic Empowerment Policy (CEEP)" (2012) sets forth a series of holistic guidelines to enhance citizen's ability to own, manage and control resources; promote entrepreneurship and SMMEs, among others aspects. CEEP makes reference to women as part of "special groups" to be targeted, but no further consideration is provided.

The country has a gender machinery, the Women's Affairs Department, linked to the Ministry of Labour and Home Affairs. The Department has a limited mandate with regards to female entrepreneurship. Still, there is a number of initiatives in place. For instance, it runs the only specific fund for female entrepreneurs, the "Women's Fund". Despite its limited scope, the Fund offers financial aid in the amount of 25 000 USD to very small businesses. The Department organises the "Annual Expo", which is a platform for the Fund's beneficiaries to showcase their businesses.

The Department has a number of important institutional partnerships. For instance, the ongoing relationship with WIBA, in the words of

Ms Mbaakanyi, has been strengthened and shall bear fruits¹⁵.

The Department supports the implementation of the "Women Entrepreneurship Development (WED) Programme", an international cooperation initiative. It aims to boost growth of women-owned businesses. To this end, in a period of 3 years (until 2016), the program shall provide 35 business women (selected through a public call) with extensive capacity building in business (finances, human resources management, marketing, productivity and planning).

The WED programme is implemented by the Centre for Development of Enterprise (intergovernmental agency), with support from the following organisations: WIBA, Local Enterprise Authority (LEA), Citizen Entrepreneurial Development Agency (CEDA), Business Botswana (former BOCCIM), Hospitality and Tourism Association of Botswana (HATAB), Botswana Exporters and Manufacturers Association (BEMA) and Botswana National Productivity Centre (BNPC).

In summary, women are overlooked in SMMEs' policy frameworks: gender is not mainstreamed into broad governmental action on entrepreneurship and SMME. There is no evidence with regards to the impact of existing SMMEs policies on women. Female oriented initiatives are low in scale and therefore their practical impact is limited. Apart from the "Women's Fund", there are no specific funding schemes for female entrepreneurs.

There is however a mind shift in place. According to Ms Mbaakanyi *"there is an increasing interest in female entrepreneurship (from both women and men who want to support their partners), as a result of the*

¹³ World Bank 2010, *cit.*

¹⁴ Ndlovu 2014, *cit.*

¹⁵ Mbaakanyi 2015, *cit.*

energy generated by Botswana women in business fora" ¹⁶.

Key Actors

Botswana has a network of public and private stakeholders that deal with SMMEs. The lack of synergies between the institutions, however, is a constraint for the efficiency of policies¹⁷.

At the national governmental level, the country has two main specific bodies, both parastatals within the Ministry of Trade and Industry: the Local Enterprise Authority (LEA) and the Citizen Entrepreneurial Development Agency (CEDA). In practice, LEA and CEDA are the main public business development service (BDS) providers in Botswana ¹⁸¹⁹.

LEA aims to promote entrepreneurship and support the development of SMMEs. To this end, it assists entrepreneurs and SMMEs in all phases of business development (pre-start, access to finances, market and business growth)²⁰. There are no disaggregated data with regards to LEA's beneficiaries and so the participation of women in its activities remains unclear.

CEDA aims to provide financial and technical support for citizen owned business. It implements the "Credit Guarantee Scheme", among others initiatives²¹. There is no record of the percentage of women who access CEDA or the evolution of women's lending over time. However, according to CEDA's unofficial projections (shared at the 2014 Women's Affairs Department's Expo), only 2 out of 8

CEDA's beneficiaries are women. The organization is conducting further research to shed light on the reasons behind this.

The Business Botswana (former *Business Confederation of Commerce, Industry and Manpower-BOCCIM*) is the national organization of employers, SMME owners included. Its first mission is to advocate for the interests of the business community: to be the "voice of private sector". To this end, it represents the business sector in a number of committees/boards²². The organization is now an Apex structure. ²³. It also provides a number of services, such as training of employers/employees, networking facilitation, trading outlet for small business and small business insurance scheme..

There are no indicators available to measure the access of female entrepreneurs to services provided by Business Botswana. The concern with women's issues is not absent, though. It is expected that the new Apex structure will increment initiatives to address female entrepreneurs' needs.

In 1990, some business women, Business Botswana's members, came together and formed the *Women in Business Association (WIBA)* in order to compensate for the lack of a specific forum for female entrepreneurs.

WIBA ²⁴ is the main business member organization (BMO) for women in Botswana²⁵. It aims to increase women's economic participation and promote a gender friendly business environment. It provides female

¹⁶ *Ibidem*.

¹⁷ Mwobobia 2012, *cit*.

¹⁸ Business development services (BDS) refer to "a range of services used by entrepreneurs to help them operate efficiently and grow their businesses". They can be governmental, private (for profit businesses) and non-governmental in the form of a member organization or association. Source: International Labour Organization & Development Cooperation Ireland (2009). Women's entrepreneurship development. Capacity Building Guide. 2009. http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116179.pdf

¹⁹ LEA 2009, *cit*.

²⁰ http://www.lea.co.bw/article.php?id_mnu=1

²¹ <http://www.ceda.co.bw/>

²² <http://www.boccim.co.bw/boccim-content.php?cid=6>

²³ An APEX institution provides exporters or small and medium enterprises (SMEs) with lending. Source: <http://www.cgap.org/sites/default/files/CGAP-Focus-Note-A-New-Look-at-Microfinance-Apexes-Jul-2012.pdf>

²⁴ <http://www.wiba.co.bw/>

²⁵ Business member organizations (BMO) are non-profit, voluntary and member based organizations of entrepreneurs, which come together to pursue common interests and strengthen their capacity to have a voice. (International Labour Organization & Development Cooperation Ireland (2009). Women's entrepreneurship development. Capacity Building Guide. 2009. http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_116179.pdf

entrepreneurs with capacity building, mentoring and assistance to their businesses and promotes role models. Partnerships with LEA, CEDA, Women's Affairs Department and Business Botswana are crucial for boosting WIBA's capacity to advocate for female entrepreneurs' issues.

For instance, it has established a Memorandum of Understanding with LEA and other stakeholders (such as Botswana Bureau of Standards) in order to build concerted efforts. It has also been advocating for women's causes within CEDA. CEDA's public recognition of the need to increase access of credit to women is an outcome of this process.

WIBA has been lobbying and campaigning for measures that benefit female entrepreneurs within Business Botswana's structures (it is part of the latter's board of directors). Despite some initial resistance, efforts have paid off: Business Botswana has increasingly incorporated female entrepreneurs' needs into its agenda. Synergies between the two organizations are bearing fruit.

The Business Botswana-WIBA partnership was instrumental for a very important advancement for female entrepreneurs in the country. WIBA has just been granted representation with 2 seats in each Ministry's Consultative Forums. The aim of these Forums is to discuss issues pertaining to public-private sector's policies and propose interventions at each Ministry.

Up to that point, these committees had men in the majority by virtue of most Business Botswana's members being male. Now, women who are Business Botswana's members have been coopted. *"Women will be able to participate in deliberations concerning all sectors of businesses, including construction"*, celebrates WIBA's president²⁶.

A mushrooming of women-led organizations is taking place in the country. WIBA welcomes it

but cautions against divergent lobbying and advocacy with regards to female entrepreneurship that might result from different organizations' efforts. A concern that will be addressed by the upcoming Business Botswana's Apex structure. Something that WIBA looks forward to.

In a nutshell, the main BDS providers in Botswana are: LEA, CEDA, Women's Affairs Department, Business Botswana and WIBA (table 1).

Table 1: Main BDS providers in Botswana

BDS	Type	Beneficiaries	Techn. support	Financ. support
Women's Affairs Depart.	Public	Women		X
LEA	Public	General	X	
CEDA	Public	General		X
Business Botswana	Member/employers	General	X	
WIBA	Member/entrepreneurs	Women	X	

WOMEN ENTREPRENEURS' ACCESS TO SERVICES

Botswana women face a number of additional obstacles to develop their own business. The most prominent being the fact that female entrepreneurship is not strengthened in the country's public agenda. Efforts to enhance female entrepreneurs should thus address their particular needs and demands, namely²⁷:

Culture that encourages female entrepreneurs and socially validates them as players in business: Botswana women for the most part prefer to be employees.

Promotion of role models: there is a lack of dissemination of images of successful female entrepreneurs to foster the perception that

²⁷Almqvist, Sarah & Björnberg, Anna (2010). *Selecting Self Employment- The Influences on Female Entrepreneurs in Gaborone*. Stockholm School of Economics. 2010. Stockholm. <http://www.botsfa.nu/magazine/SelectingSelfEmployment.pdf> and Mbaakanyi 2015, cit.

²⁶ Mbaakanyi 2015, cit.

women also possess skills and capacity to be entrepreneurs and set the example to others.

Strategy for formalisation of female businesses: many women operate in informality and as such are excluded from governmental programmes. They fall between the cracks and there are no extensive information with their regard.

Mainstreaming of female entrepreneurs' needs into broader SMMEs policies and development of specific policies for them: SMMEs policies are gender neutral and there has been no accountability with regards to their impact on women.

Representation in strategic forums within government (Women's Affairs Department, LEA and CEDA) and Business Botswana: this is instrumental for empowering female entrepreneurs as an actor and thus influence policy making processes. Spaces of social control should be fostered in order to boost WIBA's effectivity in advocating for the interests of female entrepreneurs.

Work and life balance: women in Botswanan society are the main caregivers and the ones responsible for domestic chores. Consequently, they have less time available for productive work, entrepreneurship included. There is no public provision of childcare.

Access to information with regards to business' start-up and assistance in all phases: like men in general, women face difficulty in dealing with different regulations and agencies. This can put many potential female entrepreneurs off.

Participation in business trainings: there is a need to strengthen the accountability with regards to the participation of women in existing trainings (from LEA and Business Botswana for instance), information of the impact of these trainings and follow-up on trainings conducted at WIBA.

Financial aid: Botswanan banks in general resist offering loans to entrepreneurs. For women, it is even harder as they lack collateral (men for the most part are the ones who officially own property) and skills to write a business proposal. Moreover, there is only one specific fund for women entrepreneurs in the country.

Mechanisms to facilitate trade across borders: there is no public measure to facilitate export of women-owned businesses' products.

Female entrepreneurs' participation in procurement and supply chains: initiatives with this regard are at incipient stage.

Use of information and communication technology (ICT): women in formal businesses reasonably access ICT, although its use can be enhanced. Informal and rural entrepreneurs have very limited access though. The private company, Botswana Fibre Networks Ltde (BoFiNet), has been expanding WI-FI infra-structure to rural areas, offering free spots in remote villages. However, local people, potential female entrepreneurs included, lack skills to make use of such facility²⁸.

The demands of female entrepreneurs are complex and require co-responsibility of different actors: governmental bodies (from industry, economy and gender equality' sectors); private organizations; and member-based organizations. It can be expected that joint efforts thus result in a positive and effective enabling business environment to female entrepreneurs. In this sense, for most countries, Botswana included, there is room for improvement

Against the backdrop of women's needs listed above, it can be depicted that Botswanan BMOs do provide a valuable assistance to female entrepreneurs and business women, however circumscribed to some areas:

²⁸ <http://boidus.co.bw/blog/?p=4452> and Mbaakanyi 2015, cit.

technical assistance, capacity building, networking and representation/advocacy.

The latter is probably the area that is bearing most fruits. With respect to the other ones, there is a need to upgrade the scale of existing services.

Still, there are some needs that remain unaddressed even though they are critical to women's performance in business, such as work and life balance; formalisation of women-led businesses; use of ICT; supply chains' deals and support to small BMOs.

IMPROVING BMO'S ASSISTANCE TO WOMEN IN BUSINESS

In order to boost their effectivity in fostering an enabling business environment to women, it is recommended that Business Botswana and WIBA do the following in their capacity as the main BMOs in the country (the guidelines also apply to any BMO)²⁹:

1. Reach out to female entrepreneurs:

Map out women owned businesses amongst their members, per sectors, geographical areas, size of business, stage, profile etc. Identify needs (credit, training etc). Develop a database. Enhance dissemination of services to women (also from other BDS). Collect their inputs/feedback with regards to services available. Develop an effective flow of communication, using appropriate means (telephone and/or other ICT when possible). Identify successful and inspiring female entrepreneurs to participate in marketing events.

2. Promote work and life balance:

Identify amongst female members family/domestic constraints to their entrepreneurial activity, such as responsibility

for children/elders and sick members. Map out available community, health, childcare services. Enhance solidarity networks. Map out occasional cases of domestic violence and define a referral mechanism to appropriate services.

3. Liaise with LEA, CEDA and Women's Affairs Department:

WIBA in particular can enhance ongoing partnerships (with LEA and Women's Affairs Department) and formalise a Memorandum of Understanding with CEDA. WIBA can advocate for the accountability of these BDS' providers with regards to women beneficiaries (inclusion of disaggregated data). Both WIBA and Business Botswana can establish referrals systems and monitoring mechanisms to follow up thereof.

4. Consolidate a uniform platform:

Outline a common agenda for boosting female entrepreneurship in the country that can be discussed with concerned actors (Ministry of Trade and Industry, LEA, CEDA etc), at the Ministerial Consultative Forums and with private companies.

5. Enhance partnerships with private sector:

Map value chains which women's businesses are part of. Identify companies within Business Botswana portfolio that are part of the value chains. Engage with such companies in order to facilitate women's access to suppliers and potential buyers of their products. Support the showcase of women in exhibitions and fairs at private sector.

6. Provide technical support in all phases of business development:

Assess the extent to which available support services meet women's needs. WIBA in particular can provide incubation services: assistance to female entrepreneurs with regards to business regulations, training on life and basic business skills. Business Botswana in particular can join efforts with private companies that have been advocating for friendlier regulations.

²⁹LEA 2009, *cit* and Ideas from the South Africa country brief based on: SEDA. Women-Owned Enterprise Development Information Booklet <http://www.seda.org.za/MyBusiness/Documents/Seda%20Women%20Owned%20Enterprise%20Development%20Information%20Booklet.pdf>

Both WIBA and Business Botswana can provide ongoing support to female entrepreneurs and business women in the form of "friendly audits" and a system of continuous supervision.

7. Support informal entrepreneurs: The Botswanan government is conducting research of the informal sector with support from WIBA to foster strategies for the sector. WIBA can champion the case of female entrepreneurs and coordinate efforts from others sectors from the government within the Ministerial Consultative Forums. It can identify informal women-owned businesses and refer them to existing services.

8. Strengthen women's representation and participation in decision making processes: It is important that BMOs coordinate efforts (see 4.), i.e. create a forum where female entrepreneurs and business women can meet to provide feedback on the extent to which their interests have been addressed, thus enhancing social control.

9. Foster capacity building initiatives: Conduct training needs assessment amongst female entrepreneurs and business women, considering appropriate format and language, different aspects of business development, phases, particularities of sectors (specific regulations for instance), technology use and life skills. Evaluate whether training services are tackling such needs. WIBA can liaise with LEA with respect to potential improvements in the latter's training portfolio. Business Botswana can implement quotas for female entrepreneurs in their training activities and liaise with WIBA to attract more female entrepreneurs. WIBA can monitor training services from all above mentioned organizations. Both BMOs can team up and enhance their portfolio of training activities and liaise with private sector and institutions of high learning and skills development if necessary.

10. Broaden access to financial services: Establish referral systems with CEDA. WIBA can identify women's difficulties in accessing credit (fear of discrimination, potential discrimination by officials, lack of information etc) and assist them accordingly. If needs be, follow up bank transactions and deals. Both BMOs can provide ongoing support during lending process, especially with regards to developing a proposal. Evaluate impact of credit attainment for the women-owned businesses.

11. Support small female business associations: Develop strategies to provide technical and even financial support to such organizations

12. Enhance the use of ICT: Identify women's ICT needs bearing in mind the context of their businesses. Business Botswana can liaise with private companies, such as BoFiNet, to sponsor capacity building on ICT.

13. Liaise with institutions of high learning: Promote studies on female entrepreneurship taking into account reasons why Botswana women do not perceive entrepreneurship as attractive to them and, on the other hand, the reasons that lead women to entrepreneurship.

CONCLUSIONS AND RECOMMENDATIONS

Overall, the Botswanan institutional and business environment does not keep up with female entrepreneurs and business women's needs and demands. Despite public availability of technical assistance and financial aid services provided by LEA and CEDA, it is not clear the extent to which women are accessing it. Projections show that they are lagging behind.

Women's businesses are under-funded. Specific initiatives to boost female entrepreneurship are isolated and lack scale. Informal entrepreneurs fall through the cracks of the system. Business regulations are daunting. Female entrepreneurs struggle to get their businesses growing. Businesses are concentrated in limited sectors.

WIBA, with support from Business Botswana, has been instrumental in advocating for the interests of female entrepreneurs in national forums. A work in progress. Such BMOs are crucial.

They can foster the organization of female entrepreneurs/business women and thus strengthen the segment. WIBA in particular can link women entrepreneurs at the grass roots level with other important BDS such as CEDA and LEA. Business Botswana on the other hand can enhance private partnerships.

Provided acting in a united front, these BMOs can foster strategies aiming different areas that altogether make the business environment friendlier to women. Tapping into ongoing partnerships with main service providers (LEA, CEDA and Women's Affairs Department), they can foster accountability and quality of existing services as far as female entrepreneurs are concerned.

BMOs can strengthen their ties with beneficiaries (encompassing informal female entrepreneurs). That is, enhancing the

grasping of such women's needs and thus fostering the advocacy for the group.

Aspects neglected in public agenda such as the promotion of work and life balance, ICT use and support of small female business associations should receive due attention and be further explored. Financial assistance in lending processes, in particular, can be promoted, as it was identified as an important constraint to women.

Last but not least, the efficiency of existing training services should be assessed and due improvements should be championed both at other BDS providers and within Business Botswana and WIBA structures themselves.

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