



*American Model United Nations*

**Economic Commission for Africa**

**Report to the Economic Commission for Africa  
on Women's economic empowerment: boosting  
women's entrepreneurship in Africa**

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# 1 Executive Summary

2 The Economic Commission for Africa is pleased to present to the Economic and Social Council its final report  
3 on the topic of Women’s Economic Empowerment: Boosting Women’s Entrepreneurship in Africa. The following  
4 report covers a wide variety of subtopics, ranging from education to infrastructure to social issues, that we as a body  
5 believe hinder women’s ability to be empowered economically.

6 The first chapter of the report includes two resolutions and several additional recommendations made by the  
7 body for the Economic and Social Council to take into consideration.

8 Resolution I/1 encourages the development and implementation of educational programs. They are focused  
9 around early education, financial literacy, civics and gender-responsive Science, Technology, Engendering and Math  
10 (STEM) education.

11 Resolution I/2 recognizes the efforts already made in working towards boosting women’s entrepreneurship.  
12 This resolution also encourages Member States to intensify their strategies and collaborate with other Member States  
13 as well as the Economic and Social Council to continue moving towards existing goals.

14 Other recommendations are to include more women in Member States systems of government. This covers  
15 the implementation of infrastructure that ensures clean water, safe transportation, reliable internet access, clean and  
16 affordable energy for all citizens and continued reevaluation of the Sustainable Development Goals by the Economic  
17 and Social Council. Moreover, a reconsideration of prerequisites required for women to take out loans and an  
18 introduction to financial literacy courses as well as other educational programs for women are covered.

19 This chapter additionally recommends funding for certain programs such as the Joint Programme Ru-  
20 ral Women’s Economic Empowerment and Women’s Entrepreneurship Development Project, the encouragement of  
21 women to join STEM related education programs and the reevaluation of existing entrepreneurial funds.

22 The second chapter of the report includes deliberations by the Economic Commission of Africa regarding  
23 several subtopics that influence the ability of Member States to boost women’s entrepreneurship. These deliberations  
24 touched on many barriers, including the lack of infrastructure and clean water, political instability and equal repre-  
25 sentation in governance, among other issues. The chapter also details a renewed focus on education, emphasizing the  
26 importance of early education on long-term success and the expansion of educational programs. Additionally, the  
27 second chapter recognizes complex gender and social issues women face that hinder their entrepreneurial opportuni-  
28 ties. The second chapter further deliberates on access to more capital for women, which is a key to breaking down  
29 these barriers, including the use of microcredits to expand funding that is necessary for starting a business.

## 30 **2 Matters Calling for Action**

### 31 **2.1 ECA I/1**

32 *Reaffirming* the principles of the United Nations Charter and the Beijing Declaration and Platform for  
33 Action,

34 *Further reaffirming* the Sustainable Development Goals, particularly Goal 4: Inclusive education for all and  
35 Goal 5: Achieve gender equality and empower all women and girls,

36 *Bearing in mind* the lack of financial literacy and entrepreneurial education that is afforded to women within  
37 Africa,

38 *Acknowledging* the importance of women's representation in science, technology, engineering and mathemat-  
39 ics (STEM) fields and the positive financial impact STEM education provides for women,

40 *Alarmed by* the lack of childcare services for mothers and families of African Member States that promotes  
41 child development,

42 1. *Recommends* the expansion and implementation of national and regional early education programs across  
43 the continent of Africa, and utilizing existing advocacy programs and funding, such as the African Early Childhood  
44 Network;

45 2. *Strongly encourages* the implementation of educational programs, especially in rural communities:

46 (a) These programs could be inspired by entrepreneurship programs that enhance financial literacy  
47 for women such as Building Resources Across Communities, Mastercard Foundation, L'Oasis and 4Good Programme;

48 3. *Additionally encourages* the implementation of STEM educational programs that promote innovation,  
49 research and higher-paying careers for women:

50 (a) Suggests programs similar to Kenya's Scientific Camps of Excellence for Mentoring Girls in  
51 STEM be implemented in other African Member States;

52 (b) This education should focus on community engagement and developing soft skills, including  
53 negotiation and communication skills;

54 4. *Suggests* the adoption of civic educational programs, specifically allowing women to be involved in their  
55 local government;

56 5. *Calls for* the careful creation and implementation of free childcare services to student mothers, which  
57 would allow for mothers to finish their education as opposed to leaving school when having children.

### 58 **2.2 ECA I/2**

59 *Reaffirming* the commitment of the United Nations to the principles of gender equality, as shown in the Uni-  
60 versal Declaration of Human Rights, the Sustainable Development Goals and the United Nations Treaty Convention  
61 on the Rights of the Child,

62 *Recognizing* the vital role played by the Economic Commission for Africa in addressing gender disparities in  
63 the African continent and acknowledging its dedication to promoting sustainable development and inclusive growth,

64 *Acknowledging* the Economic Commission of Africa's three-part approach to achieving gender equality and  
65 women's empowerment in development programs, such as tank functions, operational assistance and convening  
66 activities,

67 *Recognizing* the importance of women's economic empowerment as essential for achieving the United Nations  
68 Sustainable Development Goals and extensive economic growth in Africa,

69 *Concerned* about the barriers women experience in Africa in regards to a lack of infrastructure and educa-  
70 tional opportunities,

71 *Seeking* the full participation in economic activities and access to unexploited employment for African women,

72 *Emphasizing* the discriminatory practices faced by women-owned businesses, limiting their ability to con-  
73 tribute fully to the economy,

74 *Affirming* further enforcement of gender equality laws, with specific focus on female genital mutilation and  
75 forced child marriage,

76 1. *Recommends* Member States and the Economic Commission of Africa intensify their efforts to promote  
77 women’s entrepreneurship in Africa by promoting access to financial resources and facilitating women’s participation  
78 in decision-making processes;

79 2. *Invites* Member States to collaborate with the Economic Commission of Africa in designing and im-  
80 plementing policies that foster an enabling environment for women entrepreneurs, including digital technologies  
81 to empower women entrepreneurs to tap into online markets and expand their businesses and access to sanitary  
82 products;

83 3. *Welcomes* the United Nations and the Economic Commission of Africa to continue and expand their  
84 efforts to boost women’s entrepreneurship in Africa, with a particular focus on addressing infrastructure needs,  
85 including electricity and access to clean water;

86 4. *Invites* other international organizations, as well as governments and stakeholders, to actively participate  
87 in and support initiatives aimed at promoting women’s participation in education and the workplace;

88 5. *Emphasizes* the importance for all Member States to work towards further enforcing gender equality laws  
89 already put in place;

90 6. *Encourages* Member States to end the practice of forced child marriage.

## 91 **2.3 Gender Inequality**

92 We propose providing in-depth research regarding cultural impacts on gender differences. This empowers  
93 Africa to develop targeted programs, addressing the inequalities faced, with the insights gained from the research.

94 The Commission recommends creating educational platforms for international collaboration regarding issues  
95 faced by women and devising a solution fostering future development.

96 We advise producing digital training workshops for global e-commerce. By doing so, businesswomen receive  
97 technological resources for accessing online markets, alongside promoting their involvement decision-making.

98 The Economic Commission of Africa encourages its Member States to include women in peace negotiations,  
99 post-conflict committees that monitor compliance with the terms of peace treaties and to improve opportunities for  
100 women to join the public, private and non-profit sectors. This body suggests inviting local women’s advocacy groups,  
101 encouraging women to run for public office and establishing quotas to ensure women are included in civil decisions.  
102 By ensuring that all voices, regardless of gender, are heard, conflict-stricken Member States can cultivate resilient  
103 societies with a culture of peace that lends itself to women’s entrepreneurship.

104 The Economic Commission of Africa recommends the adoption or reform of inheritance laws so as to bolster  
105 long-term female entrepreneurship by providing women with greater access to capital. Due to the prevalence of  
106 subsistence farming, not only is land access crucial for the ability of women to support themselves and their families,  
107 but as land is the main form of collateral used to obtain loans from formal financial institutions, promoting equal  
108 inheritance between men and women will benefit the ability of women to secure loans and pursue entrepreneurial  
109 ventures.

## 110 **2.4 Infrastructure**

111 This body recommends the Economic and Social Council promote infrastructure to prevent barriers to  
112 women’s access to economic and educational opportunities.

113 This body recommends that the Sustainable Development Goals (SDGs), namely SDG 6.2: Achieve access  
114 to sanitation and hygiene for women and girls in vulnerable situations and SDG 6.b: Support and strengthen the  
115 participation of local communities in improving water and sanitation management, are reevaluated for the needs and  
116 abilities of individual Member States. This body recognizes the significant amount of time and labor women put into  
117 collecting clean water. Achieving these goals will allow women to spend time on entrepreneurship and educational  
118 avenues by improving their health and easing the pressure put on them to collect water.

119 This body commends the efforts of the Economic and Social Council to strive for clean energy in SDG 9.  
120 However, the Economic Commission for Africa recommends reevaluating each Member States ability to achieve SDG

121 9.1 and SDG 9.2 before reinstating SDG 9.4, SDG 9.5, SDG 9.a and SDG 9.b. This will work towards sustainability  
122 as well as a clear basis of infrastructure. This infrastructure will allow for women to have easier access into the  
123 market.

124 The Economic Commission of Africa recognizes the importance of implementing solutions with regard to  
125 location, purpose and scale, while optimizing the rights and needs of women.

126 The body recognizes that women are disproportionately affected by the lack of maintenance in water infras-  
127 tructure, since they are usually the ones who are primarily responsible for water collection. Therefore, we strongly  
128 recommend the creation of a guideline on implementation of water security infrastructure by international actors, in-  
129 cluding non-governmental organizations (NGOs), other Member States and inter-governmental organizations (IGOs),  
130 that support local communities in learning how to maintain those resources, which could include the training of local  
131 experts and community members to use such technologies correctly.

132 The body recognizes previous instances in which international actors exploited communities in Member  
133 States of the Economic Commission of Africa, specifically targeting women, when providing support. Therefore, we  
134 also suggest the implementation of guidelines to prevent the exploitation of local communities when international  
135 actors provide any kind of support.

## 136 **2.5 Economic Funding**

137 The Economic Commission of Africa has affirmed the need for funding for promoting entrepreneurship.

138 We, the Economic Commission of Africa, highly recommend an increase of funding programs that support  
139 women's empowerment and entrepreneurship.

140 The Economic Commission of Africa recommends easing requirements to obtain loans. The Commission  
141 recognizes the struggle of women obtaining loans, specifically in Africa.

142 The Economic Commission of Africa will evaluate existing entrepreneurial programs and determine potential  
143 overlapping sources of funding to identify opportunities to consolidate efforts in the future.

## 144 3 Consideration of the Status

### 145 3.1 Gender Inequality

146 The delegations of Cote d'Ivoire and South Africa discussed the social and systemic barriers that bar women  
147 in Africa from entering the economy. These barriers are due to deeply entrenched gender biases and discriminatory  
148 practices. Thus, women's economic mobility is severely constrained, thereby limiting their potential impact on the  
149 international economy. Empowering women economically is not just a matter of justice, but is also strategically  
150 imperative for achieving broader socio-economic goals. Addressing these systemic barriers creates an environment  
151 that fosters innovation, inclusivity and contributes to the overall economic development of the Member States.

152 In several African Member States, women are encouraged to and have avenues to obtain an education, but  
153 there are few incentives to actually enter and stay in the workforce. For instance, according to the International  
154 Labour Organization, as of February 2022, the unemployment rate of women in Northern Africa and the Middle East  
155 has exceeded 20 percent. The body discussed the review of laws that contain wording that can discourage women  
156 from participating in the economy. For those who do work in the home, there is also the issue of double burden.  
157 Double burden is a term used to describe when women are expected to work in the home but are not given support  
158 for this work. Women who perform these tasks in structured workplace settings are provided with acknowledgement,  
159 but those who do the exact same things in the home are not. If women are discouraged from performing work once  
160 they obtain the ability to do so, economic participation will remain stagnant.

161 To address the pervasive issue of violence against women in rural areas, a comprehensive approach involves  
162 the expansion of NGOs and local women empowerment organizations into these underserved regions. The key focus  
163 should be on implementing community-based awareness programs aimed at educating both women and men about  
164 the repercussions of violence, their legal rights and the available support services. These initiatives should be tailored  
165 to the unique challenges faced by rural women and should include the provision of legal aid services and counseling  
166 for survivors of violence. It is crucial to ensure that these support services are easily accessible in rural areas thereby  
167 fostering a conducive environment for victims to seek assistance and justice.

168 Simultaneously, addressing the root causes of gender-based violence requires engaging with local community  
169 leaders, including traditional and religious figures. By providing training to these leaders on the significance of  
170 combating violence against women, they can be transformed into advocates for change within their communities.  
171 Empowering these leaders with the knowledge and tools to advocate against gender-based violence contributes to  
172 shifting societal norms and promoting a culture of respect and equality.

173 The Economic Commission of Africa recognizes the sexism present within the workplace on an international  
174 scale. Cultural practices enable women to occupy stereotypical gender roles, which entails prioritizing household  
175 responsibilities. This situation results in women struggling to obtain a proper education, hindering their career  
176 prospects. Despite overcoming some educational barriers, women endure gender bias across the business realm. A  
177 prime example is the disproportionately higher wages earned by men compared to women. The wage gap illustrates  
178 the inequality present throughout the workforce, which often discourages women to pursue professional careers. Their  
179 lack of workplace involvement is detrimental to achieving Africa's full economic potential. With women obtaining  
180 equal career opportunities as their male counterparts, their business endeavors will generate higher profits, thus  
181 strengthening Africa's economy.

182 In regards to the issue of Female Genital Mutilation (FGM), the committee debated the links between FGM  
183 and women's economic participation. The delegations of Burkina Faso and Ghana questioned whether FGM was  
184 pertinent and relevant enough to be included on the body's draft report regarding women's economic empowerment.  
185 However through deliberation, evidence and data provided by the delegations of South Africa, Cote d'Ivoire and  
186 Libya, the link between FGM and decreased female economic participation was presented. FGM causes short term  
187 and long term health concerns such as constant pain, repeated infections, infertility, bleeding cysts and mental  
188 health issues. These issues limit women's ability to participate productively in the workforce and contribute to  
189 entrepreneurship. Moreover, the delegations of Cote d'Ivoire and Libya brought to the attention of the Economic  
190 Commission for Africa that about \$1.4 billion USD per year are spent treating the after effects of FGM (Tordrup,  
191 David, 2022. Economic Burden of Female Genital Mutilation in 27 High-Prevalence Countries, *BMJ Glob Health*).

192 Within our discussions, it was decided that the language regarding FGM should be explicitly addressed in the  
193 preambular clause of a suggested draft resolution and more broadly mentioned in the operative clauses. Removing  
194 the direct mention of FGM in both clauses was a controversial decision that was met with resistance from delegations  
195 in the Commission, including Mozambique, South Africa and Cote d'Ivoire. An informal vote to approve language

196 modified by the delegation of Burkina Faso passed on a vote of 16-6-2.

197 The Economic Commission for Africa strongly believes that sexual exploitation is one of the biggest problems  
198 still found in Africa. According to a research paper by the United Nations Office on Drugs and Crime, released in  
199 February 2009, 79 percent of incidents of human trafficking involve sex trafficking, which is a worrying occurrence.  
200 Notably, women and girls are disproportionately affected by sexual exploitation. Although victims of trafficking may  
201 be moved across borders or continents, it is important to recognize that internal trafficking also takes place within  
202 Member States in Africa.

203 Due to this problem, groups like Equality Now are addressing sexual exploitation in Africa, concentrating  
204 their efforts in Sub-Saharan Africa.

205 This includes efforts to combat gender-based violence, promote gender equality and strengthen legal frame-  
206 works to prosecute perpetrators. Additionally, awareness campaigns and support systems for victims are essential  
207 components of any comprehensive strategy to eradicate sexual exploitation and its root causes.

208 The Economic Commission for Africa believes in the power of education, and supports creating strict policies  
209 and laws against sexual exploitation.

210 The Economic Commission for Africa believes removing these challenges women face and instead promoting  
211 gender equality would contribute highly to women's economic empowerment. The Economic Commission for Africa  
212 suggests Member States follow the strategies given by the body to help women reach their full potential and be part  
213 of economic development.

214 In order to ensure women can succeed in the workplace, the United Nations should comprehensively address  
215 period poverty. Women need to be able to attend school and work without facing social stigmas around periods. In  
216 order to ensure that women and girls remain in school, women should have access to sanitary pads and tampons.  
217 This will assist them in maintaining their school and work schedules without fear of social retribution.

218 The body recognizes that one of the biggest constraints that women face when developing their businesses and  
219 becoming entrepreneurs in Africa is political instability faced by the continent. In fact, Report E/ECA/CGSD/2/7  
220 finds political instability is the third most prevalent constraint seen in Africa as it relates to women entrepreneurship.  
221 Because of that, it is important to consider measures to promote peace-building and peace-keeping in the long term.

222 The Economic Commission for Africa also highlights that women's participation in all levels of governance,  
223 including in civil society, labor forces and government has been seen as an important factor in building resilient  
224 societies and more sustainable peace. The United Nations Department of Economic and Social Affairs affirms peace  
225 agreements that include women are 35 percent more likely to last at least 15 years.

226 The body believes that including women in these decision-making processes will have a longstanding effect on  
227 the possibility of women to develop their businesses and grow as entrepreneurs. By including women in governance,  
228 they will not only help fight this political instability but will also serve as a force for policy change and influence  
229 deliberate action to protect women as entrepreneurs. The Economic Commission for Africa calls particular attention  
230 to United Nations Security Council Resolution S/RES/1325 (2000), which affirms the vital role that women play in  
231 the peacebuilding process.

232 The body understands that including women should not be a check on a list or a simple quota with no  
233 additional policy of measure. However, it believes that including them in conversations from the grassroots to the  
234 national level is fundamental to achieving those changes effectively.

235 The Commission also recognized that promoting female role models across the private and public sectors  
236 will boost the number of women who choose to start businesses and pursue roles in government, as well as more  
237 generally build positive societal attitudes towards equal societal roles for women.

238 The Economic Commission for Africa emphasizes that the relationship between education, entrepreneurship,  
239 and peace is self-reinforcing. Peace provides stability for the most pressing programs that the body has recommended.  
240 The body believes entrepreneurship requires societies that can withstand political shocks, economic uncertainties,  
241 natural disasters, turbulent international relations, public health emergencies and more, which past decades have  
242 clearly demonstrated. Education, in turn, encourages civil participation, respect for human rights and social justice,  
243 all of which the Economic Commission for Africa deems necessary for promoting women's entrepreneurship in Africa.



244 **3.2 Infrastructure**

245 During the Commission’s discussions of the state of economic opportunity for women in Africa, we centered  
246 our area of discussion around the topics of water insecurity, lack of reliable energy and transportation. Water  
247 is essential to life in all aspects in Africa, especially for those Member States that depend on agriculture. The  
248 agricultural sector in Africa provides employment for two thirds of the working population, with a majority of that  
249 workforce being women.

250 Without access to clean water for drinking, cooking or handwashing, women spend long periods of time  
251 walking and collecting water for their families as this responsibility typically falls on the women. Water scarcity  
252 makes all of these aspects more difficult, and the process of empowering African women begins at the source, in this  
253 case, the source being the well. This lack of access hinders women’s ability to pursue other economic and educational  
254 opportunities. The Commission sees safe, clean and accessible water as a solution to remove the pressure on women  
255 to provide this access for the family.

256 The cascading effects of providing reasonable access to sanitary and reliable water cannot be understated.  
257 An increase in access to water has shown to directly result in an increase of agricultural output. An increase in  
258 agricultural output increases levels of food security and income for women in rural regions of Africa. The Commission  
259 discussed the importance of these two matters in regard to continuing education for African children.

260 The delegations of Burkina Faso, Ethiopia and Chad noted the attempts by and levels of success of the  
261 Integrated Water Resources Programme to deal with water access through the creation of small dams. The delegates  
262 then pointed to the lack of running water in homes.

263 In relation to water security and the consideration of the current economic opportunities for women in Africa,  
264 the Economic Commission of Africa recognizes the importance that women play in the agricultural sector of Africa.  
265 Many delegations noted a high participation of women in the agricultural sector. Similar dynamics were noted by the  
266 Commission throughout rural Africa. The Economic Commission on Africa believes that an expansion of irrigation  
267 technologies is essential to empowering women throughout the continent.

268 The lack of reliable electricity is a pertinent barrier to women’s access to education and work. The access  
269 to electricity allows for reducing the cost of doing business and unlocking economic potential and creating jobs.  
270 Electricity access also allows families to have internet access in the home. Internet access allows women to learn, work,  
271 create businesses and connect to others online while being in the home and tending to their work and responsibilities  
272 in the household.

273 The delegations of Nigeria and Guinea expressed concern over the lack of access to both technological  
274 hardware and internet access as a whole. The representatives pointed to the low internet users in Africa.

275 Another barrier to women’s participation in employment, education, and entrepreneurship is poor quality  
276 and unsafe transportation. Unsafe roads, high crime rates and long commute times must be addressed in order  
277 to decrease the barriers women face. Women are disproportionately disadvantaged by crimes such as rape, sexual  
278 assault and robbery that occur as they are traveling to and from work and school. The body believes in promoting  
279 roads, rails and waterway infrastructure. Stronger infrastructure to promote job availability and educational access  
280 for women through creating reliable and safe transportation.

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283 to decrease the barriers women face. Women are disproportionately disadvantaged by crimes such as rape, sexual  
284 assault and robbery that occur as they are traveling to and from work and school. The body believes in promoting  
285 stronger roads, rails and waterway infrastructure to promote job availability and educational access for women  
286 through creating reliable and safe transportation.

287 Several Member States present requested that the following policy statements be included in this committee’s  
288 report:

289 Representatives expressed concern for SDG 5: Achieve gender equality and empower all women and girls,  
290 which has largely moved off target due to lack of support for the systems these goals aimed to put in place or because  
291 of COVID-19.

292 A long term benefit of the access to water, electricity, internet access and safe transportation is that it allows  
293 for more girls and women to enter schools and join the working force. It is of utmost importance that these resources

294 are reliable and safe. Their reliability prevents girls and women from skipping or dropping out of school and work  
295 due to poor quality infrastructural facilities.

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297 for more girls and women to enter schools and join the work force. It is of utmost importance that these resources  
298 are reliable and safe. Their reliability prevents girls and women from skipping or dropping out of school and work  
299 due to poor-quality infrastructural facilities.

### 300 **3.3 Education**

301 Early childhood education programs are the foundation for all scholarly endeavors, allowing for the progres-  
302 sion through the school system all the way to post-secondary centers of learning. According to the United Nations  
303 Children’s Fund, less than half of the world’s children are enrolled in pre-primary school programs, with the number  
304 of children enrolled being lower in Africa than any other continent. While enrollment in the programs themselves is  
305 lacking in numbers, the quality of teachers in schools has also been slowly declining. Less than 50 percent of pre-  
306 primary teachers in African Member States are trained in educating children. Teachers create the future generation’s  
307 potential to succeed therefore, promoting post-secondary programs in early childhood education is essential. How-  
308 ever, the process cannot end there. Since childcare responsibilities, which can impede access to equitable work and  
309 educational opportunities, often fall categorically onto mothers, our caucus discussed resources currently available  
310 to women to address this barrier. Lack of educational opportunity creates a lack of upward mobility and diminished  
311 entrepreneurship opportunities. Assistance with childcare and expanding early childhood initiatives across the region  
312 would serve as a vehicle for women to remain in or reenter the workforce. Access to entrepreneurial opportunities can  
313 be achieved by implementing training programs that enhance skills, knowledge and potential of women entrepreneurs  
314 in various sectors. Consideration should be given to programs focusing on business planning, financial literacy and  
315 digital literacy, which are essential for successful for women’s entrepreneurship.

316 The Economic Commission for Africa strongly advocates for promoting women’s education in multiple sectors  
317 in order to empower them economically. Specifically, the delegations of Angola, Comoros, Egypt, Ghana, Kenya,  
318 Niger, South Africa and Uganda discussed implementation of financial, STEM and civic programs, focusing on rural  
319 regions of African Member States.

320 The Economic Commision of Africa first believes that in order for women to be financially stable or indepen-  
321 dent, women need to learn about the process of how to start a business, especially sustainable businesses, financial  
322 literacy and financial health. There was also discussion of how such programs may provide child care services in  
323 order for more women to participate in such programs. Such pre-existing programs are affiliated with NGOs, such as  
324 Building Resources Across Communities, Mastercard Foundation, L’Oasis and 4Good Programme. The body hopes  
325 to expand on these programs or create similar programs across Africa.

326 The Economic Commision of Africa strongly supports the promotion of educational programs in STEM.  
327 Women are historically underrepresented in these fields, and the Economic Commision of Africa believes that women’s  
328 representation in STEM fields can be improved in part through education. The body discussed the benefits of  
329 women gaining STEM education, such as gaining marketable skills, access to higher paying jobs and becoming  
330 more financially stable and independent. Women with STEM education would also be more likely to continue their  
331 education and further their skills.

332 The body discussed the ways in which STEM education can be implemented. The first method of imple-  
333 mentation which the body advocated for is including STEM topics in primary and secondary education curriculums.  
334 The second method which the body advocated for is programs outside of school, in which both students and adult  
335 women may participate and gain valuable skills. The body discussed expanding existing programs such as Kenya’s  
336 Scientific Camps of Excellence for Mentoring Girls in STEM and United Nations Educational, Scientific and Cultural  
337 Organization’s organized STEM clinics to familiarize girls with the field, build their skills in these areas and facilitate  
338 contact between girls and female STEM professionals who can act as positive role models.

339 The body further advocated for continued regional training in gender-responsive STEM education in the  
340 Economic Commission for Africa’s Member States. The body recommends these programs be carried out in continued  
341 collaboration with national and regional partners including the Ministry of Education of Senegal and Rwanda, the  
342 Institut de la Francophonie pour l’education et la formation, the African Union’s International Centre for Girls’ and  
343 Women’s Education in Africa, Microsoft and the Forum for African Women Educationalists.

344 Furthermore, the body hopes to establish civic education programs. Voter education and giving women the  
345 opportunity to be more involved in their local governments was emphasized.

346 For all of these programs, there was further discussion about having women teach other women. Specifically,  
347 women who are already entrepreneurs in their states or have knowledge of sustainable business practices could be  
348 educating others. A program that includes this aspect would be the 4Good Programme, which could be further  
349 expanded upon.

### 350 **3.4 Economic Funding**

351 The Economic Commission of Africa strongly affirms that one of the best ways to help provide financial  
352 support for young women entrepreneurs is through microcredit. Women lack access to the materials needed to start  
353 up their own businesses, especially if they come from rural or low-income places. Microcredits are a more flexible  
354 and reliable way for female entrepreneurs to obtain access to capital to start their businesses. Microcredits are able  
355 to be given out by smaller local banks, which will help out women in rural areas find funding for their startups;  
356 additionally, it is easier for women to get these micros from banks. These loans would not take into consideration  
357 things like age or educational background when giving out loans. What they will be able to look at are cultural  
358 factors. These factors can include whether family members are working for their business and where they are located.  
359 Lastly, microcredits have a history of high repayment rates. It has been reported, by the institution Opportunity  
360 International, that the repayment rate for microcredits is 98.6 percent in 2016. Overall, it is the firm belief of  
361 the Economic Commission of Africa that microcredits are the way to move forward in the betterment of women's  
362 economic empowerment. Allowing women with lower income and education to have access to the resources needed to  
363 startup a business will lead to more future female entrepreneurs and break apart the gender barriers keeping women  
364 away from enterprise in Africa.

365 The Economic Commission of Africa recognizes the struggle of loan repayment, especially post-education.  
366 A study in Ethiopia found that those who repaid their loans by the due date, referred to as non-defaulters, were  
367 significantly lower in number than those who could not, referred to as defaulters. Reportedly, defaulters were taking  
368 out smaller loans; however, those loans were directed toward the agricultural and construction sectors (Endris,  
369 Ebrahim, 2022. Loan repayment performance of micro and small-scale enterprise: evidence from North Wollo Zone,  
370 Ethiopia. *Heliyon*). To remedy the issue of loan repayment, this body discussed the following: working with  
371 financial institutes and Member States to lower interest rates on loan repayment, providing a down payment prior to  
372 taking out the loan and increasing funds to create scholarships and grants to promote women entering the business  
373 sector. In addition, this body mentioned an increase of regulations and bureaucracy surrounding surveillance of  
374 loan repayments. While there has been an effort to increase this in the past, these problems remain prevalent.  
375 We discussed that there should be more follow-up conversations and meetings regarding loan repayments. The  
376 Economic Commission of Africa mentioned an increase in funds, from existing organizations and programs, like the  
377 Joint Programme and Women's Entrepreneurship Development Project, to incentivize education via scholarships  
378 and grants. These scholarships and grants are intended for women, more so for those that are starting a business  
379 and heading into STEM-related fields.

380 In regards to the easement of requirements, the Economic Commission of Africa believes that women should  
381 have easier access to obtaining loans. In most African Member States, women are the caretakers of their children  
382 and the land they live on. Given that most of these Member States are agrarian economies, women are tending to  
383 the land and crops, which means that there is decreased accessibility to loans. Women are beginning to increase  
384 their assets as their husbands go to work, but the Economic Commission of Africa deliberated on allowing women  
385 with lower credit scores to obtain loans. Another topic we discussed was to remove cosigners on the loans. The  
386 Economic Commission of Africa recognizes that in most African Member States, banks require women to have their  
387 husbands or a man with them to obtain a mere credit card. Removing a cosigner on the loans would make obtaining  
388 loans more accessible to women. Furthermore, the International Monetary Fund has reported that only 37 percent  
389 of Africa's population has a bank account and access to it (Morsy, Hanan, 2020. Access to Finance: Why Aren't  
390 Women Leaning In? *Finance and Development*). It is crucial that women have access to a bank account, especially  
391 if they are trying to access credit and take out loans. The body finds that women in Africa usually have more  
392 movable assets, therefore we recommend that banks offer loans that use those movable assets as collateral, or even  
393 offer collateral-free loans. The Economic Commission of Africa recommends using the Women's Entrepreneurship  
394 Development Project (WEDP) to further educate women on bank account usage.

395 The Economic Commission of Africa discussed funding for WEDP and the Joint Programme to fuel women's  
396 entrepreneurship. The WEDP has millions of dollars in funding from the World Bank and the African Bank for  
397 female entrepreneurs. This body suggests that the Economic and Social Council work with the World Bank to gain  
398 access to funding from WEDP to help fund loans. Additionally, the Economic Commission of Africa spoke on using  
399 the Joint Programme Accelerating Progress Towards Rural Women's Economic Empowerment to also fund these

400 initiatives. These programs aim to work in collaboration with United Nations Women, the World Food Programme,  
401 the Food and Agriculture Organization and the International Fund for Agricultural Development. They are intended  
402 to help fund the loans.

403 **4 Adoption of the Report**

404 At its meeting on 21 November 2023, the draft report of the Economic Commission for Africa was made  
405 available for consideration. The Economic Commission for Africa considered the report and with no amendments,  
406 and adopted the report by consensus.

Passed by consensus, with 0 abstentions