ICR 4WEE CONFERENCE

Co-funded by the European Union

An Event for Change:
Gaps and Solutions to Advance Women's Economic Empowerment

Investment Climate Reforms for Women's Economic Empowerment (ICR4WEE) Conference

5th to 6th June 2024
Kigali, Rwanda

Implemented by

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LIST OF ABBREVIATIONS

ACP	Africa, Caribbean and Pacific
AGPO	Access to Government Procurement Opportunities
BER	Business Environment Reform
BMO	Business Management Organisation
BMZ	German Federal Ministry for Economic Cooperation and Development
CEDA	Citizen Entrepreneurial Development Agency
CTA	Confederation of Business Associations
DFI	Development Finance Institution
DG INTPA	Directorate General for International Partnerships
ECAM	Employers Consultative Association of Malawi
EDF	European Development Fund
EU	European Union
FIDA-U	Association of Women Lawyers' Uganda
GBV	Gender-based violence
GEWE	Gender Equality and Women's Empowerment
ICR	Investment Climate Reform
ILO	International Labour Organisation
MSME	Micro, Small and Medium-sized Enterprise
M&E	Monitoring and Evaluation
OACPS	Organisation of African, Caribbean and Pacific States
PPD	Public-Private Dialogue
SDG	Sustainable Development Goal
SMEDCO	Small and Medium Enterprises Development Corporation
TADB	Tanzania Agricultural Development Bank
WEE	Women's Economic Empowerment

EXECUTIVE SUMMARY

At the current pace, we will need almost 300 years to achieve full gender equality (UN Women, 2022). To address this reality, in June 2024 the Investment Climate Reform (ICR) Facility hosted a conference in Kigali, Rwanda, welcoming around 140 participants. Stakeholders from 36 African, Caribbean and Pacific (ACP) countries were represented. The participants discussed best practices and targeted reforms to empower women as entrepreneurs, leaders and employees, showcasing policy examples and current research on how investment climate reforms can advance women's economic empowerment (WEE).

Key Discussions

- **Economic policies and regulations are often gender-blind, but not gender-neutral.** When policy makers do not consider gender in the development of economic policies, they ignore the fact that these still impact men and women in different ways. For example, there are often significant differences among economic sectors with some traditionally dominated by men and others by women. Economic policies – such as industrial strategies – that target a certain sector will likely have an entirely different impact on men versus women. Failing to consider these impacts when sectors are selected and policies designed may lead to unintended outcomes.

- **Social norms and representation.** Policies and reforms aiming to address WEE cannot be drafted without considering the social and cultural norms present in a given country. For example, traditionally women tend to spend more time on childcare responsibilities. Designing economic policies to support women to become entrepreneurs may be ineffective if they ignore such cultural realities (and are not, for example, complemented with efforts to strengthen the child care system in a country). Considering social norms requires women to be represented in decision making and public private dialogue processes.

- **What gets measured gets changed.** Data can shed a light on the realities on the ground and indicate needs for change. Gender-sensitive data is often not available, making it difficult to inform the development of gender-sensitive policies and assistance programmes. Engaging and educating policymakers on the significance of data is key, as well as communication between statistics authorities and policy makers to ensure relevant data is collected and used.

- **Access to Finance and the role of Development Finance Institutions (DFIs).** Discussions revealed persistent barriers affecting women's access to financial services throughout ACP countries. DFIs participating in the event stressed the need to develop accessible programmes and financial products, including incorporating alternative collateral requirements.

- **Peer to Peer learning.** Participants noted that events such as this Conference are vital to expand their knowledge and share best practices. This way, approaches and polices that may have been tried and tested in one country can inform policy development in another.

INTRODUCTION

The Investment Climate Reform (ICR) Facility provides on-demand technical assistance to public and private stakeholders in member states of the Organisation of African, Caribbean and Pacific States (OACPS) and regional institutions to create a more conducive business environment and investment climate, with a key focus on women's economic empowerment (WEE). To-date, the ICR Facility has implemented 60 interventions across ACP countries and is involved in 26 active ones. Furthermore, 22 Development Finance Institutions (DFIs) in APC countries have so far received tailored technical assistance from the ICR Facility, and more than 50 DFIs have benefitted from knowledge exchanges.

Against this backdrop, and the networks it has created across the regions, the ICR Facility decided to bring together stakeholders - including policymakers, business membership organisations, regulators and development partners - to exchange on how to make investment climate reforms work for women in ACP countries. During the 05 and 06 June 2024, the ICR4WEE Conference welcomed over 140 participants, inclusive of attendees from 36 ACP countries, in Kigali, Rwanda. Critical topics examined throughout the two days of the Conference included but were not limited to: gender-sensitive industrial policies, the impact of unpaid care work on women's economic choices and autonomy, access to finance for women entrepreneurs, gender-lens investing and gender-based violence in the workplace.

The objective of the Conference was to enable participants to learn from each other and establish key networks to help them lead and build support for reforms in their respective countries.

The event highlighted common threads affecting different countries across the ACP regions. The Conference was structured around three overarching topics that are highlighted in the following sections of this report.

"Women's economic empowerment is key for making progress towards a socially just and environmentally friendly society. It leads to less poverty, less hunger, and more stability. Locally and globally. […] Our shared goal is that societies will no longer waste the potential of half of their population. Let's make the vision a reality."

Opening remarks by Svenja Schulze, Federal Minister for Economic Cooperation and Development, Germany

TOPIC 1: ENACTING ENABLING POLICIES FOR WOMEN'S ECONOMIC EMPOWERMENT.

Sessions included:

- Gender-sensitive industrial policies
- Care economy
- Equal inheritance and property rights
- Gender and social norms in policy making
- Gender-sensitive taxation and public procurement

TOPIC 2: PRAGMATIC APPROACHES TO PROMOTE WOMEN'S ECONOMIC EMPOWERMENT.

Sessions included:

- Policies and approaches for a gender-inclusive workplace
- Gender-sensitive data for policies
- Women in business membership organisations and public-private dialogues
- Training on gender-sensitive public-private dialogues
- Training on gender-sensitive business environment reforms

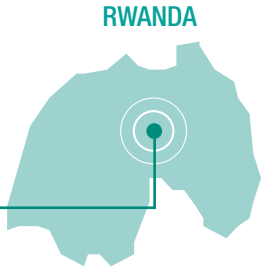
TOPIC 3: PROMOTING FINANCIAL INCLUSION TO ADVANCE WOMEN'S ECONOMIC EMPOWERMENT.

Sessions included:

- Institutional gender assessment: experiences of Development Finance Institutions
- Financial services for women

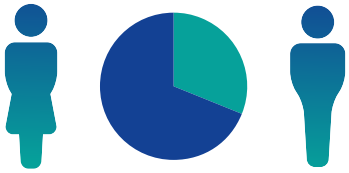
PARTICIPANTS SNAPSHOT

145 participants joined in person in Kigali



GENDER BREAKDOWN

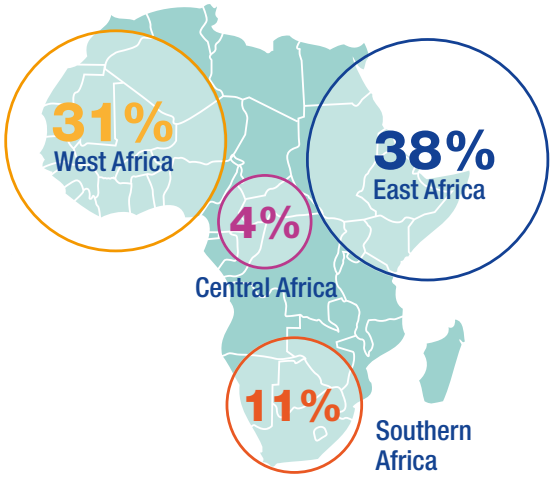
69% Women



31% Men

ACP COUNTRIES REPRESENTED

Delegates from 36 countries from the following regions



ORGANISATIONAL BREAK DOWN

39 Public Sector

31 Private Sector

22 DFIs

55 Other*

* Regional and international organisations, experts, international development practitioners

SESSIONS FOR CHANGE: PERSPECTIVES FROM ACP COUNTRIES

The ICR4WEE Conference aimed to give stakeholders from ACP countries, regional and international experts, as well as partners a space to reflect upon and discuss enabling policies, pragmatic approaches and specific actions to promote and advance WEE. The sections below highlight some key discussions and common threads which emerged from the various sessions.

"[…] Do I have the solution (to close the gender equality gap)? I do not, but I think that us, (here) together, we hold the answers."

Patricia Yao, Head, Movement of Small and Medium Enterprises (MPEM), Côte d'Ivoire

"[…] Role models (of change) exist, and they are here at the ICR4WEE Conference."

Junior Lodge, Assistant Secretary-General, Organisation of African, Caribbean and Pacific States (OACPS)

TOPIC 1: ENACTING ENABLING POLICIES FOR WOMEN'S ECONOMIC EMPOWERMENT

Photo: Panelists debate gender-sensitive industrial policies

Reforms and policies are pivotal to advancing WEE and to closing the 300 years gender gap. This includes economic and industrial policies. Representatives from the Ministries of Industry of Nigeria as well as Eswatini outlined how they are adopting participatory approaches to developing gender-sensitive industrial policies. This includes **involving organisations representing women-owned businesses in policy development**. This process led to the identification of key needs and challenges for women, in particular looking at the various sectors of the economy. Two different approaches to advancing WEE were highlighted:

- in Nigeria **women entering male-dominated sectors** (i.e. automotive or furniture) are now supported with capacity-building, financial aid, as well as product marketing to ensure their competitiveness on the market and to create a "snowball" effect by showcasing them as role models.
- In Eswatini, the Government adopted a different approach and **purposely targeted women-dominated sectors** (i.e. manufacturing), setting up initiatives to strengthen value chains through a higher value addition.

The public sector is the source of a large proportion of economic opportunities for companies through the purchasing of goods and services. Hence, **public procurement is a pivotal tool to advance WEE**. However, few policies exist to utilise this lever. But there are exceptions which can provide inspiration to others:

- Kenya's Access to Government Procurement Opportunities (AGPO) programme reserves 30% of public procurement for women, youth, and persons with disabilities. Whilst it has improved the socio-economic status of women-led businesses, challenges remain - for example ensuring that women entrepreneurs have access to capital to bid for contracts. This indicates the need for **supportive measures beyond regulation.**

Whilst policies and regulations can easily be changed, they may struggle to have real impact if social norms prevent change on the ground. For example, participants from the Pacific region highlighted how, although culture is a vital component of daily life for Pacific islanders, the **norms associated with it are often biased**

against women. This in turn can inhibit women from engaging in the economy. This sentiment was echoed by participants from other ACP countries.

> **"As we reform our policies for women, we (often) forget … (the issue) of societal expectations […] Can't we reform culture if we must, just so that women can also have it easier as the other gender?"**
>
> Mmantlha Sankoloba, Chairperson, OACPS Business Forum & Botswana Exporters and Manufacturers Association

For example, economic policies designed to advance WEE need to be mindful that their objectives can be inhibited by the fact that women spend an average of 2.4 more hours a day on unpaid care work than men (World Bank, Women, Business and the Law 2024). And whilst care disparities can to some extent be addressed through the policy environment, there are **few policies in place in ACP countries aiming to reduce this disparity,** and even less implementation mechanisms to ensure that such policies are effectively enacted. The consequence is that many women continue to be unable to access or retain formal employment.

- In Sierra Leone, the Government passed the Gender Equality and Women's Empowerment (GEWE) Act in 2022 that increased paid maternity leave to at least 14 weeks, in line with the standards of the International Labour Organisation (ILO), for both public and private employers.
- In the Dominican Republic, the Government implemented its 'Communities of Care' pilot programme to roll out the **National Care Policy in a holistic manner**. The programme notably supported the professionalisation of care givers by training and certifying them, and by creating networks so that care givers could be represented in public-private dialogues and advocate to improve their working conditions. Based on the success of the initial pilot in two communities, the programme will be extended to a dozen new areas in the next months.

Vice Minister Then Martes, Ministry for Women's Affairs, Dominican Republic setting out the country's approach to strengthen the Care Economy

ICR STORIES

- With the support of the ICR Facility, the **Government of Tuvalu conducted a gender-based diagnostic analysis of Tuvalu's investment climate**. The findings of the ICR's report will be used by the Government's Department of Business, Industries & Investments' Ministry of Finance to draft a gender-sensitive Investment Strategy in support of local businesses. You can read the findings here.
- The **Government of Eswatini, with the support of the ICR Facility, drafted a new, evidence-based and gender-sensitive industrial policy**. The policy has now been adopted by Cabinet and implementation has started. Read more here.

ICR RESOURCES

Relevant ICR knowledge products:

- Lessons learnt report on how to make business environment reforms work for women's economic empowerment.
- A free online training on business environment reforms to support women's economic empowerment.

TOPIC 2: PRAGMATIC APPROACHES TO PROMOTE WOMEN'S ECONOMIC EMPOWERMENT

Photo: Nelly Mukazayire, Deputy CEO, Rwanda Development Board, and Junior Lodge, Assistant Secretary-General, OACPS, debating effective approaches to promote women`s economic empowerment.

A central theme that emerged repeatedly over the two-day event was the **transformative power of gender-sensitive data in crafting impactful policies and reforms as well as to increase accountability of decision-makers**. As recommended in the Beijing Platform for Action, gender-sensitive statistics are vital for reflecting the issues, opportunities, and challenges women face in society. The possibility to collect reliable data in a gender-sensitive manner supports the development and monitoring of more targeted, evidence-based public policies and programmes and increases the accountability of decision-makers.

- The National Institute of Statistics of Rwanda publishes regular surveys on gender and has a dedicated unit set up for this. Furthermore, a Gender Monitoring Office has been established with a mandate to monitor the achievement of gender equality and to promote gender accountability.

"Data can help us understand gaps in the legal frameworks… but also identify good practices. […] The importance of data doesn't end there. Even when these laws are in place, data can help… tracking the effectiveness of measures (put in place) […] (and with) accountability of governments to measure their progress meeting international standards"

Marina Elefante, "Women, Business and the Law" team at the World Bank

Despite the importance of gender-sensitive data, participants highlighted several barriers:

- **Lack of financial support.** Participants indicated that administering surveys and processing data, particularly in remote regions and islands, is expensive and Governments are often not eager to allocate funds. An **ongoing need exists to engage and educate policymakers on its significance**.

- Some countries lack clear **mandates for National Statistical Offices** to produce and disseminate such data.
- **Better training of field workers is needed** to improve response rates and reliability of data.
- **Enhanced networking and coordination between data producers and data users is imperative** (i.e. between statistics offices and policymakers) to ensure the most relevant data is collected and used, given limited resources.

Data is also important when it comes to considering **effective approaches to combatting gender-based violence (GBV) in the workplace**. This is because knowing means accountability. Nevertheless, simple statistical data might not be sufficient to capture the full picture. There is still chronic non-reporting of GBV due to fear of repercussions - such as losing the job in question, or experiencing further harassment from the perpetrator. Therefore, it is necessary to contextualise such statistics and make an effort to collect qualitative data also, to gain insights into why such a phenomenon continues. Furthermore, stakeholders identified the **inclusion of women in decision-making positions, and the development of internal gender audits, as effective approaches** to combatting GBV and also to more generally advance gender-responsive policies.

- In Papua New Guinea, some stakeholders from the private sector formed the Business Coalition for Women around ten years ago to safeguard women employees against GBV. The coalition works with companies on sexual harassment and violence policies and workplace gender audits. **This was only possible by doing the right research beforehand (such as understanding and explaining the costs resulting from GBV) and using this reality to get the buy-in from companies**. This model could be replicated in other ACP countries.

A key approach to advancing gender-sensitive economic policies is the inclusion of **women at all levels, in particular in public-private dialogue processes**. This includes women in business membership organisations and government departments. Participants highlighted the need for the establishment of robust networks of female business leaders. Persistent advocacy by the private sector and civil society, strategic partnerships – in addition to evidence-based data – were also emphasised as essential components for achieving meaningful and sustainable reforms.

- The Confederation of Business Associations (CTA) in Mozambique has committed to have a certain number of women represented in every department. However, the seats are not yet filled, and CTA requires support from male peers to enact change. Hence, to achieve change, it requires not only the **representation of women, but also male allies to address social norms**.
- The Association of Women Lawyers' (FIDA-U) used a public-private dialogue process to advocate for reforms to inheritance law in the country, which discriminates against women. This is now with Parliament for debate.

"Initiatives around building women's agency, addressing key factors hindering WEE, encouraging communities about their power and role in ensuring that women are a part of the development structure, holding Governments accountable in prioritising WEE efforts and strong collaborations are necessary."

Elizabeth Kemigisha, Advocacy & Policy Manager, Association of Women Lawyers, FIDA, Uganda.

TOPIC 3: PROMOTING FINANCIAL INCLUSION TO ADVANCE WOMEN´S ECONOMIC EMPOWERMENT

Photo: Panelists discussing access to finance for women.

Financial inclusion is central to empowering women and enabling them to participate in the economy. At the Conference, challenges and approaches to providing women entrepreneurs with more capital were widely discussed, most notably regarding the role of national and regional DFIs in ACP countries. The **lack of sex-disaggregated data** collection, usage, and analysis by DFIs, but also other stakeholders in the financial sector, **leads to gender-blind financial products and services, meaning women remain a largely untapped target group**. Furthermore, participants voiced how gender norms meant that women were often not perceived as entrepreneurs and were considered untrustworthy by bank loan officers. Additionally, women are **negatively affected by the rules, laws, and regulations** that affect their ability to provide the necessary collateral requirements to secure funding.

> **"The picture is gloomy. […] Banks generally have these discriminatory perceptions of women in business, so they rarely fund (them). […] (in some parts of the country) you also rarely see the women… and if they want to do anything, they need the permission of their husband."**
>
> Daberuje Onesi-Lawani, Director, Small and Medium Enterprise Development Agency of Nigeria

DFIs were urged to **look beyond conventional requirements when disbursing funds, and to explore innovative ways of evaluating the strength of women-owned businesses and supporting them through formalisation**. Other crucial approaches discussed included creating tailored, digital and accessible women-centric programmes, using blended finance measures, and developing **tailored financial products by incorporating flexible collateral conditions and offering lower interest rates**. Furthermore, the role of **alternative forms of collateral** and of business development support for women-owned enterprises, particularly in drafting business plans and improving overall **financial literacy**, were highlighted.

- The Federated States of Micronesia Development Bank set out their use of a **national asset registry established by the Government to track movable assets (and associated loans)**. With this registry, any person or institution can access this information in order to secure access to finance. Such alternative forms of collateral can facilitate access to finance for women-owned businesses.
- The Citizen Entrepreneurial Development Agency of Botswana **introduced flexible collateral requirements, concessional interest rates and flexible repayment terms** to increase access to finance for women entrepreneurs.

A good way for a DFI to start its gender journey is by conducting an institutional gender assessment, as it allows them to identify which gender-related gaps, whether client-facing or internal, should be prioritised for improvement.

- Small and Medium Enterprises Development Corporation (SMEDCO) in Zimbabwe conducted a gender assessment in 2023. The exercise revealed that although its financial product, the "Chiedza Khanya Mama", was meant to be gender-transformative, this was in fact not the case because the name suggested the product was only for mothers instead of addressing all women. Thus, **SMEDCO is now working towards changing the name of the product, opening a women's desk, altering its marketing approach, and increasing the maximum loan amount under this scheme**.

ICR STORIES

- The ICR Facility supported the Tanzania Agricultural Development Bank (TADB) to conduct a study to assess the landscape of agribusiness financing for women and youth. The TADB later introduced a financing scheme targeted at women. Read here.

ICR RESOURCES

Relevant ICR knowledge products:

- A free online training course on how to develop a gender approach in DFIs.
- A training guide for gender audits in the workplace.

MOVING FORWARD

The ICR4WEE Conference provided a space for ACP stakeholders to share their perspectives and experiences in using investment climate reforms for WEE. Throughout the two days, participants highlighted key challenges affecting women in business, uncovering common threads across ACP countries. The gender and social norms that negatively affect women entering the business environment in Tuvalu or accessing credit in Nigeria, can similarly be found in Mozambique and Botswana. Issues related to the burden of (child-)care in Dominican Republic or the prevalence of GBV in Papua New Guinea, were similarly echoed by stakeholders from Kenya and Jamaica. Whilst there is no one size fits all formula, the approaches and solutions pursued by some countries can provide clear ideas to stakeholders in others.

- **Economic policies and regulations are often gender-blind but not gender-neutral.** When policy makers do not consider gender in the development of economic policies, they ignore the fact that such policies can impact men and women in different ways. For example, there is often significant differences evident between economic sectors, with some traditionally dominated by men and others by women, as both entrepreneurs or employees. Economic policies – such as industrial strategies – that target a certain sector will likely have entirely different impacts on men versus women. Failing to consider such impacts when sectors are selected and policies are designed may lead to unintended outcomes.
- **Social norms and representation.** Policies and reforms aiming to address women's economic empowerment cannot be drafted without considering the social and cultural norms present in a given country. For example, women traditionally tend to spend more time on childcare responsibilities. Designing economic policies to support women to become entrepreneurs (e.g. through improved access to finance) may be ineffective if they ignore such cultural norms (and are not, for example, complemented with efforts to strengthen the child care system in a country). Considering social norms requires women to be represented in decision making and public private dialogue processes.

"(One) should never assume that at any point (in time) we can think we are done with Women's Economic Empowerment. There is still a lot to be done. We still have a long way to go."

Siphiwangubani Sikhondze, Deputy Director Industry, Ministry of Commerce, Industry and Trade, Kingdom of Eswatini

- **Data.** What gets measured gets changed. Data can shed a light on the realities on the ground and indicate needs for change. Gender-sensitive data is often not available, making it difficult to inform the development of gender-sensitive policies, strategies and assistance programmes. Engaging and educating policymakers on the significance of data is key, as well as good communication between statistics authorities and policy makers to ensure the most relevant data is collected and used. The ICR Facility is already working to close the data gap and boost information sharing via its "Knowledge Hub". New activities are also planned by the ICR Facility to enhance evidence around the economic and wider impacts of reforming the business environment in a gender-transformative way. The World Bank`s Women, Business and the Law database also provides crucial data in relation to this.

» **Access to Finance and the role of DFIs.** Discussions revealed persistent barriers affecting women's access to financial services throughout ACP countries. DFIs participating in the event stressed the need to identify and develop tailored and accessible programmes, using blended finance measures and financial products, and incorporating alternative collateral requirements which ultimately benefit women. To continue supporting DFIs to share common challenges and solutions, the ICR Facility has an established "DFI exchange group" where DFIs from ACP countries can share and showcase their best practices and experiences with their peers.

» **Peer to Peer learning.** Participants noted that events such as the ICR4WEE Conference are key instruments to create synergies, expand knowledge and share scalable best practices. To ensure momentum is not lost, it is pivotal to maintain these connections, ensuring progress and exchanges continue. In this regard the ICR Facility has reached out to the 140+ participants to identify suitable volunteers to create and moderate an online network. This would allow partners to easily connect and promote exchanges relevant to the ICR4WEE Conference.

"In these two days we have been able to cover relevant issues in a creative, innovative and pragmatic approach. What I take home is realizing that we come from different regions but we share the same challenges, we face the same problems… (yet we can also) share our experiences to improve the way we are dealing and addressing these challenges"

Paz Velasco-Velazques, Head of Sector Investment Climate and Trade, Directorate General for International Partnerships (DG INTPA)

FEEDBACK WALL

It was a pleasure seeing so many participants from all Africa, Caribbean and the Pacific join us in Rwanda to engage in interesting discussions on how to move forward the gender agenda in business environment reform processes. […] (The Conference) also showed how, when working under a team Europe, we can achieve great results and really support private and public actors from partner countries move the agenda forward to create sustainable and inclusive growth.

Belen Calvo Uyarra, Ambassador of the European Union in Rwanda

[As a result of participating in the Conference] our business council will be more active in the advocacy space, identifying and supporting campaigns that advocate against unfair dismissal of pregnant women in the workplace.

Participant

[As a result of participating in the Conference] we will be more deliberate about intensifying our efforts in collecting sex-disaggregated data to produce evidence -based policies and (for use in) the monitoring and evaluation of policies and instruments.

Participant

As a DFI we have noted how innovative other agencies have been in creating suitable financing products for women entrepreneurs, This has been a great opportunity to learn also of how they have overcome certain complications in their businesses.

Participant

The experience was truly inspiring and life changing - starting with being able to visit Kigali, being exposed to 36 nationalities and being able to learn more about how to strengthen women economic empowerment for the target group I work with in Jamaica. Also, the wealth of knowledge and good practices shared was so beneficial. I am now back in Jamaica and charged and ready to go.

Participant

On behalf of SACBTA, I wish to express my appreciation to… the ICR Facility and all the organizers of the recently ended conference on Women's Economic Empowerment in Kigali, Rwanda. The conference not only brought to light issues that affect women at all levels of society, but it also was a key multisectoral networking platform for practitioners in gender equality and women's empowerment.

Participant

ABOUT THE ICR FACILITY

The ICR Facility is co-funded by the European Union (EU), the Organisation of African, Caribbean and Pacific States (OACPS) under the 11th European Development Fund (EDF), together with the German Federal Ministry for Economic Cooperation and Development (BMZ) and the British Council. The ICR Facility is implemented by GIZ, the British Council, Expertise France, and SNV.

The ICR Facility supports public and private organisations in Africa, Caribbean and Pacific (ACP) countries in creating a more conducive, sustainable and inclusive business environment and investment climate.

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AUTHORS: Leonardo Bertero (lead), Christina Gautsch, Steffen Felix, with contributions of ICR Facility Team.

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ANY QUESTONS? Contact us

Rue du Trône 108
1050 Brussels
Belgium

Get in touch
info@icr-facility.eu
/icr-facility

Visit us online
ICR Facility
www.icr-facility.eu