

# FEMCOM

Federation of  
National Association  
of Women in Business  
in Eastern and  
Southern Africa



## Vision

To be recognised worldwide  
as one of the most effective  
organisations promoting  
the interests of women  
entrepreneurs in Africa



## Mission

To develop women  
entrepreneurship in COMESA  
through programmes that  
promote, encourage and  
serve the needs of women  
and their businesses, working  
in smart collaboration with  
relevant partners

**“Creating a better future  
for women entrepreneurs”**

## **FEMCOM AS AN INSTITUTION: A BRIEF**

### **1.0 INTRODUCTION**

This brief explains the institutional architecture of the Federation of National Associations of Women in Business in Eastern and Southern Africa (FEMCOM) as well as its core strategic activities as set out in a succession of its Strategic Plans: 2009-2014 and 2015-2020.

Over time, research on women's participation in business around the world made a strong case made for equality and inclusivity. This research had identified several barriers inhibiting women participation in business, in spite of the fact that women had a demographic majority of women, especially across the COMESA region. It was therefore wasteful to talk of development when more than half of the populace was not being meaningfully and effectively integrated in the development process. The Heads of State observed women in business struggling to stay afloat, making it difficult to be self-sustaining. Still, there were enduring questions: why do women in business continue to struggle so much for capital when the other gender have so much at their disposal? It is this that led to a lot of thinking into how the spirit of Article 155 of the Common Market for Eastern and Southern Africa (COMESA) Treaty would be reinigorated to great benefit and to change.

This thinking identified the need for an institution with a specific mandate to shrink the spaces of incapacity for women in business, while also transforming their lives. An institution that would advocate and foster lowering the barriers faced by women entrepreneurs at home and internationally, and help more businesswomen to connect to international value chains.

### **1.2 Genesis of FEMCOM**

In 1991, A Woman in Business Unit was created by COMESA to catalyse the integration of women in regional trade and development. In July 1993, COMESA created FEMCOM which is a French acronym for National Associations of Women in Business in Eastern and Southern Africa. It was recognized by the COMESA Authority composed of Heads of State and Leaders of Government, who focused on the desire to implement the COMESA Treaty in so far as it related to Women in Development and Business. From 1991 until March 2009 the FEMCOM interim secretariat was temporarily nested in the Gender and Social Affairs Division located in the COMESA Secretariat.

At the COMESA Heads of State and Government Summit in 2008 in Nairobi, it was recommended that FEMCOM be resourced and reestablish as an independent institution. Following this, FEMCOM established its own secretariat in Lilongwe, Malawi in April, 2009 with the generous support by the Malawian Government.

## **2.0 INSTITUTIONAL ESTABLISHMENT**

### **2.1 Mandate**

The Federation of National Associations of Women in Business (FEMCOM) rests on a solid foundation of legal and institutional legitimacy: its mandate is embedded in the Treaty establishing the Common Market for Eastern and Southern Africa, COMESA, under Article 155 – Women in Business.

FEMCOM draws its mandate from (i) the Treaty establishing the Common Market for Eastern and Southern Africa, COMESA, under Article 155 – Women in Business; (ii) FEMCOM Charter, which mandates FEMCOM to “act as a forum for the exchange of ideas and experience among women entrepreneurs; an instrument through which the appropriate portion of COMESA Women in Development Programmes shall be implemented; a forum for network among women entrepreneurs and an instrument for encouraging women to set up or expand existing enterprises.”

Execution of this mandate is undertaken through its constituent National Chapters.

## 2.2 Membership

As one of the COMESA Institutions, FEMCOM has as its members, associations of women in business from 19 member countries of the COMESA region.

According to the FEMCOM Charter, associated membership is open to sub-regional, regional and international organizations of women with similar goals or development institutions concerned with integration of women into development activities.

## 2.3 Organs of the Federation

FEMCOM governance structure consists of the *General Assembly, the Board of Directors* and the *Secretariat* which is headed by a Chief Executive. The Board of Directors is composed of nine persons elected by the General Assembly from a list of names submitted by the members. FEMCOM's Board is charged with providing strategic direction and policy guidance to FEMCOM in accordance with the Charter.

The FEMCOM Secretariat is mandated to:

- (a) Serve as representative body and a link between its members and COMESA Secretariat, the COMESA Policy Organs, other sub-regional, regional and international organizations, whose aim is to promote trade and development;
- (b) Represent its members at meetings of the COMESA technical committees;
- (c) Represent the interests of members at all relevant fora with the primary objective of promoting their business interests;
- (d) Promote the establishment, in the Member States, of enterprises owned by women either wholly, or in joint venture, with partners from within the sub-region or outside the sub-region, including the expansion of existing enterprises owned by women;
- (e) Promote sub-regional and regional networking among women and enterprises owned by women to facilitate accessibility to resources and generate increased support in the Member States for enterprises owned by women; and
- (f) In collaboration with the COMESA Gender & Social Affairs Division, act as a sub-regional facilitating body to identify and sensitize governments of the COMESA on the needs of members and also on strategies for achieving women's full integration into national and sub-regional trade and development activities; and
- (g) Promote programme activities at national level *similar* to the COMESA Gender & Social Affairs Division Programme activities.

In accordance with its constitution and with the guidelines of the COMESA Gender Policy, FEMCOM's core role as an institution of COMESA is to:

- a) play a facilitative, coordinative, and catalytic role working **directly** with federations of women entrepreneurs to create the enabling environment for women businesses to thrive within COMESA and beyond;
- b) act as a forum for the exchange of ideas and experiences among women entrepreneurs; and
- c) be an instrument for encouraging and facilitating the setting up of enterprises owned by women, promoting the expansion of existing enterprises through measures that address the needs for enterprise-tied technical assistance and training, access to credit, export promotion, export market research and investment opportunities.

FEMCOM has established Chapters to support the implementation of its activities in 19 COMESA Member States, with the following constituent national associations:

- 1) Burundi –Burundi Women Entrepreneurs Association (AFAB)

- 2) Comoros –Women Entrepreneurs of Comoros
- 3) Djibouti –National Union of Women of Djibouti (UNFD)
- 4) DR Congo –FEMCOM DR Congo
- 5) Egypt -Egyptian Business Women Association (EBWA)
- 6) Eritrea –National Union of Eritrean Women
- 7) Ethiopia –Centre for African Women Economic Empowerment (CAWEE)
- 8) Kenya - Federation for Women Entrepreneur Associations (FEWA)
- 9) Libya –FEMCOM Libya
- 10) Madagascar –FEMCOM Madagascar
- 11) Malawi –National Associations of Women in Business (NABW)
- 12) Mauritius –National Women Entrepreneurs Council (NVEC)
- 13) Rwanda –Chamber of Women Entrepreneurs
- 14) Seychelles –Gender Secretariat, Ministry of Employment and Social Affairs
- 15) Sudan –Business Women Secretariat, Sudanese Businessmen and Employers Federation
- 16) Swaziland –Business Women’s Forum of Swaziland
- 17) Uganda –Uganda Women Entrepreneurs Association Limited (UWEAL)
- 18) Zambia –Zambia Federation of Associations of Women in Business (ZFAWIB)
- 19) Zimbabwe – FEMCOM Zimbabwe

## 2.4 Objective

The institution’s objectives are set out at Article 4 of the FEMCOM Charter thus:

**To promote programmes that integrate women into trade and development activities in Eastern and Southern Africa: in particular, in the fields of industry, trade and services, agriculture, fishing, energy, transport and communications, natural resources and mining, with the main objective of improving the economic conditions of women in the sub-region as well as increasing the awareness of women in development and business issues at the policy level.**

## 2.5 Vision

To be recognized for effective promotion of women in business interests worldwide.

## 2.6 Mission

To develop women entrepreneurship in COMESA through programmes that promote, encourage and serve the needs of women and their businesses, working in smart collaboration with relevant partners.

## 3.0 INSTITUTIONAL STRENGTHENING OF THE SECRETARIAT

The Secretariat human resource base has gradually been expanded over time. Although it has not reached its optimum, this is a significant step in the quest to enhance speedy and efficient implementation of our programmes and furthering the ideals for which FEMCOM was founded.

## 4.0 PROGRAMMES DEVELOPMENT

### 4.1 Trade and Investment Facilitation

#### 4.1.1 *Textiles and Handicrafts Trade Fair in Lilongwe, Malawi*

To provide women entrepreneurs with the resources and the enabling environment to conduct business and trade, FEMCOM co-organized a textiles and handicrafts trade fair with the National Small and Medium Enterprises Association in Malawi (NASME) in September 2015. Participants included textiles and handicrafts SMEs from Kenya, Malawi, Rwanda, Tanzania, Uganda and Zimbabwe. The trade fair also attracted other local participants including furniture manufacturers, Airtel mobile network

company, solar energy manufacturers, etc. The Secretariat was also among the participants at the trade fair.

Through participation at the trade fair, FEMCOM was able to connect the women SMEs to the FEMCOM Chapters in their respective countries for Membership registration. The SMEs also had the opportunity to connect to additional regional and international markets for their products, were exposed to new technologies, business ideas and networks. The local textiles SMEs were also introduced to the textiles incubation centre initiative spearheaded by the Ministry of Industry and Trade and implemented by the Malawi Confederation of Chambers of Commerce and Industry (MCCCI).

#### *4.1.2 50 Million African Women Speak Platform Project*

In March 2016, AfDB, COMESA, EAC and ECOWAS signed the Aide Memoire for the implementation of the 50 Million African Women Speak (50MAWS) Platform Project.

The 50MAWS Project is aimed at contributing to the economic empowerment of women across Africa through provision of a networking platform to access information and financial services, as well as improving the ability of women entrepreneurs to network and access financial and non-financial services for business growth.

The Project, targeting 50 million Women entrepreneurs in COMESA, EAC and ECOWAS member Countries, and Africa as a whole, is expected to create a dynamic and engaging exchange of ideas among women entrepreneurs, connecting with them with one another in ways that will foster peer to peer learning, mentoring and the sharing of information and knowledge within communities, and access to finance and market opportunities between urban and rural areas, and across borders and between countries.

The Project has four main components comprising hosting of the infrastructure platform; development of platform, statistical database and project content; back office/in-country resources, and project management.

FEMCOM had been designated as the implementing agency as the objectives and ideals of the Project lie starkly within its mandate as set out at Article 155 of the COMESA Treaty. However, the same has now been moved to the seat of COMESA Secretariat. This notwithstanding, FEMCOM Secretariat still believes it has a fundamental role to play, and shall continue to engage the parties in this regard. This is consistent with the decision of the Council of Ministers' responsible for Gender at its Ninth Meeting in Livingstone, Zambia between 25<sup>th</sup> to 26<sup>th</sup> August, 2016.

FEMCOM is keen on building upon this momentous Project by mobilizing resources to replicate the same in other national chapters, beyond the ones appointed to pilot the same. This would also pick up from where the Cluster Project, whose ultimate goal for the cluster programme was to contribute to the achievement of the Millennium Development Goals (MDGs). One avenue through which this is to be done is through building on the existing resources at Member State level through line ministries and through establishment of partnerships with the private sector.

## **4.2 Capacity Building**

The Secretariat has prioritised the strengthening of Women-owned Business enterprises. This is critical to ensuring that the region has viable and robust women owned enterprises which contribute to economic development.

### *4.2.1 COMESA –FEMCOM MSME Cluster Development Project*

A lot of activities aimed at promoting value addition in the leather, textile-clothing and agro-foods (cassava) value chains, as a mechanism of boosting job creation and intra trade have been undertaken. This involves capacity building workshops and practical training for MSMEs in cassava production and

textiles/garments manufacturing. Implementation of the Cluster Development Programme has seen more MSMEs engaged in cassava value chains, increased productivity, processing and commercial trading of cassava products in the COMESA region.

To build the capacity of women entrepreneurs to upscale and expand their businesses to become competitive regionally and internationally, FEMCOM was accorded the mandate by COMESA to implement the COMESA economic cluster flagship Programme in the cassava and textiles/garments sectors. Under this cluster programme, organized SMEs would get business management skills training and advanced technical training using industrial equipment. The programme also facilitated the establishment of textiles business incubation centers at national level in Burundi, Kenya, Malawi and Zambia.

In Malawi, the Ministry of Industry and Trade spearheaded the incubator establishment project with the Malawi Confederation of Chambers of Commerce and Industry (MCCCI) as the implementer. Through the COMESA Technical Cooperation Facility (TCF), MCCCI prepared and installed value addition industrial equipment for the textiles cluster provided by FEMCO and COMESA. FEMCOM played a critical role in facilitating MCCCI's stakeholder awareness meetings with government departments including trade, tourism, agriculture, and the military, financial institutions, players in the garments sector, potential buyers, and incubatees in order to establish business linkages across the industry's value chain.

The stakeholder awareness meetings were successful and brought on board critical players in the industry including Malawi Bureau of Standards (MBS), the Cotton Ginners Association of Malawi (CGAM), and the Small and Medium Enterprise Association (SMEA).

FEMCOM has been supporting the development of joint initiatives between FEMCOM Chapters. In this regard, the National Association of Business Women in Malawi (NABW), and *Enterprede Au Feminin Ocean Indien Madagascar* (IFOI), jointly mobilised funds from FK Norway for the Development of a bankable proposal on capacity building of FEMCOM Chapters.

Additionally, through its intervention, a partnership contract was signed with World Vision for implementation of cassava cluster activities. Business training for 30 MSMEs was conducted, with a wide array of participants drawn from the members of tailors association and NABW.

### **4.3 Access to Credit and Capital**

Lack of access to credit has impeded expansion of a number of women-owned enterprises. Under this interventionist programme, the Secretariat has focused on the development of a framework for access to credit and where possible, establishment of a credit guarantee fund. The Secretariat developed modalities for approaching financial institutions in consultation with its constituent national chapters, Member States, based on comparative advantage of each Member State.

To this end, the Secretariat has supported convening of consultative meetings of the FEMCOM Chapter, Malawi on establishing micro-finance facility-modelled on the success of the PTA Bank-supported Women Initiative for Self-Empowerment (WISE) programme in Burundi which has resulted in the establishment and operationalisation of a wholly-women-owned bank.

#### *4.3.1 Business Incubator for African Women Entrepreneurs (BIAWE) Project*

The Business Incubator for African Women Entrepreneurs (BIAWE) Project is a two year initiative implemented through FEMCOM and funded by the NEPAD Spanish Fund. The purpose of the project is to develop, test and apply widely in Africa practical approaches and incubator models to economically empower women through enhancing capacities and viability of women managed micro, small and medium enterprises (MSMEs) in handcrafts, agro-processing and ICT.

In July 2015, COMESA, FEMCOM and NEPAD jointly conducted a 3-day technical working session with representatives from four selected incubation centres in Burundi, Kenya, Sudan and Swaziland. The working session validated the BIAWE feasibility study report and revised the implementation plan to ensure that it fits within the available funds for the Phase II of the project.

As per the original project document, Phase II of the project was intended to involve training; follow up assessment and support provision, and credit guarantee to assist women to access credit to finance their enterprises, which will focus on providing business incubation services in the areas of handcrafts, agro-processing, and ICT. The entrepreneurs will have the opportunity to select viable business options based on personal interest and regional and national priorities.

The revised Implementation Plan indicates that instead of 120 entrepreneurs proposed in the original project document, Phase II intends to target 145 entrepreneurs, who will benefit directly from business incubation services, out of which 87 (60%) will be women and 58 (40%) youth (29 young women and 29 young men). The new enterprises formed by these 145 entrepreneurs are expected to generate 580 jobs, assuming 1 enterprise will employ 4 people. Each of the entrepreneurs that will undergo the business incubation program will be expected to mentor 10 entrepreneurs in their countries of residence. Therefore an estimated 1,450 entrepreneurs will benefit indirectly through multiplier effect of the project.

Based on the success of this pilot phase, the project will be rolled out to other countries within the COMESA region.

#### **4.4 Frameworks for Strategic Linkages**

##### *4.4.1 FEMCOM Framework for Women Entrepreneurship Development Programme (WEDP)*

To generate necessary resources for FEMCOM programmes and projects and create a reliable resource base, FEMCOM engaged external consultants between May and August 2015 to assist in conducting an extensive research on women entrepreneurship in the region as well as assist in the development of a FEMCOM framework for Women Entrepreneurship Development Programme (WEDP). The objective of the WEDP is to economically integrate 5,000 women entrepreneurs in COMESA regional trade thereby accelerating the growth, profitability and sustainability of their enterprises. Its direct beneficiaries are women entrepreneurs in agro-processing, textile/garments, handcraft, ICT and extractive industry clusters.

The WEDP is based on the FEMCOM MTSP for 2016-2020 and set to be implemented within the same period. Its ultimate outcomes include improved policy and regulatory framework that supports participation of women entrepreneurs in regional economic integration in COMESA, increased productivity and competitiveness of women led/owned enterprises in the COMESA region, and strengthened institutional capacity of FEMCOM Secretariat and National Chapters.

The WEDP programme is overall an amplification of FEMCOM National Chapter programmes and has since been submitted to COMESA for financial support.

##### *4.4.2 Strategic Partnership between FEMCOM and African Women in Mining Association (AWIMA)*

In 2014, FEMCOM collaborated with the African Women in Mining Association (AWIMA) to support women in the extractive industry by working under the existing frameworks and initiatives of the COMESA Secretariat. The African Women in Mining Association (AWIMA) was established on the 19th Day of August 2014 in Nairobi. AWIMA is a forum for collective voice and empowerment of women on the continent through engagement in the Extractives Industry (EI). It has an Executive Council with representation from South Africa, Kenya, Malawi and Zimbabwe. AWIMA's main purpose is to enhance women's entry into the extractives (mining, oil and gas) value chains for true economic empowerment.

The collaboration between FEMCOM and AWIMA seeks to work under existing frameworks of the COMESA Secretariat and will build on the initiatives that have been established through COMESA. This includes the relevant components of extractives industry under the MOUs between COMESA and various governments, e.g. Australia, India, Turkey, etc. The two entities will also use the COMESA Cluster Development Programme as a best model to be replicated in the mining sector.

To this effect, a Letter of Agreement was signed in May 2015 by the two institutions, as the guiding document for the collaboration in line with the COMESA and AU frameworks on promotion/ advancement of the participation of Micro Small and Medium Enterprises (MSMEs) and Women in the Extractives Industry.

A grand proposal was then developed, addressing the needs and challenges facing women in the extractives industry which among others include the lack of industrial equipment for cutting and polishing gemstones, absence of an African company to certify gemstones and lack of Gem Fairs for women to exhibit their products in Africa. The proposal has since been submitted to COMESA for consideration and is targeting the following governments based on their existing MOUs with COMESA:

- Australia: Capacity Building – Training
- India: Technology & Expertise
- Turkey: Access to finance – facilitation of exchange programmes (TUSKON), promotion of marketing

#### 4.4.3 *Women Investment Cooperative (WINCO)*

FEMCOM supported inception meetings for the Women Investment Cooperative (WINCO) since August 2016. WINCO is an initiative by women in business in their quest to find sustainable solutions to the provision of financial services for women businesses. WINCO was registered as a Savings and Credit Cooperative (SACCO) in January 2018 and has, within eighteen months, mobilized 240 members covering the whole country. WINCO taps its membership from the Women in Business in FMC. FEMCOM has further pledged technical support using the Burundi model. WINCO's vision is to establish a Women's Bank.

#### 4.4.4 *Partnership with Chinese Women in Business (CAWE)*

FEMCOM has continued to identify and forge strategic partnerships for strengthening women in Business in the COMESA region. The Chinese Women in Business have been engaged and FEMCOM is in the process of formalizing this partnership through signing a Memorandum of Understanding.

### 4.5 **Advocacy, Public Awareness and Branding**

#### 4.5.1 *Provision of Technical Advisory Services to FEMCOM Chapters*

Technical advisory services already offered to various FEMCOM National Chapters. The technical support normally ranged from resource mobilization, capacity development, policy advocacy, networking, to access to markets and credit. Assistance was provided to FEMCOM Chapters in Uganda and Zambia, more particularly in helping them in identification of comparative areas of support with other COMESA Member States. For instance, Mauritius National Chapter has benefitted from this in establishing linkages with China Association of Women Entrepreneurs (CAWE).

FEMCOM has been instrumental in lobbying for inclusion of women in business in strategic decision making platforms at the country level. For example, its local Chapter in Zambia has representation in the line ministries responsible for trade, gender and even lands as well as in the formulation and implementation of key policies in finance and trade.



FEMCOM has also worked with its national Chapters in engaging their member States for purposes of allocation of office spaces. As a result of its advocacy, its constituent Chapters in Sudan, Zambia, Zimbabwe, Swaziland and Mauritius have been accommodated by their respective governments.

The primary and other support from FEMCOM Secretariat has led to capacity growth among the Chapters that has in turn been the platform for expansion into other areas of economic strategic benefit.

#### *4.5.2 Development of Comprehensive FEMCOM Plan for Advocacy and Visibility*

FEMCOM has deliberately concerned itself with enhancing its visibility and exposure. The result of this has been the increase in networks and linkages with UN family and African Development Bank. Constructive partnerships have been initiated with various women in business associations at national, regional and global levels.

FEMCOM continues to engage new strategic partners as well as strengthening its relationship with the existing ones.

#### *4.5.3 Official Branding of FEMCOM National Chapters*

The branding of FEMCOM Chapters is premised on the idea of strengthening FEMCOM's membership base long-term sustainability. To strengthen FEMCOM's membership base for long term sustainability, the Secretariat embarked on a branding campaign of its National Chapters. To date, a significant number of National Chapters have been officially branded. These include Swaziland (2011), Zambia (2013), Mauritius (2014), Malawi (2016), Zimbabwe (2016), Sudan (2017), and Uganda (2017). Djibouti and Comoros are scheduled to be officially branded in the near future.

The process leading to the launch involves holding consultative meetings with representatives of various women in business associations in order for the Secretariat and its Chapters to prioritize and agree on areas of comparative advantage for support by COMESA.

The branding exercise is dependent on the readiness of the National Chapters and their respective national governments. It also involves the endorsement of the National Chapters by the COMESA Coordinating Ministries or the relevant Ministries. Branded Chapters are authorized to use FEMCOM logo for publicity purposes so as to be officially recognized as COMESA FEMCOM national focal points.