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CSO WOMEN BUSINESS ASSOCIATIONS

MAPPING STUDY OF SMALL TO MEDIUM SCALE WOMEN BUSINESS ASSOCIATIONS IN AFRICA





GLOBAL REPORT *2025*





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Executive Summary



Women business associations play a key role in supporting women-led small and medium-sized enterprises in Africa. Through their support and outreach actions, they play an active role in strengthening entrepreneurial skills and advancing advocacy for the economic and financial inclusion of women across the continent. These associations are also agents of societal transformation, promoting greater female participation in the formal economy and decision-making spaces.

Acknowledging this potential, the African Development Bank, through its Civil Society and Community Engagement Division and the Affirmative Finance Action for Women in Africa (AFAWA) initiative, mandated Deloitte Côte d'Ivoire to conduct a mission to map Women business associations and assess their capacity-building needs in 16 African countries. The objective is to position these associations as key players within the women economic empowerment ecosystem and strategic levers for inclusive economic growth, capable of driving policy influence, fostering partnerships for access to finance and effectively supporting women entrepreneurs in developing solid business skills and accessing markets.

The study covers five geographical areas: North Africa (Mauritania, Morocco), West Africa (Burkina Faso, Guinea, Liberia, Mali), East Africa (Burundi, Djibouti, Ethiopia), Central Africa (Cameroon, Chad, Democratic Republic of Congo, Gabon), and Southern Africa (Madagascar, Mozambique, Zimbabwe). It is based on a mixed methodology combining: data collection from 409 associations and 2,498 women entrepreneurs, focus group discussions conducted during Bank's supervision missions, individual interviews with public and private support structures and a desk review of existing initiatives to support women entrepreneurship.



Key gaps identified by the study

- **Limited institutional capacity**: Insufficient structuring of many associations, constraining their ability to deliver serivices, advocate effectively, develop strategic partnerships and scale their activity
- **Access to finance:** A lack of financing adapted WBAs' members and systemic challenges in accessing finance
- **Low representation in policy dialogue**: A limited access to decision-making spaces due to a lack of engagement, advocacy and communication skills
- **Gaps in service delivery**: Gaps in entrepreneurial skills among women entrepreneurs, particularly in business management, marketing and market access that are unsufficiently addressed by training and facilitation services
- **Digital and technological gaps:** Uneven digital literacy and access to digital tools, limiting visibility, reach and operational efficiency of WBAs
- **Fragmented women entrepreneurship support landscape**: Synergies between associations and Business Support Organizations are insufficient, despite some promising examples such as the AFAB in Burundi or the structured federations in the DRC

A strategic response: the capacity-building programme

To address these challenges, the study recommends the implementation of a capacity-building programme for women business associations. This program is based on five strategic pillars:

- Structuring and governance, to,improve internal functioning and professionalise associations;
- Advocacy and political influence, in order to increase their representativeness and power of action in decision-making processes;
- Access to finance, by building capacity to mobilize resources for themselves and their members;
- Strengthening entrepreneurial skills and integration into markets, to support women entrepreneurs in the growth of their activities;
- Consolidation of support services, by developing a sustainable, quality and accessible offer throughout the country.

Towards a collective mobilization for sustainable inclusion

The proposed programme can only be fully fruitful if it is part of a dynamic of enhanced collaboration between women business associations and public institutions, donors, financial institutions and entrepreneurship support institutions. Leveraging the power of associations, these actors have the opportunity to co-develop mutually beneficial programmes and initiatives to achieve the shared goal of adressing gender inequality and unlocking womens' economic empowerment across Africa.

Acronyms

APME	Agency for the Promotion of Small and Medium-Sized Enterprises
ADF	African Development Fund
AFAB	Association des Femmes d'Affaires du Burundi (Burundi Association of Business Women)
AFAWA	Affirmative Finance Action for Women in Africa
AFD	Agence Française de Developpement (French Development Agency)
AfDB	African Development Bank
AFEM	Association des Femmes Cheffes d'Entreprises du Maroc (Association of Businesswomen of Morocco)
BBIN	Burundi Business Incubator
BSO	Business Support Organizations
CAPI	Computer Assisted Personal Interviews
CSOs	Civil Society Organizations
DRC	Democratic Republic of Congo
EIC	Ethiopian Investment Commission
GDP	Gross Domestic Product
ILO	International Labour Organization
EWL	European Women's Lobby
MICA	Ministry of Industry, Trade and Handicrafts
NGO	Non-Governmental Organization
PESTEL	Political, Economic, Social, Technology, Environmental, Legal
PPP	Public-Private Partnerships
SGG	Gabon Guarantee Company
SME	Small and Medium-Sized Enterprises
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
USD	United States Dollar
VSLA	Village Savings and Loan Associations
WACSI	West African Civil Society Institute
WBA	Women Business Associations
WETECH	Women in Entrepreneurship and Technology
WIA	Women In Africa
WISE	Women's Initiative for Self Empowerment
WSME	Women Small and Medium Enterprises



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1. Introduction

1.1. Context of the study

Small and medium-sized enterprises (SMEs) are a key pillar of Africa's economic and social development. According to the United Nations Conference on Trade and Development (UNCTAD), they account for more than 90% of the continent's entrepreneurial fabric, contribute to 80% of total employment, and play a central role in promoting inclusive growth, innovation, and strengthening the resilience of African economies to external shocks.

Despite their significant contribution to the economy, African SMEs face major challenges such as limited access to finance, the predominance of the informal sector, insufficient economic and digital infrastructure, high tax burden, as well as the lack of managerial and technical skills that hinder their development.

The situation is even more precarious among African women entrepreneurs, who are mostly active in the informal sector and survival entrepreneurship, which they turn to without always possessing the skills, assets and experience necessary for their development. The majority choose entrepreneurship out of necessity and in reaction to negative factors in their environment, such as the difficulty of finding a salaried job. Indeed, according to the International Labour Organization (ILO), women are more severely impacted by unemployment and hold much more precarious jobs than men.

Estimates for 2023 show that in sub-Saharan Africa, the unemployment rate is 11% for women compared to 5% for men, and 80% of jobs held by women are identified as vulnerable compared to 65% for men. Their development is also affected by socio-cultural barriers, inequalities in access to productive resources, gaps in education and skills, constraints related to domestic expenses, limited access to finance, as well as reduced integration into professional networks and strategic information channels.

These barriers led to comparatively weaker entreprenarial performance than men-led enterprises and dimish the capacity to withstand competitive pressures.

In this context, Women Business Associations (WBA), as non-profit organizations made up of women entrepreneurs and promoting entrepreneurship through mentorship, training, networking, strategic partnerships and advocacy, are a key lever for supporting women-led SMEs. When well-structured, these associations succeed in meeting the basic development needs of women entrepreneurs through comprehensive support mechanisms. This includes capacity-development services, but also advocacy and partnership efforts for the promotion of women entrepreneurs' interests in the public space and for access to finance.

Acknowledging the strategic role of as catalysts for women's economic empowerment, the African Development Bank (AfDB) mandated Deloitte Côte d'Ivoire to carry out a mapping study of these associations in the following 16 African countries: Burkina Faso, Burundi, Cameroon, Democratic Republic of Congo, Chad, Djibouti, Ethiopia, Gabon, Guinea, Liberia, Madagascar, Mali, Mauritania, Morocco, Mozambique, Zimbabwe.

1.2. Objectives of the study

This study aims to identify the strengths, challenges and capacity-building needs of women business associations in order to inform the development of a tailored support programme that enhance their autonomy and effectiveness in serving women-led SMEs (WSMEs). More specifically, this study seeks to:

1. Introduction

1. Carry out the mapping of women business associations:

- Conduct a comprehensive mapping of formal associations in 16 countries, encompassing a detailed overview of their operational landscapes, e.g. the business, financial, legal, legislative and policy environments in which their operate.
- Determine the services that associations provide to their members.

2. Assess limitations and barriers:

- Identify the internal limitations of associations and the external obstacles they face that hinder their effective engagement in public dialogue and influence on policy reform processes impacting WSMEs.
- Analyze the challenges that prevent associations from promoting access to finance for WSMEs.

3. Identify opportunities and make recommendations:

- Make recommendations to improve the impact and efficiency of associations, especially in terms of networking, partnerships and advocacy.

4. Propose a capacity building programme for associations:

- Establish the foundation for a tailored programme to provide associations with the operational tools and knowledge needed to effectively support women entrepreneurs.
- Propose strategic initiatives to improve the capacity of associations to provide relevant support to their members.

The report first analyses the socio-economic context and identifies the risks and opportunities influencing the growth of WBAs and WSMEs. It then presents the results of the survey in order to draw up a map of associations at continental level as well as the constraints that associations face in building sustainable structures.

Finally, based on these findings and additional research, the report proposes recommendations as well the key pillars of a capacity-building programme to address the most critical gaps that hinder the development of associations and their ability to effectively support women entrepreneurs.

1.3. Methodology

The methodology adopted is based on three pillars and is structured in three main phases:

- The scoping phase, which served to clarify the objectives of the study and validate the methodological approach.
- The data collection phase, which facilitated a comprehensive mapping of WBAs while identifying their internal needs, the opportunities available to them and the challenges they face in their operating environments.
- The practical case analysis phase, which informed recommendations for the development of a tailored capacity-building programme deisgned to address the specific needs and challenges of WBAs.

Figure 01: Pillars of the methodological approach



2. Macro-environment analysis

The macroeconomic environment is shaped by a range of risks and opportunities that influence the development of women-led SMEs. The analysis of these risks and opportunities is decisive for understanding the challenges that they face, assessing the value of the support offered by associations and identifying the most relevant measures and resources to strengthen the effectiveness of this support. This analysis draws on an examination of the socio-political and economic contexts, as well as the support systems and services offered by institutions focused on SME development.

2.1. Political context

The political context of the countries selected for the study presents several challenges related to governance and transparency of public institutions, institutional stability, security and the promotion individual and public freedoms.

In half of the 16 countries analyzed, significant episodes of political turmoil, including regime changes and armed tensions, have been recorded over the past five years, undermining institutional stability and creating an unsafe climate for domestic and international investors. This instability is compounded by ongoing security challenges, particularly in the Sahel and Central African countries, where recurrent attacks by armed or extremist groups disrupt economic activities, exacerbate humanitarian crises, cause significant population displacement and increase the vulnerability of women to gender-based violence.

The issue of corruption also remains a point of vigilance. According to Transparency International's 2023 Corruption Perceptions Index, countries such as Burundi (17/100), Cameroon (26/100) and Guinea (28/100) have relatively high levels of corrupt practices. These figures reflect systematic governance challenges that undermine the effective delivery of public services, increase the burden on businesses and divert public resources from inclusive economic development priorities. Weak governance structures and unsufficient transparency further hinder accountability and efficient resource allocation.

This context considerably affects women's entrepreneurship by deteriorating the business climate through:

Declining attractiveness: Reduced investor confidence that limits their support to women-led businesses due to political and economic instability.

Rising insecurity: Massive displacement of populations and an increase in gender-based violence due to instability, limiting women's ability to engage in entrepreneurship safely and sustainably.

Rising inequalities: Increased discrimination in access to male-dominated public procurement, making it difficult for women to access opportunities.

Declining profitability: Corruption forces women entrepreneurs to pay bribes to obtain licenses, authorizations, or financing, which increases costs and decreases profitability.

2.2. Socio-economic context

The 16 selected countries display significant disparities in their economic performance. According to the World Bank's income classification, 10 are classified as low-income countries, 4 are lower-middle-income countries and 2 fall under the upper-middle-income category. The majority of them are experiencing sustained economic growth, ranging from 2% for the least dynamic countries to more than 8.6% for the most dynamic.

This economic growth represents an opportunity for women-led SMEs, as it stimulates the emergence of new markets and increases demand for good and services. However, a defining feature accross these economies is the predominance of the informal sector, which employs between 85% an 97% of the working population. This reality underscores both the resilience and precarity of women entrepreneurs operating in the selected countries, often without adequate protection, financing, or support structures.

2. Macro-environment analysis

Figure 02: Economic growth rate, unemployment rate and weight of the informal sector by country

Chad
- *GDP growth: 4.1%*
- *Unemployment: 1.1%*
- *Informal employment: 96.7%*

Burkina Faso
- *GDP growth: 3%*
- *unemployment: 5.3%*
- *Informal employment: 95.1%*

Burundi
- *GDP growth: 2.7%*
- *Unemployment: 0.9%*
- *Informal employment: 90%*

Gabon
- *GDP growth: 2.4%*
- *unemployment: 20.3%*
- *Informal employment: 52%*

DR Congo
- *GDP growth: 8.6%*
- *unemployment: 4.5%*
- *Informal employment: 97.3%*

Zimbabwe
- *GDP growth: 5.3%*
- *unemployment: 8.8%*
- *Informal employment: 88.07%*

Cameroon
- *GDP growth: 3.2%*
- *Unemployment: 3.6%*
- *Informal employment: 87%*

Guinea
- *GDP growth: 6.7%*
- *Unemployment: 5.2%*
- *Informal sector: 96%*

Mozambique
- *GDP growth: 5.4%*
- *Unemployment: 3.5%*
- *Informal employment: 95%*

Morocco
- *GDP growth: 3.4%*
- *unemployment: 9%*
- *Informal employment: 77.2%*

Djibouti
- *GDP growth: 6.7%*
- *unemployment: 26.2%*
- *Informal employment: 50.5%*

Liberia
- *GDP growth: 4.7%*
- *unemployment: 2.9%*
- *Informal employment: 89.6%*

Mauritania
- *GDP growth: 6.5%*
- *Unemployment: 10.4%*
- *Informal employment: 89%*

Mali
- *GDP growth: 4.7%*
- *unemployment: 3%*
- *Informal employment: 95.4%*

Ethiopia
- *GDP growth: 6.5%*
- *unemployment: 3.4%*
- *Informal employment: 85.2%*

Madagascar
- *GDP growth: 3.8%*
- *unemployment: 3.1%*
- *Informal employment: 96%*

Source: Data compiled from the World Bank and the International Labour Organization

This precarious environment represents a significant barrier to the development of women-led SMEs. It limits their access to economic opportunities and financing, leads to a decline in their productivity and requires the implementation of incentives and improvement of the business environment to facilitate their transition to the formal sector.

The level of unemployment remains relatively low in the majority of countries, hovering around 3% on average. However, it is characterised by widespread job insecurity. On average, 69% of workers are employed in vulnerable jobs. Women are more exposed, with an average rate of 76% of vulnerable jobs, compared to 63% for men. This lack of job security is one of the main reasons why many young people and women choose entrepreneurship, often without having acquired the required skills.

This widespread precariousness of employment is both a driver and a consequence of the expansion of the informal sector. For women entrepreneurs, this dynamic often translates into heightened competition in saturated, low-value-added sectors with limited prospects for expansion. Due to a lack of resources and skills to innovate, many remain confined to survivalist activities, unable to transition toward more sustainable and profitable business models.

2.3. Technological context

Technological advances offer unprecedented opportunities for women's entrepreneurship, reducing traditional barriers and creating a more inclusive environment. Expanding internet access enables women entrepreneurs to tap into broader and more diverse markets, overcoming the geographic and structural barriers that have traditionally constrained their expansion.

The analysis of the technological context reveals significant disparities in internet access and usage among the countries studied. Morocco (89.9%), Gabon (73.7%), and Djibouti (65%) stand out for their relatively high connectivity rates, supported by substantial public and private investments aimed at expanding digital infrastructure and promoting access to online education, markets, and digital innovation for SMEs. In contrast, countries such as Burundi (11.3%), Chad (12.2%), and Burkina Faso (19.9%) face a pronounced digital divide, significantly limiting the exploitation of the opportunities offered by the Internet particularly in areas such as e-commerce, education or online financial services.

2. Macro-environment analysis

Table 01: Internet and electricity access indicators by country

Indicators	Burkina Faso	Burundi	Cameroon	Chad	DR Congo	Djibouti	Ethiopia	Gabon
Access to electricity	19,5%	10,3%	71%	11,7%	21,5%	65%	55%	93,5%
Internet penetration (% of population)	19,9%	11,275%	43,8%	12,1%	27,2%	65%	19,3%	73,6%
Indicators	**Guinea**	**Liberia**	**Madagascar**	**Mali**	**Mauritania**	**Morocco**	**Mozambique**	**Zimbabwe**
Access to electricity	47,7%	31,8%	36,1%	53%	49%	100%	33,2%	50,1%
Internet penetration (% of population)	33,9%	30,1%	20,5%	33%	44,3%	89,9%	21,2%	32,5%

Source: Corruption Perceptions Index - Transparency International

Access to electricity also remains a major challenge for most of the countries studied. 10 out of 16 countries have electricity access rates below 50%, with particularly low figures in Burundi (10.3%), Chad (11.7%) and Burkina Faso (19.5%). This energy deficit not only hampers the overall economic growth and industrial development, but also undermines the establishment of resilient digital infrastructure, as well as the improvement of people's living conditions. In rural areas, the situation is even more critical, with rates as low as 1.3% in Chad, 1.7% in Burundi, and 3.4% in Burkina Faso.

2.4. Legal and regulatory contexts

The World Bank's Women, Business and the Law Index provides an in-depth analysis of national legal frameworks related to women's economic opportunities. It highlights the progress made and the reforms still needed to reduce gender inequalities in the workplace.

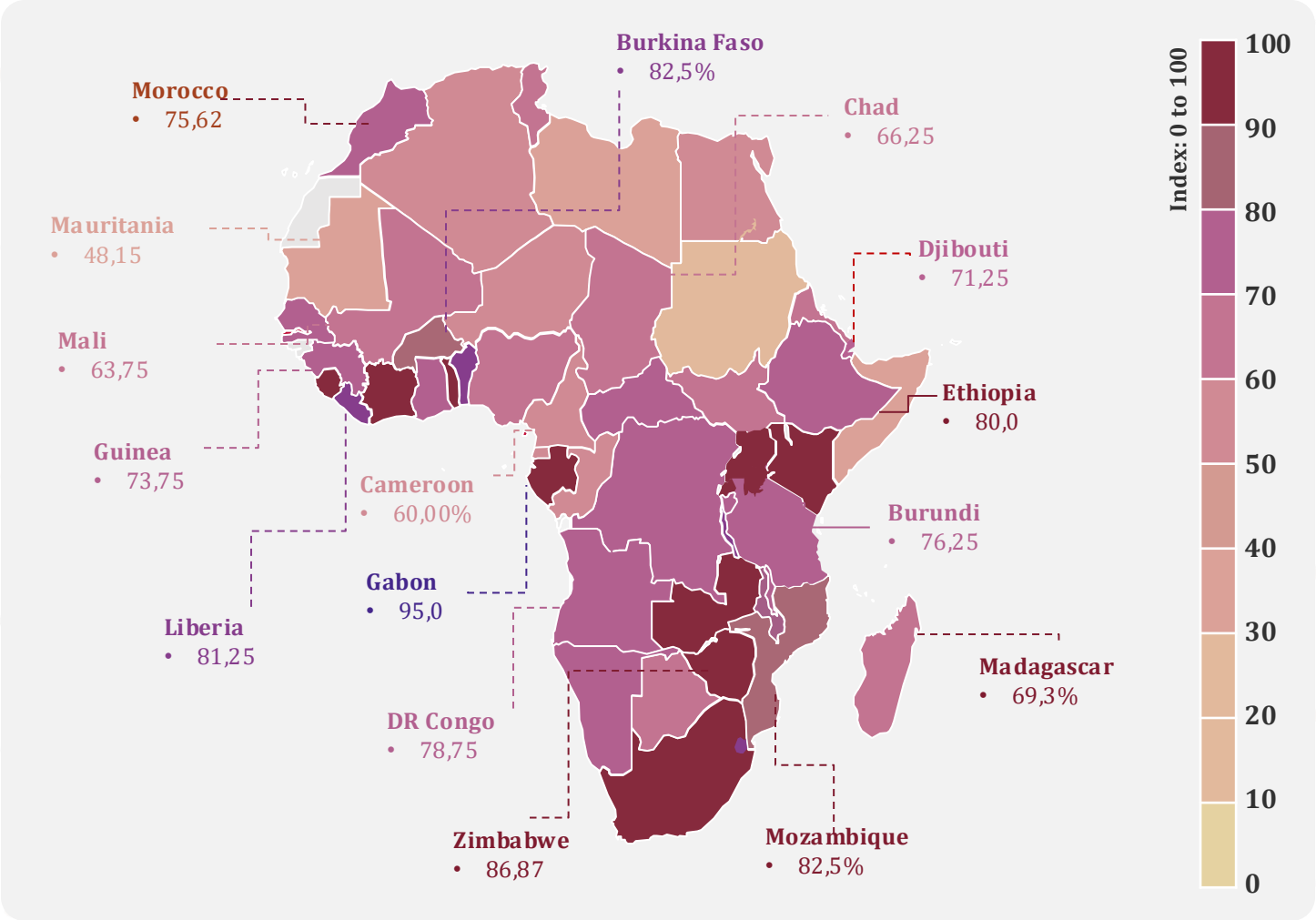
Beyond legal barriers, fiscal constraints further compound the challenges faced by women entrepreneurs. In many of the countries studied, a high tax burden discourages formalization and limits business growth. For example, Cameroon and Chad apply corporate tax rates of 35% to 38.5% respectively, limiting the ability of WSMEs to transition out of the informal sector and scale sustainably. Beyond legal barriers, fiscal constraints further compound the challenges faced by women entrepreneurs. In many of the countries studied, a high tax burden discourages formalization and limits business growth. For example, Cameroon and Chad apply corporate tax rates of 35% to 38.5% respectively, limiting the ability of WSMEs to transition out of the informal sector and scale sustainably. In contrast, countries such as Burkina Faso, Gabon, Mali, and Burundi have introduced more favorable fiscal measures, including reduced tax rates or tax exemptions for new SMEs in the first few years of operations, providing encouraging models to promote women entrepreneurship and support the sustainable growth of their businesses.

Top-performing countries: Gabon stands out for its outstanding performance thanks to the adoption of measures that promote the integration of women and the reduction of gender inequalities. It is followed by Zimbabwe, Burkina Faso and Mozambique, which also show significant progress with scores above 80.

Lowest-performing countries: Mauritania, Cameroon, Mali and Chad have the most restrictive legal frameworks for women entrepreneurs; marked by the absence of laws against financial discrimination, unequal pay, mobility restrictions and lack of inheritance rights, thus hampering their empowerment.

2. Macro-environment analysis

Figure 03: Women, Business and the Law 2024 Index



Source: World Bank – Women, Business and the Law Index Report (2024)

Significant impact of the political context on women's entrepreneurship

In the 16 countries covered by this study, political instability, armed conflict and institutional fragility significantly undermine the development of women-led small and medium-sized enterprises (WSMEs). Several key challenges have been identified:

- A persistent climate of uncertainty that hinders medium- and long-term investment planning ;
- Security challenges that restrict mobility and economic activity, particularly in rural or cross-border areas;
- Weak public service delivery and resource management, insufficiently responsive to the specific needs of women entrepreneurs;
- Complex and burdensome regulatory frameworks where administrative and fiscal procedures act as barriers to formalization;
- Heightened exposure of women to unequal access to economic opportunities and legal protection.

This context highlights the urgent need to strengthen the capacities of women business associations (WBAs), positioning them as both intermediaries and protective structures for their members. By enhancing their capacity to engage in structured and sustained advocacy, WBAs can play a pivotal role in aligning public policies and support mechanisms with the real needs and aspirations of women entrepreneurs, particularly in fragile and under-resourced environments.

3. Mapping of associations

The integration of women into support mechanisms for small and medium-sized enterprises is progressing significantly, but remains insufficient to fully meet their specific needs. In this context, women business associations play a key role in mitigating the impact of economic barriers on women entrepreneurs.

Through advocacy, they contribute to removing many institutional, economic and cultural obstacles that hinder the development of women's entrepreneurship. In addition, they offer technical and financial support services aimed at strengthening women's skills and facilitating their access to productive resources.

The mapping of women business associations offers in-depth analysis of their role, activities and challenges they face. It also identifies priority measures to enhance their institutional capacities and enable them to better support their members.

This analysis are based on data collected through a comprehensive survey of associations and women entrepreneurs, implemented through a multi-channel approach that combined online tools with on-the-ground fieldwork carried out by local agents based in the different countries targeted by the study.

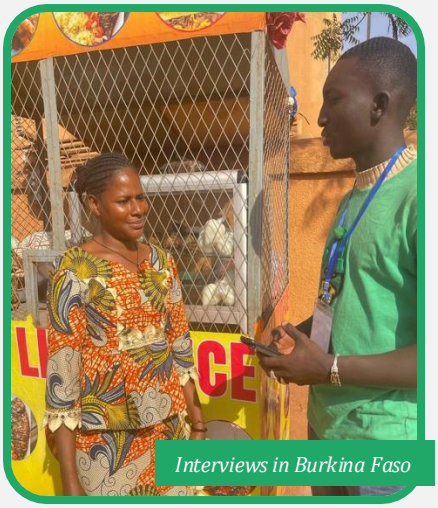
Data collection in pictures



Interviews in Cameroon



Supervision mission in the DRC



Interviews in Burkina Faso



Restitution workshop in Madagascar

Key figures

16 **Countries**
of intervention

409 **Associations**
interviewed

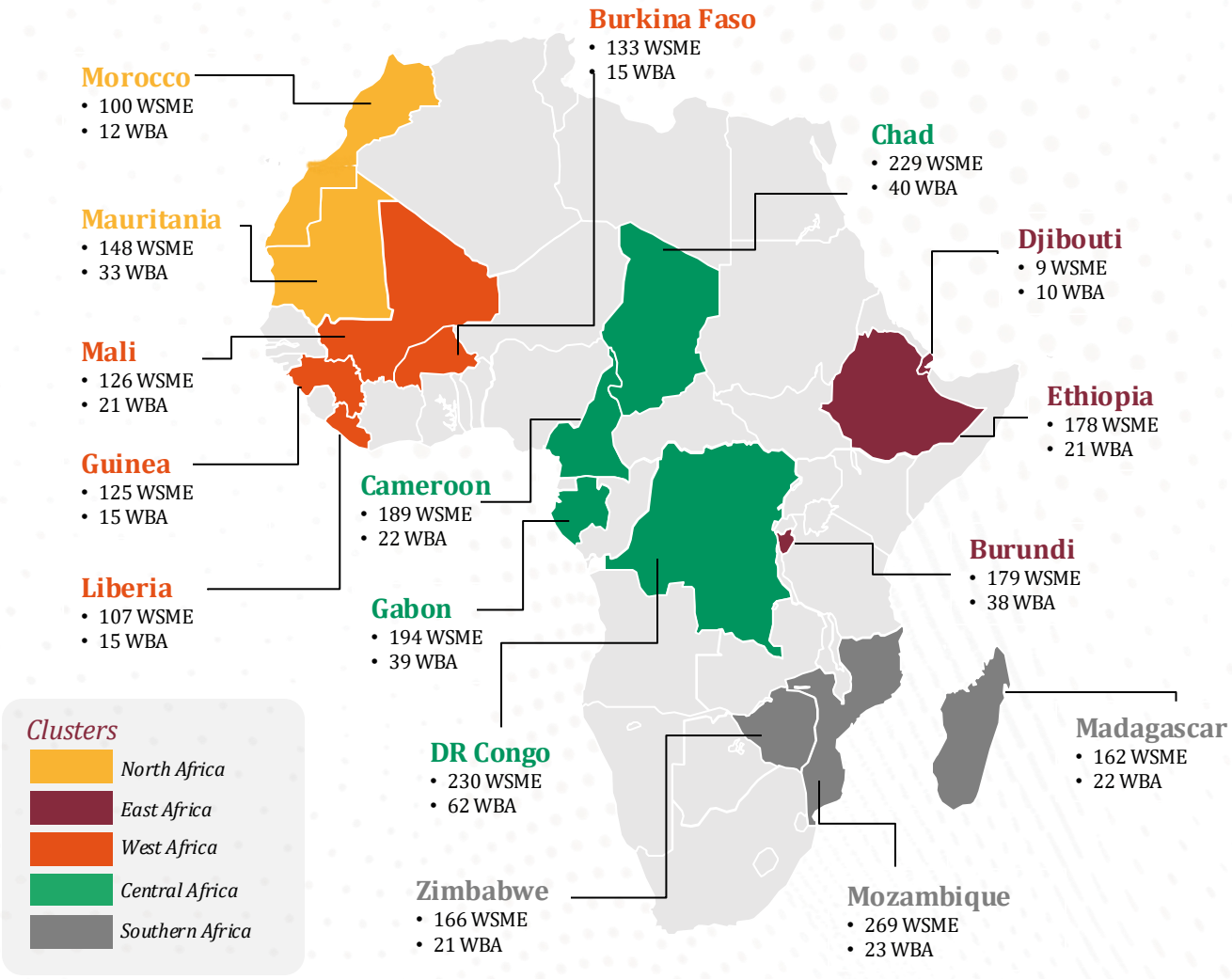
2 544 **Entrepreneurs**
Or SME managers interviewed

6 **Weeks**
of data collection per country

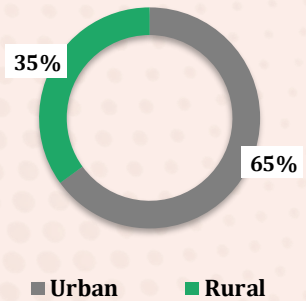
67 **Organizations**
Business Support Organizations interviewed

3. Mapping of associations

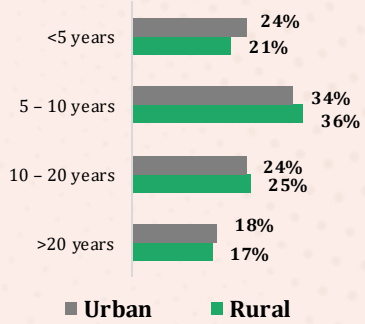
Figure 04 : Mapping of the sample of associations and businesses surveyed



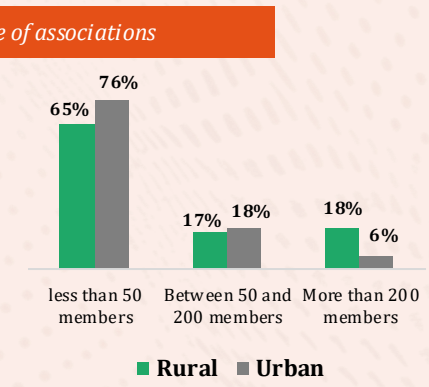
Location of the WBA



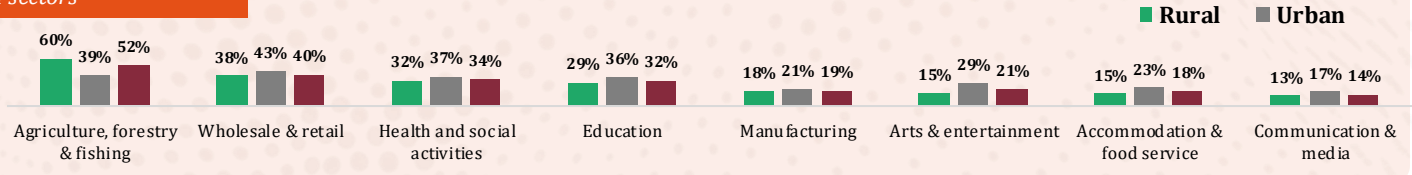
Seniority



Size of associations



Main sectors



Source: Mapping Project Surveys

3. Mapping of associations

Figure 05: List of key associations interviewed

Associations of Women Entrepreneurs in Burundi
+24 years of existence
+2000 members

Garango Women's Union – Burkina Faso
+9 years of existence
+300 members

Women and Children Development Association of Liberia (WOCDAL)
+21 years of existence
+7500 members

FVTM - National Federation of Malagasy Rural Women
+20 years of existence
+20,000 members

Business Women's Community of Madagascar
+4 years of existence
+400 members

Women in Rural Action of Madagascar
+6 years of existence
+10,500 members

Women in Entrepreneurship and Technology – Cameroon
+34 years of existence
+2000 members

National Federation of Rural Women (FENAFER) – DRC
+5 years of existence
+700000 members

WOMEN - Associação das Mulheres Empreendedoras e Empresárias
+7 years of existence
+308 members

AGROTECH Women's Cooperative - Chad
+7 years of existence
+308 members

Liaison Unit of Women's Associations (CELIAF) – Chad
+29 years of existence
+50000 members

Business and Professional Women Federation Gabon
+3 years of existence
+8000 members

Women success – Chad
+7 years of existence
+1000 members

Golden Women – Gabon
+8 years of existence
+240 members

Association of Women Entrepreneurs of Morocco
+8 years of existence
+240 members

KUNZWANA Women's Association – Zimbabwe
+29 years of existence
+11000 members

Main services of associations

- Formation
- Mentoring
- Legal assistance
- Experience sharing
- Networking
- Advocacy
- Promotion of services
- Fundraising/Resource mobilization

3. Mapping of associations

3.1. Characteristics of the samples of associations and entrepreneurs

The sample studied was carefully selected according to several criteria to ensure a complete and diverse representation.

- Multi-sectoral representation: The sample captures the dynamics specific to the various sectors of activity.
- Reflection on the entrepreneurial reality of women: With 98% of micro and small enterprises, the study focuses on the most widespread yet takes often marginalized segment of WSMEs.
- Diversity of qualifications: Provides a balanced perspective on skills development needs.
- Coverage of different growth stages: By including both newly established and more mature organizations, the sample allows for an analysis of challenges encountered at different stages of business development
- Balanced geographical distribution: Ensures representation from both rural and urban areas, capturing differences in access to resources, infrastructure, opportunities, and markets.

The main features are presented in the following table:

Table 02: Main characteristics of the sample of associations and entrepreneurs interviewed

Criteria	Rural	Urban area
Characteristics of associations		
Dominant sectors of activity	• Agriculture (59%) • Wholesale and retail trade (37%) • Health and social work (32%)	• Wholesale and retail trade (42%) • Agriculture (39%) • Health and social work (37%)
Membership size	• 87% micro and small associations (less than 50 members) • 13% medium-sized associations (more than 50 members)	• 90% micro and small associations (less than 50 members) • 10% medium-sized associations (more than 50 members)
Staff qualification level	• 62% employ staff with a high school level or below • 38% employ staff with a bachelor's level or above	• 57% employ staff with a high school level or below • 43% employ staff with a bachelor's level or above
Seniority	• 9.29 years of existence on average • 62% less than 10 years old	• 11.41 years of existence on average • 69% less than 10 years old
Characteristics of women entrepreneurs		
Dominant sectors of activity	• Catering and accommodation, • Arts, Entertainment & Recreation • Cosmetics and fashion • Manufacturing • Agriculture, forestry and fisheries • Wholesale and retail trade	• Catering and accommodation, • Arts, Entertainment & Recreation • Cosmetics and fashion • Manufacturing • Agriculture, forestry and fisheries • Wholesale and retail trade
Size of companies	• 98% micro and small businesses • 2% medium-sized businesses	• 99% micro and small businesses • 1% medium-sized businesses
Level of qualification of employees	• 80% employ staff at the secondary level or below • 20% employ staff at or above the bachelor's level	• 78% employ staff with a high school level or below • 22% employ staff at or above the bachelor's level
Seniority	• 7.83 years of existence on average • 71% less than 10 years old	• 7.26 years of existence on average • 75% less than 10 years old
Membership in an association	• 41% are members of associations	• 39% are members of associations

Source: Mapping Project Surveys

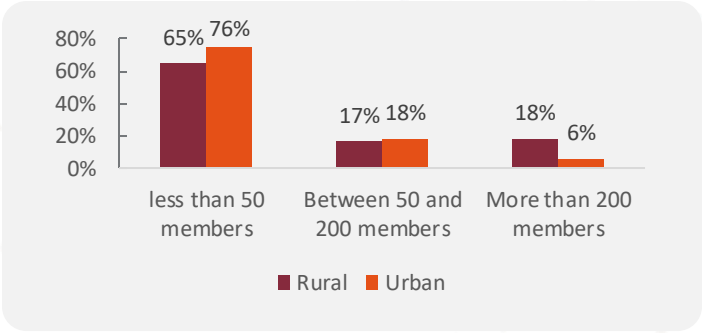
3. Mapping of associations

3.2. Overall results of the survey of associations

Organizational Structure of Associations

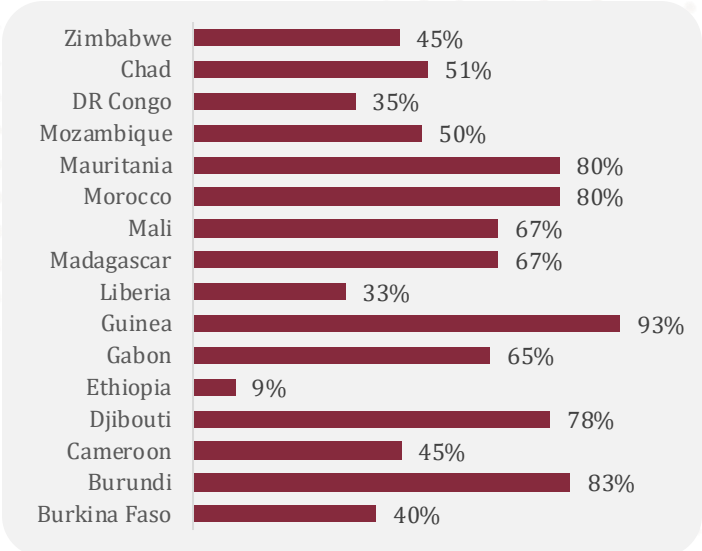
The ecosystem of women business associations is very fragmented and composed mainly of small structures. Micro and small associations with less than 50 active members represent nearly 70% of associations.

Figure 06: Distribution of associations by size



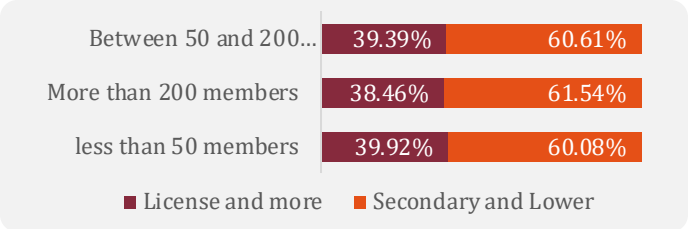
This predominance of micro and small associations is observed in rural and urban areas, as well as in almost all countries except Ethiopia, Liberia, Burkina Faso, DRC and Zimbabwe.

Figure 07: Share of associations with less than 50 members by country



The majority of associations lack qualified staff: more than 60% employ personnel with a high school level or less. This deficit, observed across various contexts ans especially within smaller associations, significantly limits their operational effectiveness.

Figure 08: Distribution of associations by size and by employees' level of qualification



Networking, training of managers and volunteers, as well as partnerships with more experienced support structures, are interesting levers for strengthening the institutional and operational capacities of associations, enabling them to deliver more professional, impactful, and sustainable support to women entrepreneurs.

In addition, only 52% of the associations surveyed are affiliated with other professional associations. This situation reflects a significant need for coordination and synergy between associations.

Creating synergies to strengthen collective impact

Building synergies and coordination between women business associations is a strategic lever to strengthen their effectiveness, credibility and power of influence. By promoting cooperation, the pooling of resources and the sharing of expertise, it makes it possible to amplify the scope of actions and accelerate the development of members. These synergies shall enable:

- Stronger credibility with institutional partners and decision-makers;
- Shared access to resources (expertise, funding, strategic partnerships);
- Exchange of best practices and peer learning between associations
- A more structured and impactful advocacy, carried by a powerful collective voice.

"Thanks to the first international network of business and professional women BPW International, to which we have belonged for more than a year, our association has benefited from several grants dedicated to Gabon, without having to carry out any research or request." **— BPW Gabon**

3. Mapping of associations

Key services offered by the WBAs

Women business associations offer a diverse range of services aimed at strengthening the resilience and growth of their members. These include skills development, networking activities, peer-to-peer learning facilitation of access to finance and advocacy for the improvement of women's conditions within the entrepreneurial ecosystem. They also facilitate access to platforms such as market fairs to promote their members' products and services. The services offered within the surveyed sample are distributed as follows:



Capacity building, experience sharing and networking are the most common services offered by more than half of the associations. Large associations stand out for their much more diversified service offer, with an average of six services, compared to five service offers for medium-sized associations and four service offers for small associations. More targeted services such as assistance in mobilizing financing, mentoring, advocacy and legal assistance are relatively underdeveloped due to the lack of specialized in-house skills and expertise on these topics.

In addition, very few associations offer comprehensive support programmes such as incubation. Supporting the most mature associations to set up programmes of this nature, such as the initiatives proposed by WETECH, AFAB or AFEM, will increase the impact by offering personalized and more structured support. The lack of such initiatives within the majority of associations highlights the need to strenghen their capacities, enabling them to build strategic partnerships and offer in-house access to finance services, consistently identified as the most sought-after form of support by women entrepreneurs.

Some of the innovations implemented by women business associations reflect both a clear need for more structured and tailored support, and a strong commitment to professionalizing and expanding such services.

Some innovative services offered by associations

WISE: a microfinance dedicated to the financing of women – created by the Association of Women Entrepreneurs of Burundi (AFAB).

Heroines Club: a platform for women to meet to implement advocacy activities and awareness campaigns on gender-based violence and gender equality – created by the association Women Success of Chad.

Antô Business: Women's entrepreneurship fair allowing women to promote their products and services; Business support services, sharing information on available support opportunities – created by the Golden Women Association of Gabon.

SheLearn: a free training and consulting platform in entrepreneurship and management for micro and small women-led businesses in Morocco – created by Association of Women Entrepreneurs of Morocco.

Agricultural cooperative with a modern cassava processing unit – established by the Women and Children Development Association of Liberia (WOCDAL).

3. Mapping of associations

Specific case of the Association of Women Entrepreneurs of Burundi (AFAB)

Founded in 1992, AFAB stands as a compelling example of how a well-structured association can drive women's economic empowerment. With more than 2,000 members, it supports their development through several targeted initiatives.

➢ Several capacity building programmes carried out

AFAB has implemented and participated in several impactful capacity-building programmes aimed at strengthening the entrepreneurial skills of its members. These include:

- The **FOPE** (Entrepreneurship Promotion Training): A training programme trains focused on the fundamentals of entrepreneurship;
- The **FIP** (Personal Initiative Training): A programme designed to Foster self-motivation and proactive business behavior
- The **BIAWE** (Business Incubator for African Women Entrepreneurs): Programme on women's empowerment developed in partnership with the Burundi Business Incubator
- The **RECAMP** programme (Regional Programme for Enterprise Competitiveness and Market Access) offers technical skills in textiles in partnership with the COMESA Federation of Women Entrepreneurs:



➢ Support for the transition to the formal sector

AFAB supports women entrepreneurs in their transition to the formal sector, in particular by raising awareness on tax compliance and facilitating access to administrative procedures, notably the acquisition of the Tax Identification Number (NIF) and the formal registration of businesses. It also engages in policy dialogue and advocacy aimed at reducing fiscal pressure on women-led SMEs.

➢ Inclusion and leadership of marginalized women

AFAB actively supports women with disabilities, providing them with opportunities to acquire skills in crafts and entrepreneurship. AFAB facilitates their inclusion in economic networks and strengthens their capacity to actively participate in economic development.

➢ Advocating for land rights and access to finance

The association organizes awareness-raising workshops on land rights, supports women in registering their land and facilitates obtaining land certificates. These efforts have enabled many women entrepreneurs to access credit to develop their projects.

➢ Promoting access to markets and networking

AFAB offers its members opportunities for visibility and networking. It organizes their participation in fairs such as "Made in Burundi", allowing them to promote their products and conclude commercial contracts.

➢ Creation of microfinance to facilitate access to finance

AFAB facilitates access to finance for women entrepreneurs through WISE, a microfinance created at the initiative of the association to offer guarantee-free loans and preferential interest rates to its members.

The funds are made up of 80% of membership fees, and 20% of donations from donors such as the West African Development Bank, the African Development Bank and the World Bank.

3. Mapping of associations

Self-assessment of associations' capacities

The self-assessment of their operational capacities indicates that the associations consider themselves to be effective overall with an average of 3.3 on a scale of 1 to 5.

However, several areas for improvement were clearly identified, particularly the use of technology (2.96) and the search for financing (2.88), which appear to be the most important points of vulnerability. Work organization (3.59), internal communication (3.62), human resources management (3.32), project management (3.24) and financial management (3.45) are considered relatively well mastered, with scores above the overall average.

Figure 09: Associations' operational effectiveness: Self-assessment scores



While the overall assessment appears positive, it is largely driven by a small group of associations that rate their operations as highly effective. A significant proportion of associations, ranging from 44% to 66%, consider themselves only slightly or moderately effective in each area of operation. This disparity underscores a pressing need for targeted capacity-building efforts, particularly in financial management, fundraising, and digital tools adoption.

Targeted support, through training, mentoring and the establishment of specialized resources, is needed to improve their effectiveness in these areas.

Figure 10: Distribution of associations by self-assessed operational effectiveness



The gap in self-assessed operational effectiveness between small and large associations remains relatively narrow. On a scale of 1 to 5, associations with fewer than 50 members rate their effectiveness at 3.21, compared to 3.41 for those with 50 to 200 members and 3.52 for associations with more than 200 members.

The following areas emerged as the most challenging for associations:

- **Use of technology**, where limited financial and human resources hinder the adoption of digital tools
- **Access to funding**, where smaller associations often lack both the technical capacity and the institutional credibility needed to attract external support.

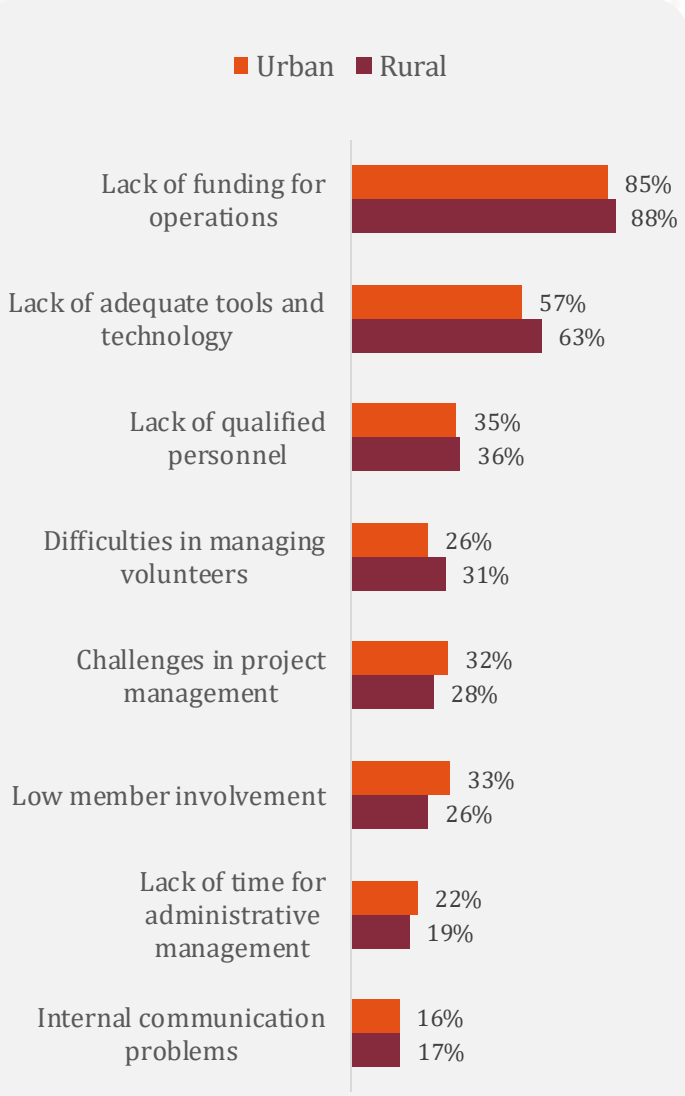
3. Mapping of associations

Analysis of operational constraints

The capacity of WBAs to effectively support their members is constrained by multiple factors, including limited funding, inadequate access to tools and technology, insufficient qualified staff, weak volunteer management skills, low levels of member engagement and commitment, and in some cases, limited time dedicated to managing the association's activities.

These constraints affect rural associations as much as urban associations, by limiting their ability to finance structuring projects, to expand the scope of services, and to offer more personalized support services and follow-up.

Figure 11: Associations' self-identified capacity constraints



In addition to these constraints, the survey reveals a lack of formal monitoring and evaluation mechanisms among most women business associations. More than 65% rely on periodic meetings, such as general assemblies, to identify the needs of their members. 58% use those meetings to gather feedback and assess member satisfaction. This highlights a critical gap in structured performance tracking and continuous improvement processes.

> *"We collect members' needs by word of mouth, which means that there is no specific approach. However, we manage to identify problems through interpersonal communication between members.* - ***BEN SO Cooperative (Mali)***

While meetings are essential, their predominance as the primary mechanism for feedback collection makes the process rigid and limits the collection of sufficient data to ensure optimal project management. Two major shortcomings stand out:

- **Limited use of digital tools:** Digital tools remain underutilized, highlighting the need to build the capacity of associations in the use of digital technologies for monitoring, evaluation and feedback collection.
- **Sporadic evaluation practices:** The use of systematic surveys and evaluations remains limited, indicating the need for further formalization of monitoring and evaluation processes.

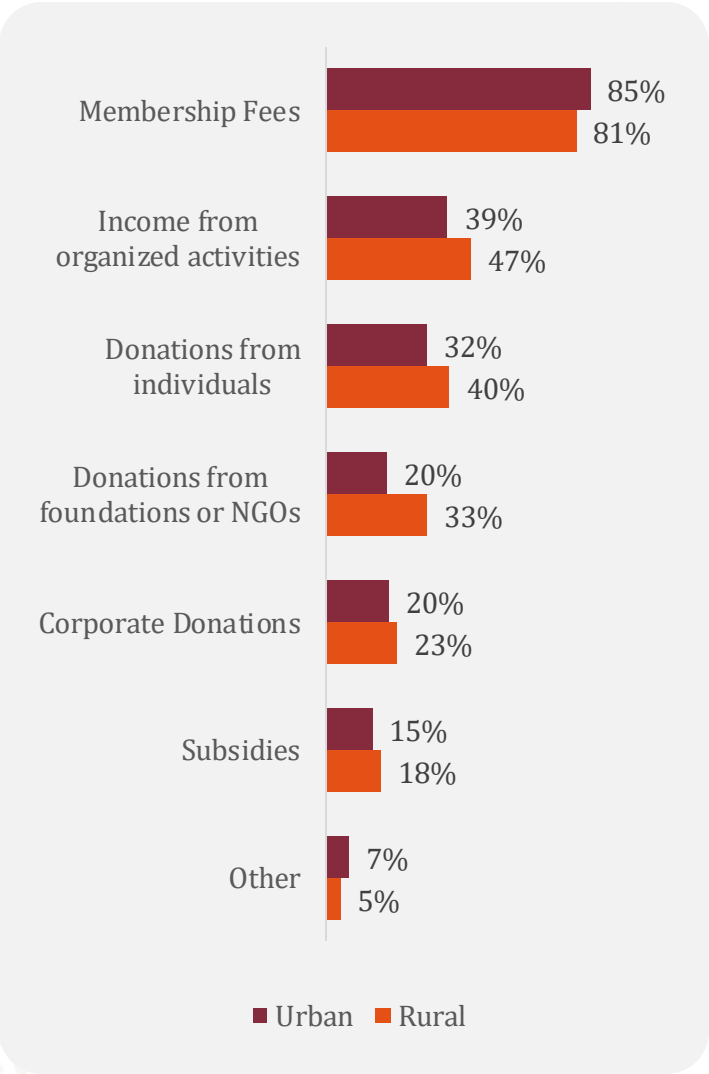
The limited use of digital tools, despite their suitability of monitoring, evaluation and feedback activities although they are more suitable for this activity, further confirms a gap in technical skills and the urgent need for training to strengthen data-driven decision-making and improve service delivery.

3. Mapping of associations

Access to finance

The assessment WBAs' fundraising capacities seeks to evaluate their ability to identify, attract and secure financial resources to support their activities. It is based on the analysis of the sources of funding, the strategies implemented to mobilize funds, the existence of dedicated fundraising mechanisms, as well as the competencies of staff responsible for resource mobilization.

Figure 12: Main sources of funding for associations



The activities of associations are predominantly financed through member's contributions. 85% of associations identify membership fees as the main source of funding and, for more than 20%, it is the only source of income. In an effort to diversifies their revenue streams, 44% of associations manage to complement this first source with income with income from ancillary services, such as training or participation fees from organized events. External funding, such as donations from NGOs, private sector sponsors, individual philanthropists or public subsidies, remains largely under-exploited by the majority of associations.

The dependence on own resources does not vary significantly depending on the area in which the association is located. The gap in the use of external funding remains marginal between rural and urban associations. However, three critical factors appear to enhance access to external funding:

- **Organizational size**: Associations with more than 200 members benefit from a 10 to 27 percentage point advantage in accessing external resources compared to smaller associations with less than 50 members.
- **Affiliation to professional networks**: Being part of broader professional platforms provides a 10 to 24 percentage point gain in mobilizing external funding compared to non-affiliated associations.
- **Staff qualifications**: Associations employing more qualified staff gain a 5 to 14 percentage point edge in accessing external support, compared to those relying on a lower-skilled workforce.

These dynamics can be attributed to several factors:

- **The size effect**: Increasing the size of the association strengthens its credibility and visibility with development partners (public, private, international). This makes them more likely to collaborate with private sector companies in the implementation of their ESG/inclusion strategy. Their broader reach also increases the potential impact of funded activities.
- **Human capital**: The presence of skilled personnel enhances an association's ability to develop and execute strategic fundraising initiatives, improving the likelihood of securing grants or donor partnerships.
- **Sector-specific support**: The low disparity in external funding access between urban and rural WBAs is largely explained by targeted support programs in the agricultural sector, which dominate rural economies and often receive dedicated public and donor attention.

3. Mapping of associations

➢ **Performance and mechanisms for mobilizing funding for associations**

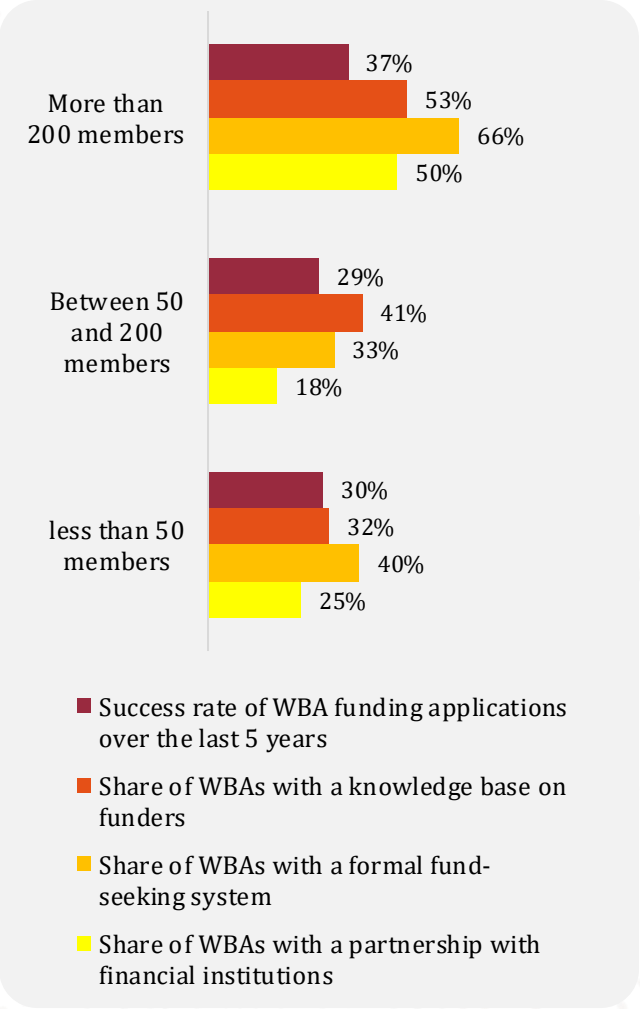
Access to external funding is a major challenge for associations. More than 68% of funding applications submitted in the last five years have been unsuccessful and only 40% were able to mobilize funding for their members.

41%	Strategy for a structured fundraising mechanism
38%	Documented knowledge of donor landscape
32%	Track record in successful fundraising (past 5 years)
29%	Established partnerships with financial institutions

This difficulty in accessing financial resources can be explained by three main factors:

- **#1 - Insufficiently adapted financing offer:** Associations struggle to find financing solutions that meet their specific needs. The social nature of their activities almost systematically disqualifies them from accessing loans from financial institutions, which favour projects with high profitability and require solid guarantees. In addition, the eligibility criteria and guarantee requirements are often not adapted to their realities, making it difficult for them to obtain the necessary funds to ensure their growth and sustain their activities.
- **#2 - Lack of a fundraising strategy** : The fundraising approaches adopted by most women business association are largely unstructured. Only 44% report having a formal fundraising mechanism in place, and just 38% maintain a knowledge base on potential funders and their eligibility criteria. This gap reflects several structural weaknesses, including the absence of dedicated and trained personnel for resource mobilization, and the lack of systematic monitoring of funding opportunities. As a result, many WBAs struggle to identify and secure appropriate financing, which is evidenced by their low rate of partnerships with financial institutions (only 29% have established such collaborations).

Figure 13: Distribution of associations' access to finance, by size



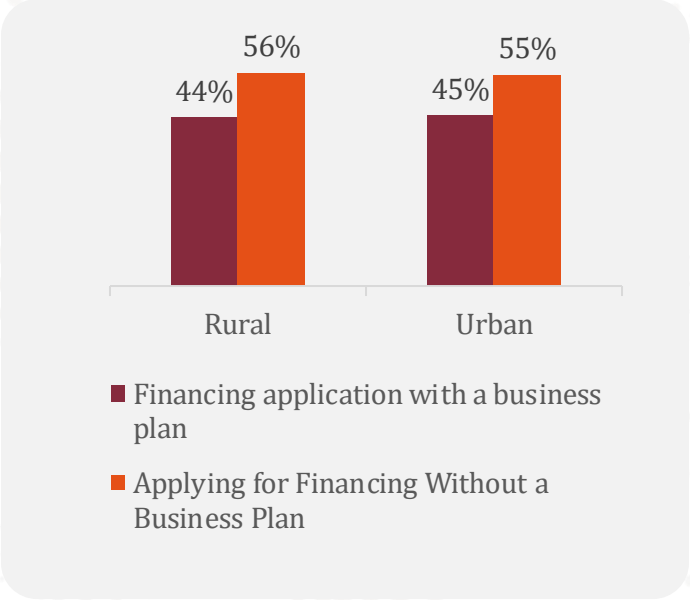
The analysis of these indicators confirms the positive the positive correlation between the size of associations and their capacity to mobilize funding. Associations with more than 200 members demonstrate significantly stronger financial access and organizational capabilities than those with fewer than 50 members. Specifically, 50% of large associations report access to financial institutions, compared to only 25% of small associations. In terms of internal structuring, 66% of large associations have established formal fundraising mechanisms, compared to 40% for smaller ones (+26 points). Moreover, 53% of the largest associations maintain a knowledge base on potential funders against only 32% of the smallest (+21 points). This more advanced institutional setup translates into higher success rates in funding applications: 37% for large associations versus 30% for their smaller counterparts (+7 points).

3. Mapping of associations

The level of staff qualification and affiliation with other networks have a less pronounced, yet still meaningful influence on the success of funding applications. Associations affiliated with professional networks are over 18 percentage points more likely to have a formal fundraising mechanism than those without such affiliations. Similarly, associations that employ more qualified staff demonstrate a 13-point advantage in the establishment of structured funding systems compared to those with less qualified personnel. These findings underscore the importance of institutional linkages and staff capacity in enhancing the operational readiness of associations to engage in resource mobilization.

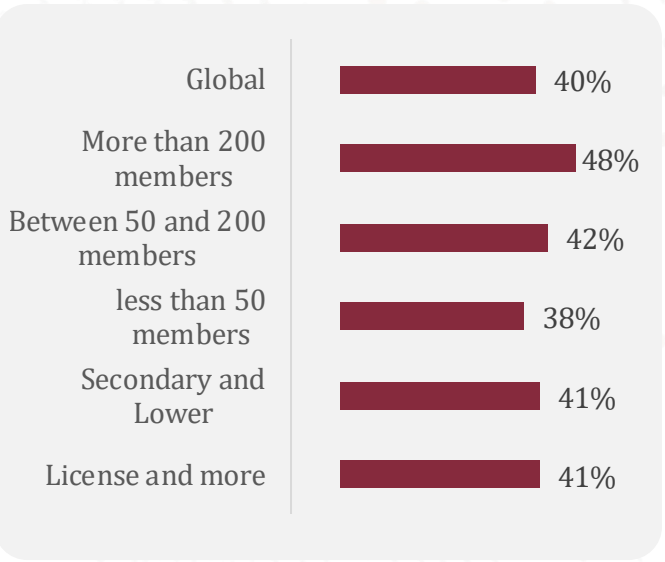
- **#3 - Lack of internal skills** : The limited internal capacity to develop funding proposals constraints associations' ability to raise funds. Only 55% of the associations surveyed include a business plan in their funding applications, and in 30% of these cases, it is developed the support of external experts. Among those that prepared these documents internally, 25% acknowledge that their teams have never received training in this area. Finally, 44% of associations favour informal approaches, such as sending letters to potential donors or partners. Such approach undermines credibility with financial institutions and limits access to larger, more strategic financing opportunities.

Figure 14: Share of associations that have developed a business plan in their funding request



In addition, the search for funding is one of the least structured activities within associations. More than 30% of them have not formalized any strategy, and nearly 40% consider their actions as ineffective, compared to 27% who consider them to be moderately effective. This lack of expertise limits their ability to mobilize funding for their members. In fact, over 40% of the associations surveyed reported that they have never succeeded in securing external funding to support their members' activities.

Figure 15: Share of associations that have never succeeded in raising funding for their members



Strengthening the capacity of associations to mobilize funding

The results highlight a crucial need for comprehensive support to improve associations' access to financial resources. This requires:

- **Structuring fundraising processes** to better identify funding opportunities and formulate compelling proposals
- Building internal capacities by training teams in financial planning, project development, and partnership management
- Establishing trust-based relationships with donors, to foster long-term and strategic collaborations

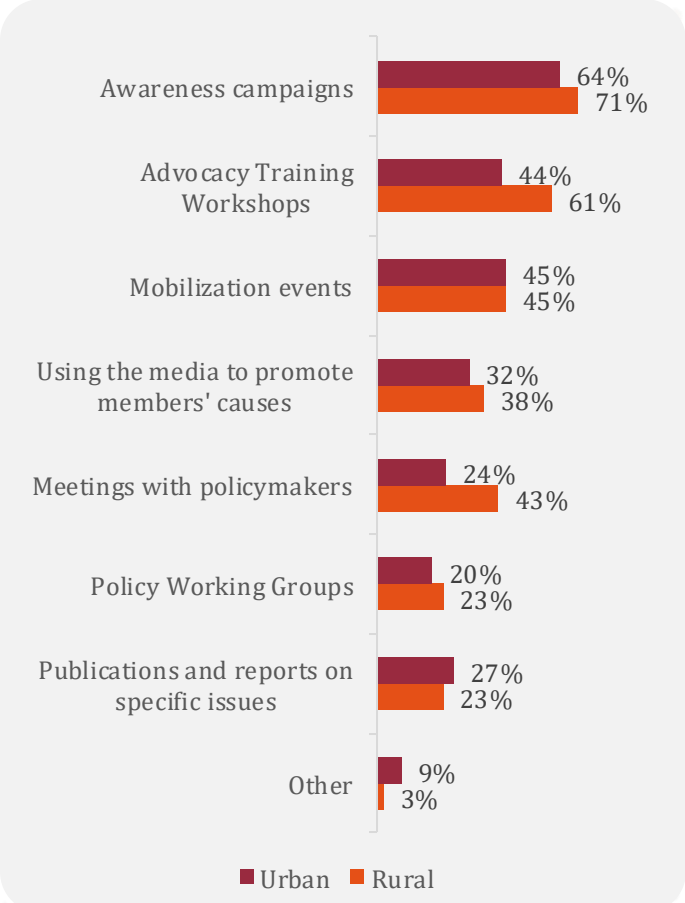
Investing in these foundational capabilities will significantly improve associations' potential of securing funding and contribute to the long-term sustainability of their initiatives.

3. Mapping of associations

➢ Advocacy capacity

The advocacy capacity of associations revers to their ability to effectively represent the interests of their members and influence public policies to foster a more enabling environment for women entrepreneurs. This assessment is based on the analysis of several key factors, including the existence of structured advocacy strategies, communication and public engagement skills, the ability to mobilize alliances and partnerships, as well as participation in public dialogue, consultations or working groups. It also examines the tangible actions taken to advocate for change, the level of engagement with decision-makers, and the use of appropriate tools and communication channels to articulate and disseminate their messages. Together, these factors provide a comprehensive view of associations' potential to shape policies and contribute meaningfully to reform processes.

Figure 16: Key advocacy activities carried out by associations



➢ Advocacy strategy

The analysis of the data reveals that advocacy remains a relatively underdeveloped activity within the majority of associations, with only 36% having integrated it into their actions.

The majority of activities in this area are one-off actions, such as public awareness campaigns (68%) and capacity-building of their members through training workshops (55%). More strategic activities, such as the organization of regular meetings with policymakers (36%), the organization of policy working groups (22%), and the production of advocacy documents or reports (25%), are far less common.

This imbalance reflects a lack of a structured advocacy strategy among the majority of associations Many lack clearly defined objectives, appropriate tools, and monitoring mechanisms to assess the impact of their actions. However, associations that have adopted a more strategic and organized approach demonstrate the potential of effective advocacy. Notable examples include BPW Gabon and Citoyenneté-Elles in Mali, both of which have successfully influenced legislation in their respective countries.

> *"We have carried out several advocacy actions to influence the adoption of a law on gender-based violence in Mali, as well as the review of the law on reproductive health in Mali." -* ***CITOYENNETÉ-ELLES (Mali)***

> *"During the 2023 presidential elections, we participated in the development of a policy that allowed for the increase in female representation on boards of directors, in order to reach a minimum of 40% of positions held by women. During the national dialogue of April 2024, within the Sub-Commission in charge of women's issues, we proposed the creation of a public body dedicated to the defense of women's rights, which will be called: Council on the Status of Women. -* ***BUSINESS AND PROFESSIONAL WOMEN FEDERATION GABON***

3. Mapping of associations

➢ **Visibility and participation of associations in policy-making processes**

The majority of associations suffer from a lack of visibility, which considerably limits the reach and impact of their actions. While 75% report having a communication plan, the actual implementation of these strategies remains limited. Only 47% have an active presence on social media, and just 19% operate a website. This weak online presence is a major obstacle to strengthening their credibility, showcase their initiatives and attract partners or donors.

75% reported having a communications plan

45% have participated in at least one policy working group in the last 5 years

19% actually have an active website

47% have an active social media account

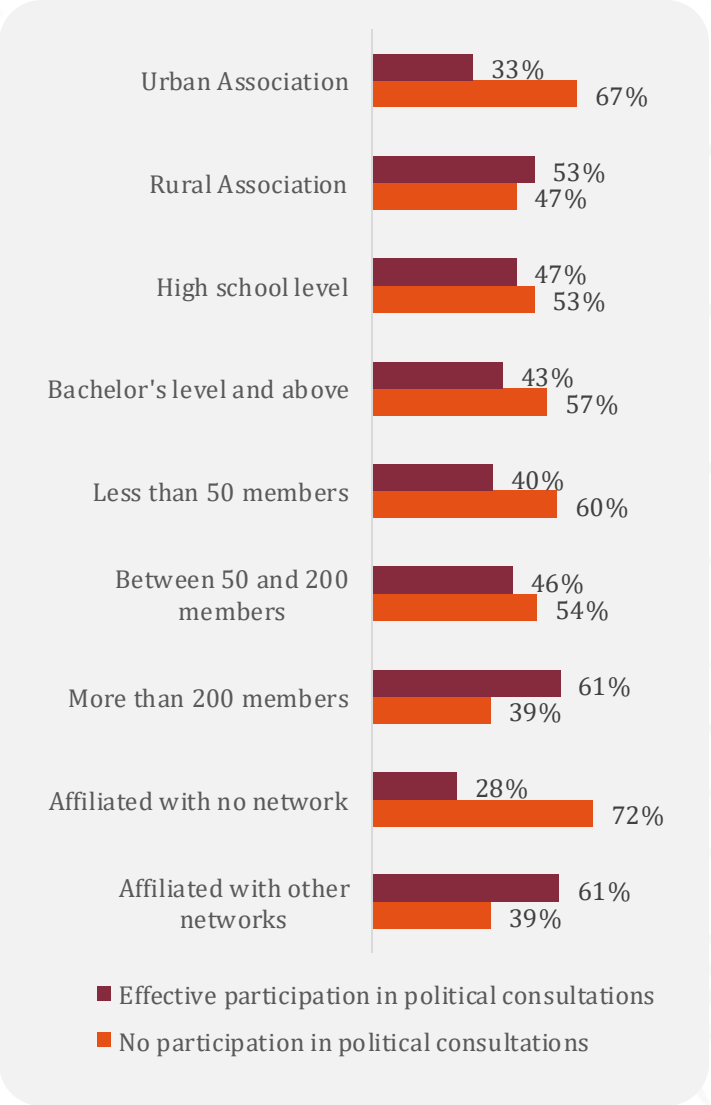
In addition, 45% have already participated in consultations or political working groups, reflecting a clear willingness to engage in spaces of dialogue and policy influence. However, this participation remains occasional, with an average of 3 to 5 instances every two years.

Rural associations are more involved in policy dialogue spaces, with a 20-point lead over their urban counterparts. This difference can be explained by easy access to local authorities, often facilitated by geographic proximity, as well as to recent public policies emphasizing the inclusion of disadvantaged populations. These factors have led to more frequent consultations, especially in the context of rural development and poverty reduction programmes.

Affiliation to professional networks and the size of the association have a positive influence on participation in policy consultations. Being part of a network enhances their visibility, strengthens their legitimacy and their ability to influence decisions. Similarly, larger associations, by representing a broader membership base, gain greater legitimacy and are more likely to be invited to policy consultations.

Differences in staff educational attainment do not have a significant effect on their participation in policy consultations. This demonstrates the existence of opportunities for all profiles in the consultation process, where representativeness and legitimacy seem to take precedence over formal qualifications.

Figure 17: Participation in policy consultations broken down by size, level of staff qualification, affiliation to a professional network and area of operations



3. Mapping of associations

The predominance of small associations represents a major limitation to their capacity to influence political decision-making. Strengthening collaboration among them—whether through networking or the establishment of joint platforms—can significantly enhance their collective voice and improve their influence on public policies.

➢ **Capacity Self-Assessment and Key Advocacy Challenges**

Overall, the associations consider their advocacy capacities to be very limited. None of the areas assessed reached a satisfactory level, indicating significant needs for strengthening.

Figure 18: Self-rating of associations' advocacy capacities



The self-assessment reveals several critical areas where associations feel least equipped in terms of advocacy:

- **Development of relationships with policymakers:** With a score of 2.4/5, associations consider their ability to build relationships with policymakers as relatively low due to insufficient understanding of decision-making processes, a lack of strategic engagement skills and a limited access to policymakers.
- **Measuring advocacy impact (2.48/5)**: The ability to assess the outcomes of advocacy efforts is weak. This stems from a lack of appropriate monitoring tools, limited training in evaluation techniques, and difficulty in identifying relevant performance indicators.
- **Negotiation and influence (2.53/5):** Associations struggle to influence policy decisions effectively, citing a lack of training in negotiation and persuasion techniques, weak argumentation tailored to policymakers, and limited experience in policy processes.
- **Knowledge of advocacy processes (2.55/5):** Many associations face difficulties in understanding institutional mechanisms, identifying opportunities for influence and aligning actions with existing legal and policy contexts, which limits the effectiveness of their actions.
- **Strategic communication and coordination of advocacy actions (2.56)** : Associations consider their ability to develop effective communication and coordinate advocacy efforts to be limited. The lack of clear strategies, weak inter-association collaboration, and the absence of a concerted approach significantly undermine the impact of their advocacy initiatives.
- **Use of media for advocacy (2.56/5):** Associations consider that they still make too little use of media to support their advocacy. Lack of communication skills, limited access to journalists and insufficient use of digital platforms limit their ability to raise awareness and attract the attention of decision-makers.
- **Member engagement in advocacy (2.8/5):** Member engagement is the highest-rated area. However, while associations are able to involve their members in advocacy actions, their participation is often sporadic, reflecting the absence of structured mobilization strategies and limited sustained commitment from members.

3. Mapping of associations

These gaps highlight the need for capacity building in key advocacy areas, including:

Digital communication and media engagement strategy

Advocacy techniques and strategies

Building alliances between women business associations

Relationship management with policymakers and institutional actors

Establishment of monitoring and evaluation systems

Advocacy: a strategic lever for influencing public policies

The analysis reveals that the advocacy capacity of women business associations is still underdeveloped in most of the countries studied. While some initiatives have enabled the voice of women entrepreneurs to be heard at local or national level, these efforts often lack coordination, institutional support, and technical capacity.

The main obstacles identified are:

- The absence of a structured advocacy strategy or common roadmap
- A lack of specific skills in strategic communication, negotiation and monitoring of public policies
- Weak representativeness in decision-making and multisectoral consultation spaces
- Insufficient pooling of efforts between associations to convey collective messages.

Strengthening advocacy capacities is a strategic axis to enable associations to:

- Promote reforms that support women's entrepreneurship
- Contribute to the development or improvement of laws related to access to finance, taxation, formalization or social protection
- Position associations as key players in the dialogue between public institutions, private sector and civil society



3. Mapping of associations

3.3. Analysis by cluster

Cluster analysis helps identify region-specific gaps and opportunities. It is based on a comparative review of characteristics, financing and advocacy capacities to identify the challenges and opportunities specific to each area, as well as the specific associations' needs in each region and the most relevant priority actions to enhance their impact.

Southern Africa Cluster (Madagascar, Mozambique and Zimbabwe): 63 associations and 592 WSMEs.

Central Africa Cluster (Cameroon, Chad, Democratic Republic of Congo and Gabon): 147 associations and 824 WSMEs.

West Africa Cluster (Burkina Faso, Guinea, Liberia and Mali): 66 associations and 489 WSMEs.

North Africa Cluster (Morocco and Mauritania): 45 associations and 246 WSMEs.

Eastern Africa Cluster (Burundi, Djibouti and Ethiopia): 69 associations and 366 WSMEs.

➢ **Comparative analysis of the structure of associations by cluster**

The ecosystem of associations has broadly similar characteristics across geographies. Almost all regions are home to associations that are mostly small and face a skilled labour shortage, with an average of 52% to 80% employing staff with a secondary education or less. Nevertheless, the scale of the challenges encountered varies significantly between regions:

- Southern Africa is distinguished by a relatively balanced associative landscape, combining a notable presence of large structures and a majority of more mature associations, with an average age of more than 15 years. This is particularly noticeable in Mozambique and Zimbabwe, where the average age of associations ranges between 17 and 20 years.
- Central Africa is distinguished by a higher proportion of large, relatively mature associations with better access to a qualified workforce, often with a university degree. This dynamic is observed in all the countries of the region, led by the Democratic Republic of Congo, which is home to the largest and oldest associations.
- East Africa is largely dominated by small structures, which account for about 57% of associations. The latter are mostly recent, with more than 52% having been in existence for less than five years. This dynamic is particularly driven by Burundi and Djibouti, where small associations with fewer than 50 members represent 82% and 75% of the associative fabric respectively.
- North Africa has one of the most fragmented landscape characterized by a very high proportion of small, relatively young structures. The associations in this region employ mostly a low-skilled workforce, whose level of education does not exceed secondary school.
- West Africa has similar characteristics to North Africa, with a predominance of small associations and the highest skill challenge. This situation is particularly challenging in Guinea and Mali; two countries that also have relatively low literacy rates.

Table 03: Comparison of associations' profiles by cluster

Indicators	Southern Africa	Central Africa	East Africa	West Africa	North Africa
Less than 50 members (%)	51,61	48,63	57,97	59,09	77,78
More than 200 members (%)	20,97	29,45	17,39	15,15	11,11
Seniority (years)	15,38	10,74	7,49	9,26	9,67
Associations of Secondary and Lower Personnel (%)	58,73	52,38	53,62	80,30	60,00

Source: Mapping Project Surveys

3. Mapping of associations

➢ **Main challenges encountered**

Associations face the same operational efficiency challenges in every cluster. Lack of funding, as well as limited access and skills in the use of technologies, represent the main obstacles to their effectiveness, regardless of the region. These challenges impact between 43% and 97% of associations.

Figure 19: Share of associations affected by the main operational challenges, by cluster



- West Africa and North Africa are the most affected by operational challenges, with 97% and 91% of associations facing funding challenges respectively, and 71% of them reporting a lack of tools and technology to optimize operational management efficiency.
- Southern Africa is characterized by a relatively high level of resilience. Associations in this region have a lower sensitivity to these challenges, with 13 points less for lack of funding and 28 points less for lack of tools compared to the most affected region.
- In addition to these major challenges, Central Africa is increasingly confronted with problems of member involvement and volunteer management. More than 40% to 43% of associations suffer from these challenges.
- **Access to finance**

Associations in all regions face common challenges in accessing funding, characterized by a high failure rate of funding applications, ranging from 58% to over 69%. They also suffer from the same limitations in terms of seeking financing, resulting from a lack of structuring and fundraising skills. Minimal regional disparities suggest that these challenges are broadly shared across the continent.

West Africa illustrates these challenges particularly well: more than 69% of funding applications end in failure, while more than 83% of associations do not have any partnership with donors. In addition, 65% of associations lack both a formal fundraising mechanism and a database of potential donors, critical tools for accessing external resources.

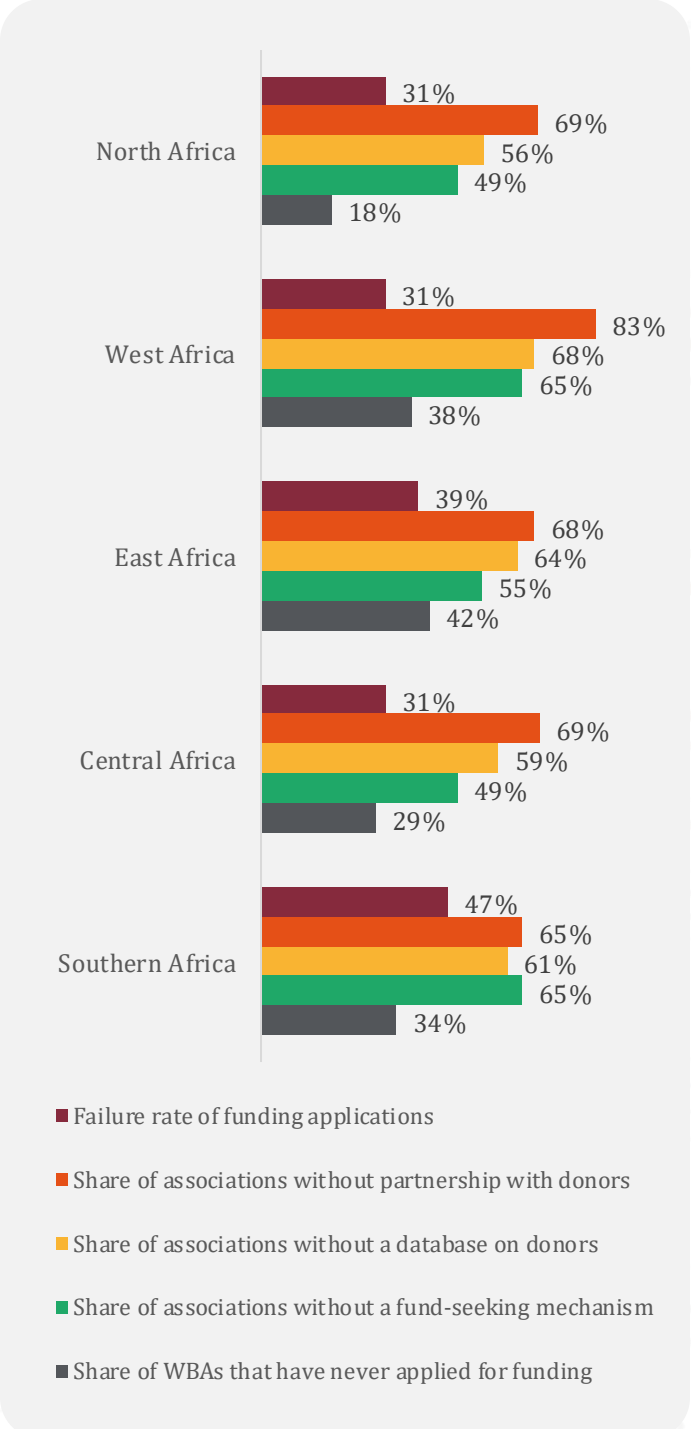
While Southern Africa also faces significant challenges, it has a slight advantage over other regions. It has the lowest failure rate and the lowest share of associations that depend exclusively on internal resources.

Associations in North Africa are distinguished by a better structuring and a more active pursuit of funding opportunities. However, the results remain as low as in other regions, with a failure rate of 68.91% and more than 31% of associations depending solely on internal resources, primilary membership dues.

3. Mapping of associations

In East Africa, associations are the least active in seeking funding and are highly dependent on internal resources. More than 42% of the associations have never applied for funding, which reflects a limited commitment to fundraising.

Figure 20: Comparison of the capacity of associations to mobilize funding, by cluster



Central Africa reflects the continental average, marked by limited fundraising activity, weak organizational structures, and limited access to financial resources. 69% of associations have no partnership with donors, and more than 59% do not have a database on potential donors.

- **Advocacy capacity**

Advocacy remains an underdeveloped activity within associations, with a limited participation rate across all five regions. Central and North Africa show higher levels of engagement, particularly in the Democratic Republic of Congo, Mauritania and Chad, where between 40% and 71% of associations are active in this field. Conversely, East Africa has the lowest involvement, with only 20% of associations engaged, with the exception of Djibouti, where more than 75% of associations actively participate in advocacy.

Table 04: Comparison of associations' advocacy capacities by cluster

Indicators	Southern Africa	Central Africa	East Africa	West Africa	North Africa
By associations active in advocacy	21%	46%	20%	29%	38%

Source: Mapping Project Surveys

Lack of funding is the main obstacle limiting the advocacy capacity of associations in all regions. It is followed by insufficient advocacy skills and lack of engagement with policymakers.

3. Mapping of associations

Figure 21: Key advocacy challenges by cluster



Summary of characteristics by cluster

West Africa

- Predominance of small and young associations
- Weak structuring of associations and persistence of major operational efficiency challenges
- Weak capacity to mobilize resources due to a lack of fundraising skills and internal strategy
- Greater exposure to financing and advocacy challenges, with fewer partnerships and weaker influence on public policies

North Africa

- Predominance of small and young associations
- Weak structuring of associations and persistence of major operational efficiency challenges.
- Increased engagement in advocacy supported by several development partners such as UN Women to address deep-rooted cultural barriers
- Strongly impacted by the challenges of access to finance, including in countries like Morocco where opportunities are greater, but structural barriers persist

Central Africa

- Higher proportion of larger and better structured associations
- Better access to a skilled workforce, often with higher education qualifications
- High level of engagement in advocacy (46% of active associations)
- Less impacted by financial and technological challenges compared to other regions
- Specific issues related to the involvement of members and the management of volunteers (40 to 43% of the associations concerned)

East Africa

- Predominance of small and young associations
- Low involvement in advocacy (only 20% of associations involved) at the exception of Djibouti, where more than 75% of associations actively participate in advocacy
- The least active region in terms of fundraising: 42% of associations have never applied for external funding
- Heavy reliance on internal resources and poorly structured fundraising processes, significantly limiting access to external support

Southern Africa

- A more balanced associative ecosystem, marked by the coexistence of large and well-established associations
- Older and more mature organizations, with an average of 15 years of existence
- Greater resilience to financial and technological constraints, with associations in the region less affected by lack of funding (13 points lower than the most impacted regions) and less hindered by limited access to tools and technologies

Summary of the needs of associations

Categories	Specific needs	Description	Criticality
Structuring and governance	Formalization of internal procedures	The lack of clear processes for project management, performance monitoring and resource mobilization limits the effectiveness and transparency of associations.	
	Strengthened coordination between associations	Associations are mostly small and operate in silos, which limits their credibility and hinders their bargaining power	
	Increased visibility	Associations face a significant lack of visibility, necessary to attract more members and partners	
Access to funding	External financial support	Associations lack the structure, skills and partnerships necessary to facilitate their members' access to funding	
	Knowledge of financing mechanisms adapted to associations	Associations are highly dependent on members' contributions, which remain limited to finance structuring projects	
	Fundraising skills	Most associations lack the technical skills and rely on informal approaches to seek funding, which significantly limits their capacity to mobilize financial resources	
Advocacy and policy influence	Development of advocacy strategies	Associations lack knowledge of advocacy techniques and most are yet to implement advocacy strategies	
	Communication skills	Very few associations master the use of digital communication tools to effectively implement their advocacy strategy	
	Knowledge of policy and regulatory processes	The majority of associations lack knowledge of those processes, which limits the impact of their actions	
Service delivery	Tailored training programmes	A significant part of associations lack in-house skills to meet the important training needs of their members, especially in management, marketing, human resources and access to financing	
	Structuration of fundraising services	Support services for fundraising remain insufficiently developed in most associations, due to a lack of skills and poor structuring of their fundraising processes	

Criticality of needs assessment criteria:

- *Critical: Identified as a major obstacle by a majority of associations and having a direct impact on their ability to operate*
- *High: Significant challenge that affects performance, yet solvable with appropriate support*
- *Medium: Notable challenge with moderate impact, particially mitigating by existing measures*
- *Low: Existing challenges, but not considered critical or easily manageable*

3. Mapping of associations

3.4. Results of the survey of women entrepreneurs

Understanding the barriers that hinder the development of women-led SMEs is central to the support services provided by women business associations. It allows to assess the adequacy of the services offered by associations and to identify the areas requiring reinforcement to maximize their ability to better support their members.

Data analysis highlights several challenges faced by women in the development of their businesses; These include limited access to finance, rising market competition, lack of managerial skills and difficulties in recruiting a qualified personnel.

These challenges fall into three main categories:

- **Organizational challenges**: internal weaknesses, such as insufficient managerial skills and lack of essential management functions
- **Financial challenges**: barriers women entrepreneurs face in accessing the financing needed to grow and sustain their business
- **Structural challenges**: external factors related to the macroeconomic and regulatory environment, including inadequate infrastructure, regulations, or limited access to raw materials (see section 2).

Analysis of organizational challenges

Organizational challenges are related to the fragility of enterprises (which are mostly micro and small enterprises with fewer than 10 employees), the lack of management skills, the absence of strong administrative structures and the difficulty to recruit qualified personnel. Analysis of the profiles of women leaders reveals that nearly 50% have a level of education equivalent to or below high school, and more than 60% have never taken any training in management or entrepreneurship. In addition, 48% have less than five years of management experience; This can hinder their ability to effectively structure their businesses and make strategic decisions, in an environment marked by intensifying competition, Rising unemployment is pushing more young people into entrepreneurship, often without the necessary skills or preparation, which intensifies market saturation. In addition, more than 78% of companies rely on low-skilled labor, which limits their potential for growth and innovation.

50% have a secondary-level education or less

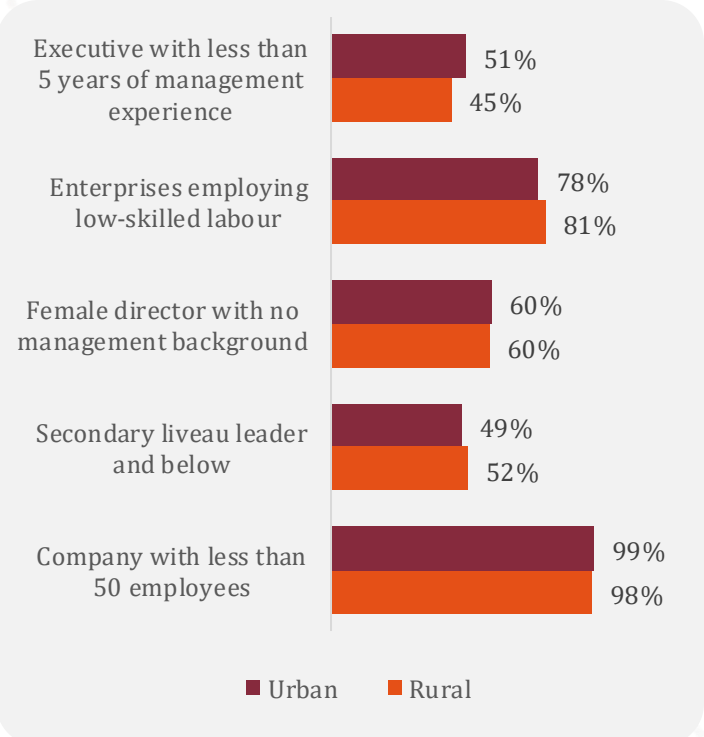
78% employ staff with a secondary-level education or less

60% have never received any training in entrepreneurship or business management

48% have less than 5 years of experience in business management

The comparative analysis of rural and urban companies reveals a convergence of the challenges encountered, with negligible differences in terms of size, managerial skills and human resource qualifications. This reality underlines that the constraints weighing on women-led businesses are not fundamentally linked to their geographical location, but are more related to structural and organizational issues. This homogeneity of challenges highlights the need to adopt transversal support strategies, adapted to the structural realities of companies.

Figure 22: Business management profiles in rural vs. urban settings



3. Mapping of associations

The autonomy of these businesses requires strengthening the skills of women leaders in order to address existing organizational shortcomings. Targeted training programmes covering key topics such as financial management, strategic planning, leadership, marketing and human resources management are essential. This observation confirms the relevance of prioritizing capacity-building in tailored training to allow associations to transfer these core skills to their members.

Financial Challenge Analysis

The challenges of access to finance for women-led SMEs are reflected in the high failure rate of financing applications and high inactivity in the search for financing. 55% of the companies surveyed have never applied for financing in the last 5 years and 47% of the requests were rejected by financial institutions.

55% of women entrepreneurs have not applied for funding in the last 5 years

47% of failed funding applications

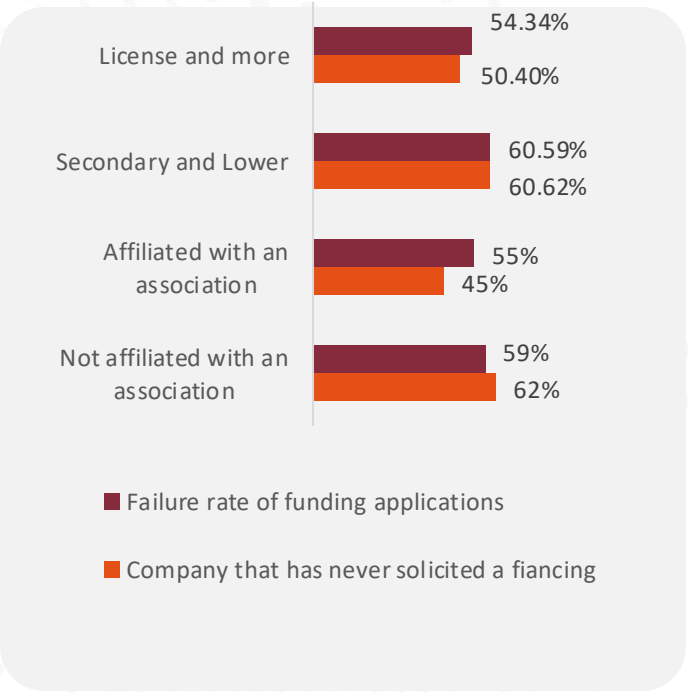
15% of women entrepreneurs have access to bank financing

84% of companies are mainly financed through personal equity

The likelihood of successfully securing financing is significantly enhanced by the manager's level of education and the company's affiliation with a business association.

- **Membership:** The share of inactive companies seeking funding decreased by 17 points among those affiliated to an association, from 62% to 45%. Similarly, the failure rate of financing applications decreased slightly, from 59% for non-affiliated companies to 55% for association members.
- **Level of qualification:** Companies run by women with a secondary level of education or less are proportionally less engaged in the search for financing (60.62% have never applied for financing compared to 50.40% for those with a bachelor's degree or higher). Similarly, the failure rate of funding applications is higher for women leaders with a high school level or less (60.59%) than for those with a university degree (54.34%).

Figure 23: Company performance in accessing finance according to membership to a business association and manager's education level



Difficulties in accessing funding can be explained by several factors that discourage WSMEs from engaging in a fundraising process or lead to the failure of their applications :

High **interest rates** and restrictive repayment terms

Complex procedures and inaccessible guarantee requirements

Lack of knowledge and information

Fear of risk and debt

Preference for **equity financing**

3. Mapping of associations

➢ **Barriers to seeking financing, as expressed by women entrepreneurs**

- **High interest rates and restrictive repayment terms** (57.2%): The main reason for the reluctance to apply for financing is the interest rates that are considered high, combined with short and unrealistic repayment periods. These conditions, which are mentioned repeatedly in the responses, create financial stress that is perceived as insurmountable for these entrepreneurs.

> *"Interest rates are too high and the repayment period is short." "Repayment with a lot of interest is a problem for me." "Banks ask you to make the refund from the first transfer."*

- **Complex procedures and inaccessible collateral requirements** (54.3%): Women entrepreneurs also cite the complexity of the financing application process, which they consider too long, bureaucratic and demanding in terms of documentation. In addition, the guarantees requested by financial institutions represent a major barrier given their financial capacity.

> *"Banks ask for too many documents, too many guarantees." "The banking procedure is very complex and risky for me." "I don't have a guarantee."*

- **Lack of knowledge and information** (44%): Some women entrepreneurs do not seek funding due to a lack of information about existing opportunities and the steps to follow; which indicates a need for awareness and capacity building in terms of financing.

> *"I don't know where to apply for funding." "I lack knowledge in the field of fundraising." "I don't know how to apply for funding."*

- **Fear of risk and debt** (52.1%): The fear of not being able to repay loans is one of the major reasons for the reluctance of 52.1% of entrepreneurs. They perceive loans as a source of pressure, or even a factor in destabilising their activities. This fear is amplified by negative experiences in those around them.

> *"I don't like debt, I prefer to work with my own funds." "I fear debt and its consequences in the event of failure." "I prefer to avoid the pressure of bank loans."*

- **Preference for equity financing** (49.9): Almost 50% of WSMEs believe that they do not need external financing, preferring to rely on equity to guarantee their financial autonomy and avoid loan constraints. However, this approach limits their ability to expand.

> *"I use my equity to avoid problems." "My equity was enough to keep the business going." "I prefer to evolve with my own means to avoid risks."*

Analysis of the perception of associative services

The cross-analysis of the challenges encountered by women entrepreneurs and the services offered by the WBA confirms the central role of associations in supporting them. The latter provide essential support in terms of capacity building, access to information and advocacy. However, the effectiveness of these services depends on how well they align with the real needs of beneficiaries. The evaluation of the perception of entrepreneurs thus makes it possible to identify their expectations, the points of satisfaction, but also the perceived limits in the current service offering.

The evaluation of the effectiveness of associative services reveals generally positive levels of satisfaction. With an average of 7 out of 10, the services provided by WBAs are perceived as useful and relevant in providing concrete solutions to the challenges of WSMEs, although there is still room for improvement in some key areas.

3. Mapping of associations

The communication of associations is perceived as relatively effective with a score of 7.2/10, reflecting a favourable perception of their ability to inform and maintain engagement with their members.

Support for the mobilization of financing has the lowest score, with an average of 5.8/10. This result highlights significant gaps in the ability of associations to facilitate access to funding for their members. This weakness underlines an urgent need to strengthen efforts in this area, taking into account the major structural obstacles that SMEs face in their quest for finance.

Figure 24: Evaluation of the effectiveness of the services offered by associations

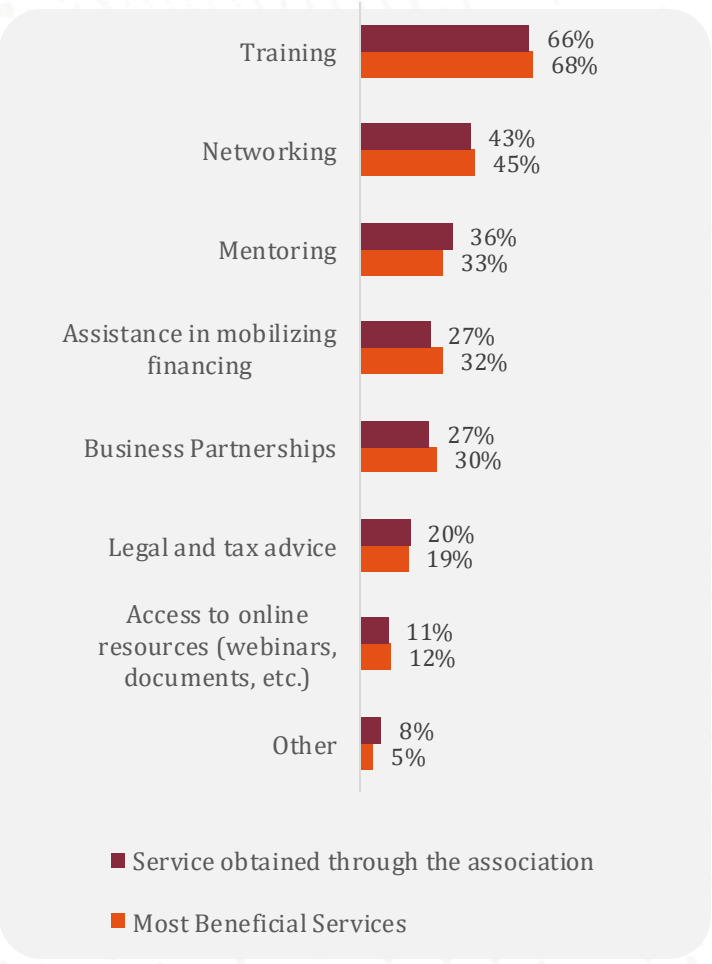


This generally positive perception of the redevance of services provided by associations is mainly driven by training and networking, which are essential activities, due to their accessibility and their direct impact on the development of companies. These two types of benefits are identified as the most widespread and also the most beneficial services. This observation confirms a strong alignment between members' needs and the priorities of the associations, which primarily focus on the provision of training, networking and experience sharing services.

Assistance in mobilizing funding is a major weakness in the services offered by associations. This service remains relatively underdeveloped, with only 27% of the entrepreneurs surveyed saying they have benefited from it thanks to their association, and 32% considering it to be one of the most beneficial services for their development. Given the importance of the challenges related to access to finance, this limited supply represents a significant gap in the services provided by associations, requiring increased efforts to meet this critical expectation. In addition, legal and tax advice as well as access to online resources appear to be complementary services, meeting more specific needs but remaining less of a priority for women entrepreneurs.

The perception of the services offered by the associations confirms the importance of their role in supporting business development, while revealing areas that require capacity building to increase their effectiveness. Among these areas, the structuring of the activity of seeking funding appears to be the most urgent need. Prioritizig this area would strengthen associations' ability to mobilize funding for their own operations and enhance their effectiveness in improving access to finance for their members.

Figure 25: Appreciation of the services received by women entrepreneurs from their associations



Summary of the needs of women entrepreneurs

Categories	Specific needs	Description	Criticality
Access to finance	Difficulty in mobilizing financing	Barriers related to the required guarantees, high interest rates, and lack of awareness of existing opportunities.	●
	Lack of support for the preparation of files	Need for training and technical support to structure strong funding requests.	◔
Business management skills	Need for training in financial management and accounting	Lack of mastery of basic financial principles, making it difficult for companies to sustain themselves.	◔
	Human resources management	Difficulties in attracting, retaining and managing staff effectively.	◔
	Development of marketing and sales skills	The need to improve the visibility of companies and their access to markets.	◔
Priority support services expected from associations	Need for better support on financing	Lack of information on existing funding mechanisms.	◑
	Lack of information on existing associations	A majority of women entrepreneurs are not aware of the associations of women entrepreneurs in their region.	◔
	Knowledge needs of legislative processes	The majority of associations lack knowledge of legislative processes, which hinders the impact of their actions.	◔

Criticality of needs assessment criteria:

- ● *Critical: Identified as a major obstacle by a majority of associations and having a direct impact on their ability to operate*
- ◔ *High: Significant challenge that affects performance, yet solvable with appropriate support*
- ◑ *Medium: Notable challenge with moderate impact, particially mitigating by existing measures*
- ○ *Low: Existing challenges, but not considered critical or easily manageable*

3. Mapping of associations

3.5. Results of interviews with support structures

The analysis of SME support mechanisms aims to understand the ecosystem of actors involved in business development as well as the services they offer in order to identify possible areas of collaboration for enhancing the capacities of associations.

Composition of the support systems

In the 16 countries studied, the SME support ecosystem is composed of three categories of stakeholders: public structures, national and international programmes, and private structures. It is marked by increasing density, driven by the gradual emergence of new support schemes tailored to the needs of SMEs, which are widely recognised as key drivers of economic development

- **Public structures**

Public structures include ministerial directorates, national agencies and specialised public funds. Their mission is to support SMEs throughout their journey, from creation to growth, by providing institutional, financial or technical support. They are generally financed by the State, and their services are often free, but oriented towards strategic sectors, such as innovation, industry, or high-potential services.

- **National directorates:** they are attached to the ministries of trade, industry or entrepreneurship. They absorb public policies to support SMEs, coordinate structural reforms and monitor national strategies.
- **The national agencies** have more operational mandates: export promotion, investment, SME development or support for innovation. They offer training, networking, and support for formalization or internationalization.
- **Specific public funds** are responsible for managing public financing mechanisms, such as guarantee funds, entrepreneurship or employment funds. They aim to facilitate access to credit for SMEs or to stimulate investment in sectors considered to be priorities.

- **National and international programmmes**

Programmes are initiatives developed by governments or international development organisations to support the development of entrepreneurship in specific sectors or groups, such as youth, women, or agriculture. These programmes provide funding and support adapted to local needs.

- **Private structures**

The category of private structures is made up of a variety of structures, including specialized consulting firms, start-up incubators and accelerators, banks and microfinance.

Services offered by SME support structures

The SME support ecosystem offers a wide range of services adapted to the different stages of business maturity:

- **Financing and investment:** access to credit, grants, guarantees or facilitation of financing through partnerships with banks.
- **Training and capacity building:** technical and managerial modules (management, accounting, marketing, etc.).
- **Support techniques:** legal and accounting assistance, development of business plans, optimization of internal processes.
- **Mentoring and networking:** individualized support and integration into professional networks.
- **Awareness-raising:** campaigns on formalization and entrepreneurial opportunities.
- **Incubation:** a complete system combining all these services.

These services are provided through several types of channels such as online platforms, coworking spaces, forums and trade fairs, fairs, dedicated spaces such as incubation centers.

3. Mapping of associations

Table 05: Key Business Support Structures interviewed

Structure	Country	Type de Structure	Main services offered
Women's Income-Generating Activities Support Fund (FAARF)	**Burkina Faso**	Government agency	▪ **Training in cooperative management, marketing, financial management.** ▪ **Financing of women's projects.**
Industrial and SME Development Fund (FODIP)	**Guinea**	Financial institution	▪ **Training in marketing, business plan.** ▪ **Financing SMEs in partnership with partner banks.**
Agency for the Promotion of Small and Medium-Sized Enterprises (APME)	**Cameroon**	Government agency	▪ **Training, support for digitalisation, access to finance, market research and networking.**
Burundi Business Incubator (BBIN)	**Burundi**	Incubator	▪ **Management training, technical support.** ▪ **Incubation of SMEs.**
Economic Development Board of Madagascar	**Madagascar**	Government agency	▪ **Investment facilitation, technical support for local enterprises, export promotion.**
National Federation of Young Entrepreneurs of Congo	**DR Congo**	Government agency	▪ **Entrepreneurship awareness, training programs and networking for young entrepreneurs.**
Mauritania Guarantee Fund (FGM)	**Mauritania**	Financial institution	▪ **Credit guarantees, assistance in setting up projects, access to financing for SMEs and women.**
National Directorate of Small and Medium-Sized Enterprises (DNPME)	**Mali**	Government agency	▪ **Technical and managerial training.** ▪ **Coordination of SME activity.**
MozUp Enterprise Development Center	**Mozambique**	Financial institution	▪ **Business incubation.** ▪ **Training and technical assistance.**
TAMWILCOM	**Morocco**	Financial institution	▪ **Financing of SMEs.** ▪ **Technical support.**
Foundation for Women	**Liberia**	Government agency	▪ **Technical support for SMEs.** ▪ **Microfinance.**
Gabon Guarantee Company (SGG)	**Gabon**	Financial institution	▪ **Financial guarantees for bank loans.**
Women Empowerment Bank	**Zimbabwe**	Financial institution	▪ **Preferential loans for women entrepreneurs.**

3. Mapping of associations

Three innovative structures in the support of SMEs

#1 - Women's Initiative for Self Empowerment (WISE)

Description

The Women's Initiative for Self Empowerment (WISE) is a first-class microfinance institution in Burundi, created in 2007 by the Association of Women Entrepreneurs of Burundi (AFAB). It aims to offer financial services tailored to working women and households excluded from the traditional banking system, thus promoting their economic empowerment while ensuring its own operational sustainability.

Services offered

WISE offers financial services tailored to the needs of women entrepreneurs, with several targeted products:

- **"AFAB Women" loan** : loan at 12% annual interest, intended for AFAB members, with amounts adjusted according to the project.
- **"Automatic" loan** : microcredit at 2% interest, repayable within 1 day to 1 month, accessible without guarantee, intended for small traders.
- **"Three Women" loan** : solidarity loan without individual guarantee, granted to groups of three women (300,000 to 2,000,000 FBU each), repayable in 6 months at 1.5% monthly interest.
- **Financial education** : training provided to beneficiaries to strengthen their ability to manage and guide their financial choices.

#2 – TMD Microfinance Institution (TMD MFI)

Description

Created in 2001 in Kivu (DRC), the TMD Microfinance Institution (IMF-TGD) specializes in the financial inclusion of marginalized populations, particularly women and small businesses. Born at the initiative of the NGO "Tous pour le Genre dans le Développement", it stands out for its commitment to gender equality and local economic development.

Services offered

The FMI-TGD uses the tontine model to promote the financial inclusion of women entrepreneurs. Collective savings, secured with the institution, serve as a solidarity guarantee, facilitating access to credit without personal guarantees

Operation

- The members of the tontine contribute regularly to set up a collective fund.
- This fund is deposited with the MFI-TGD, which enhances and secures it.
- Used as a guarantee fund, it allows members to apply for individual loans without personal guarantees.
- The members mutually commit to ensuring the repayment of loans, thus strengthening the solidarity and sustainability of the system.

3. Mapping of associations

#3 - Support Fund for Women's Income-Generating Activities (FAARF)

Description

The Support Fund for Women's Income-Generating Activities (FAARF) is a Burkinabe microfinance institution dedicated to financing women's economic activity. Created in 1990, the FAARF intervenes through microcredits granted individually or collectively, with repayment conditions adapted to the realities of the beneficiaries. The funds are allocated to women's associations, groups or cooperatives to maximize their impact.

Services offered

FAARF offers financial and technical services tailored to the needs of women entrepreneurs, with several targeted products:

- **Micro-credits** from 100,000 CFA to 10 million CFA, repayable over 6 to 24 months, without material guarantee. Interest rate of 5% for 6 months and 10% for 24 months.
- **Joint and several guarantee** for groups of 3 to 6 women, without additional guarantee.
- **Free training** on business management, marketing, setting up business plans, etc.
- **Advocacy** for the strengthening of financing for women's activities.
- **Technical assistance** for the preparation of business plans.

Financial instruments used

Several financial instruments are used to facilitate SMEs' access to finance. These instruments are often put in place through collaborations between governments, international financial institutions, and local organizations.

- **Loans at preferential rates:** offered on advantageous terms (reduced rates, extended terms), targeting strategic sectors.
- **Guarantee funds:** share credit risk with financial institutions, covering between 50% and 80% of potential losses (portfolio or individual guarantees).
- **Interest-free loans and microcredits:** granted without guarantee or interest, often in the seed phase.
- **Grants:** support projects with a strong economic and social impact. Srelated to national development policies.
- **Solidarity guarantees:** used in development or microfinance funds, mainly for groups (cooperatives, rural micro-enterprises).

Strength of the existing support system

- **Specific programs for women:** Some programs specifically target women entrepreneurs by offering them loan guarantees, loans at preferential rates, and adapted management training (marketing, finance and entrepreneurship) to meet their needs for support in business management and development.
- **Quota and inclusion mechanisms:** Some schemes reserve participation quotas for women-led businesses, ensuring greater inclusion.
- **Capacity building:** Almost all actors integrate training in business management, leadership and technical skills into their approach to strengthen the management skills of the supported SMEs.
- **Sectoral adaptability:** Some schemes target key sectors such as agriculture, crafts and technology, in line with local economic needs.

3. Mapping of associations

Limitations of existing support mechanisms

Current schemes have significant gaps in their ability to effectively reach women entrepreneurs:

- **Strict eligibility criteria:** High administrative requirements and guarantees exclude many women, especially those in the informal sector or in activities with low development potential
- **Geographic inequality:** Schemes are often centered in urban areas, excluding rural women.
- **Restricted access to information:** Women with low levels of education often have limited knowledge of available opportunities.
- **Exclusion of informal enterprises:** Informal enterprises, which represent a large proportion of SMEs in Africa, remain excluded from traditional financial arrangements due to their lack of formalization.
- **Insufficient coordination:** Although the actors are trying to strengthen their cooperation, synergy remains limited, resulting in insufficient partial support for the development of SMEs.



Strengthening the effectiveness of support structures for women business associations

Support structures play a key role in structuring the entrepreneurial ecosystem. However, the analysis highlights several limitations in their ability to meet the specific needs of women business associations:

- Weak development of programs and products adapted to the dynamics of associative work
- Difficulties in intervening in rural areas, due to the lack of local roots, infrastructure or community relays
- Restrictive eligibility criteria, which exclude many which exclude many newly formed or poorly structured associations

Proposed solutions for a better inclusion of associations:

- Co-design specific interventions in collaboration with associations, adopting a gender-sensitive and territorially responsive approach
- Develop "light" support programmes for emerging structures, with flexible and scalable eligibility criteria
- Strengthen territorial anchoring through partnerships with local organizations or rural incubators
- Deliver targeted capacity-building for Business Support Organizations (BSOs), focusing on:

➢ Inclusive support practices

➢ The specificity of collective dynamics and governance within women business associations

➢ The consideration of gender constraints in mechanisms for access to financing, formalization or digital technology.

These adjustments would significantly improve the inclusion, visibility, and sustainability of women business associations, allowing them to serve as sustainable relays for local development and catalysts for women's economic empowerment.

4. Preliminary Recommendations

The preliminary recommendations aim to propose measures to address the main obstacles that hinder the development of women business associations and women-led SMEs. They are a first step towards defining more concrete actions to strenghen the capacities of associations.

- Train managers in governance, structuring and financial management of associations.
- Develop their skills in resource mobilization and digitalization of administrative and financial processes.
- Raise awareness among associations of available financing solutions (grants, loans, investment funds, crowdfunding, etc.).
- Strengthen the capacity of associations in strategic monitoring and fundraising techniques.
- Strengthen the capacity of associations in advocacy techniques and legislative processes.
- Train associations on institutional communication and digital tools to improve their visibility.
- Set up an incubation programme to professionalize associations and better structure high value-added services.
- Invest in the construction of infrastructure (offices and premises dedicated to coworking, equipped with computers and internet connection) to facilitate access to training and support the development of activities.
- Strengthen the commitment of public authorities in supporting women entrepreneurs, by involving them in the construction of support infrastructures (offices and premises, training centres, incubators).
- Advocate with governments to involve them in the discussions for the adoption and implementation of regulatory, fiscal, economic and financial measures that promote the development of women's entrepreneurship.
- Implement an integrated and comprehensive support programme for associations, including funding, training, advocacy, and institutional representativeness.
- Promote inter-country synergies to establish a strong regional network of women business associations, enabling them to fully leverage the opportunities offered by the African Continental Free Trade Area (AfCFTA), including cross-border exchanges, strategic partnerships, access to new markets, and collective advocacy efforts.
- Support associations in designing and implementing revenue-generating models to ensure their financial sustainability (monetizing core services, offering new market services, etc.).
- Improve coordination between structures for a more comprehensive support to WSMEs.
- Integrate associations more closely in the support of SMEs.
- Create a platform to pool resources and initiatives between associations.
- Strengthen communication on available services to better reach women-led SMEs.
- Expand services to smaller businesses by including those that are most marginalized in activities with low development potential such as retail.
- Consider the possibility of involving insurance in the reflections on the implementation of financial products adapted to women entrepreneurs; in particular for the management of risks related to their activities.
- Create a guarantee fund dedicated to women to facilitate their access to credit.
- Develop financing solutions adapted to their realities.
- Add provisions to include informal SMEs in the SME/SMI tax regime to encourage their formalization.
- Strengthen their knowledge of regulations and the benefits of formalization.
- Develop their financial management skills and raise awareness of existing support opportunities, in order to reduce their aversion to credit financing.
- Strengthen the managerial skills of women entrepreneurs (management, marketing and development of financing proposals).

5. Capacity Building Programme

5.1. Analysis of existing support initiatives

This section presents the proposals for support measures for associations based on the needs identified, the structural barriers of the socio-economic environment, the limits of support structures, as well as the lessons learned from the analysis of similar programmes. It is structured in two sections: the first is devoted to the analysis of similar programmes, while the second presents the proposal for a programme to support associations.

Over the past two decades, SME support programs have emerged as a key lever for private sector development in developing economies. Supported by development partners, they provide SMEs with targeted support in capacity building, financing and integration into national and international value chains.

Some programmes analyzed:

#1 - WETECH (Women in Entrepreneurship and Technology)

Target	Women and girls entrepreneurs in the technology and entrepreneurship sector.
Description	**WETECH** (Women in Entrepreneurship and Technology) is a Cameroonian association of women entrepreneurs dedicated to empowering women in the fields of entrepreneurship and technology. Founded in 2020, it currently operates in 3 countries (Togo, Senegal). WETECH's mission is to create a vibrant network of women leaders by providing them with opportunities and resources for their development.

➢ **Key activities**

- Application Development Training
- Incubating and mentoring women-led businesses
- Financing programme to improve women's access to finance;
- Support for the development of innovations in the entrepreneurial ecosystem

➢ **Key Partners**

- High Commission of Canada
- Federal Ministry for Economic Cooperation and Development
- European Union
- Ministry for the Promotion of Women and the Family
- U.S. Embassy in Cameroon

In addition to its current services, WETECH manages several programs in partnership with national and international institutions:

- **WILE (Women Innovative Leaders and Entrepreneurs):** incubation program for women entrepreneurs with innovative projects, offering mentoring, structuring, material resources and support for fundraising;
- **Women In Code (WIC):** training program for digital professions (web and mobile development, data analytics, digital marketing, graphic design, etc.);
- **FUNDHER:** capacity building program for 70 Cameroonian women entrepreneurs, focusing on financial education, taxation, cooperatives, e-commerce and financing readiness, with an advocacy component.

Through these initiatives, WETECH has incubated or accelerated more than 50 startups, trained more than 3,000 women, and federated a network of 4,000 entrepreneurs in Cameroon.

5. Capacity Building Programme

#2 - Business Resilience Assistance for adding-Value Enterprises for Women (BRAVE Women)

Target	Burkinabe women entrepreneurs
Description	Funded by the Islamic Development Bank (IDB), the BRAVE Women Burkina project aims to strengthen the resilience of women-led businesses, professional associations and organizations, as well as leading companies, by offering them technical and financial support.

➢ **Key activities**

- Technical support that includes training in business management, business plan development and business continuity plans
- Financial support in the form of cost-shared grants, to support women-owned or women-led businesses with a minimum allocation of $US 5,000 and a maximum allocation of $US 15,000 per beneficiary business, to be invested primarily in the capital assets needed by the business.

➢ **Key Partners**

- Islamic Development Bank
- Business House of Burkina Faso
- State of Burkina Faso
- WE-FI
- Islamic Corporation for the Development of the private sector

Launched in 2021, BRAVE Women Burkina is a program supported by the Islamic Development Bank (IDB) and financed by the We-Fi fund. It aims to strengthen the resilience of women-led businesses in fragile contexts, by providing them with tailored technical and financial assistance.

Implemented by the Maison de l'Entreprise du Burkina Faso (MEBF), the program offers structured entrepreneurial support and targeted financing mechanisms. It is part of the regional BRAVE Women initiative, led by the Islamic Society for the Development of the Private Sector. This scheme contributes to the sustainability and consolidation of women's businesses, strengthening their economic and social impact in Burkina Faso.

#3 - Regional Business Competitiveness and Market Access Program (RECAMP)

Target	Women entrepreneurs from Madagascar
Description	The Regional Enterprise Competitiveness and Market Access Programme (RECAMP) is a joint initiative of the Common Market for Eastern and Southern Africa (COMESA) and the European Union (EU), launched in November 2019. This programme aims to deepen regional economic integration within COMESA by improving the competitiveness of the private sector. Within this framework, the COMESA Business Women's Federation (COMFWB) is carrying out various activities to build the capacity of women entrepreneurs in the region, in order to overcome the obstacles to internationalization and value addition.

➢ **Key activities**

- Training sessions on different topics (marketing, access and financial management, etc.)
- Supporting SMEs in networking via the 50MAWSP (50 Million African Women Speak) platform

➢ **Key Partners**

- Several international organizations
- International Trade Centre
- UNCTAD

In Madagascar, the RECAMP programme, led by the COMESA Federation of Women Entrepreneurs (COMFWB), aims to strengthen the institutional, technical and economic capacities of women entrepreneurs.

5. Capacity Building Programme

In 2024, five-day trainings were organized to improve marketing, export and e-commerce skills among women active in the agribusiness and textile sectors. These sessions benefited members of the Group of Women Entrepreneurs of Madagascar and the Association Femmes Entrepreneures d'Analamanga, thus contributing to strengthening their competitiveness on local and international markets.

#4 - Collective Voice of Women and Girls Project

Target	Village Savings and Loan Associations, Women's Groups Meeting Regularly to Save and Access Small Loans, Women's Foundations
Description	The Collective Voice of Women and Girls (VCFF) project is an initiative of the NGO CARE International, funded by AFD; which aims to strengthen respect for the rights of women and girls as well as gender equality. It supports rights organizations in several French-speaking countries in Africa and beyond, including Benin, Cameroon, Mali, Côte d'Ivoire, Chad, and Madagascar

➢ Key activities

- Networking of Village Savings and Loan Associations (VSLAs)
- Formation of associations
- National advocacy
- Sub-Regional Learning and Collective Action Lab

➢ Key Partners

- French Development Agency (AFD)
- CARE International
- National Women's Associations
- West African Civil Society Institute (WACSI)

The project supports the structuring of Village Savings and Loan Associations (VSLAs) into federations and creates spaces for exchange to strengthen their advocacy for gender equality. It provides for the training of association leaders (governance, financial education, advocacy strategy), dialogue with local authorities, and sensitization of communities, including men, on women's empowerment and gender-based violence.

The project also promotes regional networking, capitalization of good practices and the identification of common advocacy themes.

➢ Expected results:

- Improved representation of women through community mobilization and network of associations;
- Strengthening the advocacy of women's rights organizations at all levels;
- Mutual learning between women's associations in West Africa and joint promotion of gender equality.

#5 - Sahel Gender Fund (FGS)

Target	Local civil society organisations (CSOs) committed to promoting women's rights and gender equality
Description	The Sahel Gender Fund (FGS) is an initiative of Expertise France, funded by AFD, aimed at sustainably reducing inequalities between women and men in the five G5 Sahel countries and Senegal. With a budget of €5.5 million, the FGS strengthens the organisational, technical and financial capacities of local civil society organisations (CSOs) to make them more autonomous and better structured to carry out actions in favour of gender equality.

➢ Key activities

- Support Fund for the financing of innovative projects in favour of gender equality.
- Capacity-building of women's organizations on various themes.
- External coordination and capitalization of experience.

5. Capacity Building Programme

➢ **Key Partners**

- Expertise France
- French Development Agency (AFD)
- EDIFIS partnership

The Sahel Gender Fund (FGS) supports innovative projects led by local CSOs in favour of gender equality, through grants and tailor-made support. It is based on a participatory diagnosis of the needs of associations to design individualized action plans, including targeted training (gender, advocacy, fundraising, project management, gender-responsive budgeting, etc.) and personalized support to strengthen the structuring and governance of CSOs. It also encourages networking through exchange platforms, regional workshops and capitalization of successful initiatives.

➢ **Key Results:**

- More than 13,000 people sensitized, including 5,622 men;
- 347 beneficiaries trained, including 202 women;
- Creation of 53 networks of actors;
- Capacity building of 337 CSO staff (70% women);
- structured with 21 CSOs, including the development of a digital platform to support visibility.

ellever par Ecobank

#6 - ELLEVER

Cible	African women entrepreneurs (SMEs, VSBs, Ecobank clients)
Description	Ellever by Ecobank is an inclusive pan-African programme to reduce inequalities in access to finance for women entrepreneurs. Initially launched to support SMEs, it was strengthened in 2025 to reach a wider target and offer tailor-made financial and non-financial solutions for women in Africa. The program combines accessible loans, capacity building support, and business development services.

➢ **Key activities**

- Facilitated financing (unsecured loans up to USD 50,000, interest rates adapted to local economic realities, expanded access to women with at least 2 years of activity).
- Training in business management, leadership, digitalization, advocacy.
- Networking and mentoring, including with women leaders of Ecobank's corporate clients.
- Adapted banking services (Wealth management, one-stop shop for insurance, loyalty program with commercial discounts).
- Creation of advocacy networks to defend women's economic rights.

➢ **Some key partners**

- EDC Investment Corporation (EIC)
- SEPHIS Foundation
- GIZ (German Cooperation)

➢ **Expected Results / Impact:**

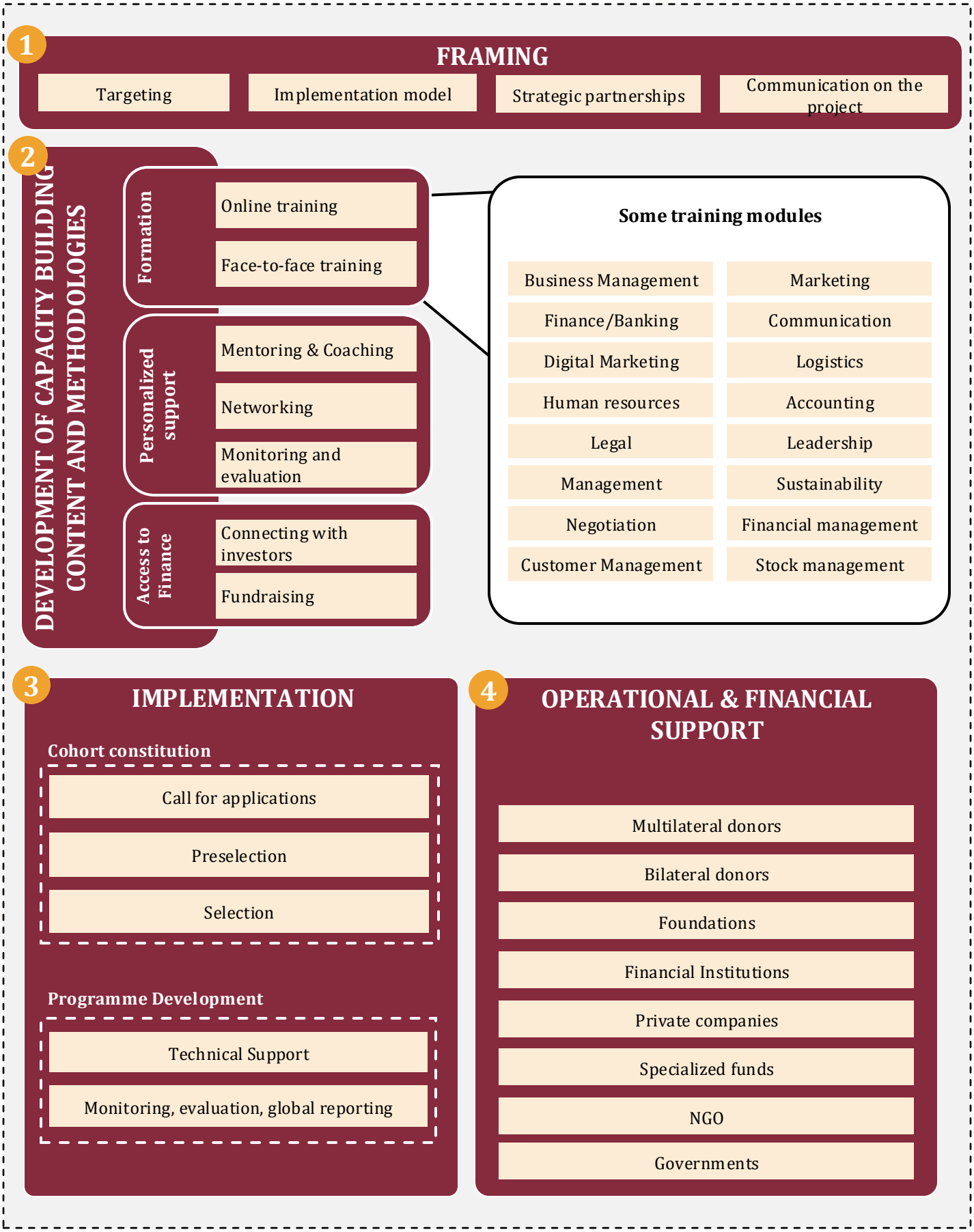
- +USD 13 billion already financed to women entrepreneurs in 2025.
- +200 million USD in loans granted since the launch of the program.
- Increased financial inclusion of women in the informal and formal sectors.
- Better economic representation of women in African banking ecosystems.
- Contribution to closing the financing gap by USD 95 billion.
- Accelerating the socio-economic impact of African women entrepreneurs.
- Aligned with the World Bank's goal of adding USD 2,500 billion to Africa's GDP by eliminating gender inequalities.

Mapping of the main phases of capacity building programmes

The analysis of these programs reveals a standardization of the approach to supporting women entrepreneurs, while proposing a diversification of themes intended for SMEs. These themes focus on capacity building, access to finance and integration into professional networks (see Figure 25).

5. Capacity Building Programme

Figure 26: Mapping of the main phases of capacity building programmes



Lessons learned and best practices

The analysis of initiatives such as the Sahel Gender Fund, Women's Voice and Leadership or the Collective Voice of Women and Girls highlights several good practices for strengthening women business associations: a participatory approach to needs diagnosis, the importance of incentive funding, networking as a lever for collective action, and early engagement in advocacy activities to consolidate training gains.



Adopt a multi-stakeholder approach by involving public, private and international actors to ensure sustainable financial and technical support.



Create a dedicated organization or integrate the programme into an existing structure to ensure effective management with dedicated resources.



Define inclusive yet strategic eligibility criteria to ensure that beneficiaries have the right level of maturity to maximize the impact of the program.



Favor a mixed approach between theoretical training and practical workshops by combining progressive modules adapted to the level of maturity of the beneficiaries.



Leverage digital tools and e-learning by integrating online platforms to ensure remote access and flexible learning.



Encourage mentoring and coaching by setting up individualized post-training support to maximize impact.



Facilitate access to financing adapted to women entrepreneurs by supporting beneficiaries in the preparation of their applications.



Set up a financing fund to accelerate the development of innovative projects set up within the framework of the programme.



Establish partnerships with incubators and business networks to facilitate the integration of entrepreneurs into regional or international value chains.



Ensure structured post-training follow-up by setting up a monitoring system to measure the evolution of beneficiaries and adapt the programme accordingly.



Create communities and networks of post-training beneficiaries in order to promote exchanges and business opportunities between participants.



Guarantee a long-term vision with stable funding by diversifying funding sources (public, private, international) to ensure the sustainability of the program.

5. Capacity Building Programme

5.2. Detailed proposal

This capacity-building programme aims to equip women business associations with the resources and skills they need to increase their effectiveness. It is based on five (5) main pillars: Strengthening the governance and structuring of associations, Advocacy and influence, Access to finance, Entrepreneurial development and integration into markets, Strengthening support services and sustainability of the programme.

Table 06: Summary of needs vs pillars of the programme

Identified needs	Pillars of the programme
• Formalization of procedures and internal structuring • Strengthening management and governance skills • Lack of visibility and information on existing associations • Lack of clarity on the services provided • High membership fees and complex procedures	**#1 – Reinforcing governance frameworks and structural organization of associations** *Target: Associations* *Objective: To strengthen the internal structuring and governance of associations to improve their efficiency , credibility and attractiveness.*
• Access to public decision-makers and participation in policy discussions • Advocacy Skills Development • Mobilizing members for advocacy	**#2 – Advocacy and influence** *Target: Associations* *Objective: To strengthen the capacity of women business associations to advocate for the interests of women entrepreneurs, influence public policy and build strategic relationships with decision-makers.*
• Training in financial management and access to finance • Assistance in mobilizing financing • Partnerships with financial institutions • Need for adapted and accessible financing • Lack of information on financing mechanisms • Need for suitable financial products	**#3 – Access to finance** *Target: Associations and women entrepreneurs* *Objective: To improve access to financial resources and equip recipients to better structure their funding applications.*
• Weakness in legal aid services • Need for training adapted to the realities of women entrepreneurs (mainly in financial management, marketing and sales and digital) • Increased awareness of support opportunities	**#4 – Entrepreneurial development and market integration** *Target: Associations and women entrepreneurs* *Objective: To equip women entrepreneurs to strengthen their competitiveness and promote their integration into markets.*
• Access to mentorship and networking services • Access to mentors and role models • Development of training courses adapted to the realities of the field • Post-training follow-up	**#5 – Strengthening support services and long-term sustainability of the programmes** *Target: Associations* *Objective: To ensure effective support for women entrepreneurs and to set up post-training follow-up in order to sustain the achievements of the programme.*

5. Capacity Building Programme

Pillar #1 - Reinforcing governance frameworks and structural organization of associations

***Objective** : To strengthen the internal structuring, governance and technical skills of associations to improve their operational efficiency, credibility and attractiveness to their partners*

The modules under this pillar are specifically designed to strengthen WBAs' capacity to address their structural challenges. Preliminary diagnoses can be carried out in order to adjust their content and deal with specific problems depending on the beneficiaries.

Main modules

➢ **Structuring and governance of associations**

- Strategic planning
- Participatory decision-making process
- Drafting and enforcement of statutes and internal regulations
- Formalization of internal procedures
- Structuring and delivery of essential member services
- Project management and monitoring and evaluation

➢ **Administrative and financial management**

- Accounting and financial management basics
- Preparation and management of an annual budget
- Monitoring, evaluation and reporting
- Financial transparency and regulatory compliance
- Development of new business models

➢ **Communication and Member Engagement**

- Internal and external communication techniques
- Membership management and membership mobilization

➢ **Expected results**

- Associations gain greater credibility and have a greater impact thanks to better structuring and transparent management practices.
- Associations are better equipped with the necessary human and financial resources and benefit from strategic partnerships thanks to optimized administrative and budgetary management, as well as effective networking with other stakeholders.

➢ **Key indicators**

- Share of associations that have formalized and implemented management processes for essential administrative, financial, and organizational functions
- Improved perception of women entrepreneurs regarding the effectiveness of the services offered by associations.

Pillar #2 - Advocacy and influence

***Objective** : To enhance the advocacy capacities of associations to strengthen their influence*

The modules in this axis aim to strengthen the capacity of WBAs to advocate for the interests of women entrepreneurs, influence public policy, and build strategic relationships with decision-makers. By strengthening their negotiation and mobilization skills, associations will be better positioned to amplify the voices of their members, women entrepreneurs.

This pillar aims to enhance their visibility, strengthen the coordination of collective actions, and ensure a lasting influence on sectoral policies.

Main modules

➢ **Fundamentals of advocacy**

- Principles and techniques for advocating for the interests of women entrepreneurs
- Developing an effective advocacy strategy
- Management of relations with public institutions and decision-makers.

➢ **Corporate communication and public relations**

- Building a strong institutional identity
- Persuasive communication techniques
- Use of digital communication tools for advocacy

5. Capacity Building Programme

➢ **Partnerships and advocacy**

- Negotiation and lobbying strategies
- Identification and engagement of strategic partners
- Formalization of partnership agreements and contracts

➢ **Case study:** Advocacy for tax exemptions and guarantee free loans for women entrepreneurs upon meeting specific eligibility criteria

➢ **Expected results**

- Associations have more effective advocacy strategies thanks to stronger skills in advocacy techniques.
- Associations are more influential thanks to the strengthening of their credibility and visibility
- Associations are more effectively integrated into decision-making spaces through a stronger understanding of stakeholder roles, engagement strategies, and the development of a strong institutional identity

➢ **Key indicators**

- Share of women business associations that have achieved tangible results or commitments with decision-makers as a result of their advocacy actions
- Share of associations actively participating in dialogue platforms and decision-making bodies.
- Number of policies, laws or measures adopted or amended as a result of advocacy efforts.

Pillar #3 - Access to financing

***Objective** : To improve access to financial resources and equip recipients to better structure their funding applications*

By targeting both WBAs and WSMEs, the modules under this pillar promote parallel skills development, thereby enhancing the capacity of associations to provide tailored and effective support to women-led enterprises.

These modules may capitalize on established partnerships with financial institutions to review proposals developed by WSMEs and support the design of customized financial solutions that meet their specific needs.

Main modules

➢ **Fundamentals of access to finance**

- Financial management for SMEs: principles, tools and monitoring
- Development of a solid business plan
- Managing debt and financial obligations

➢ **Preparing for access to finance**

- Fundraising fundamentals
- Preparation of a bank file and understanding of eligibility criteria
- Existing financing mechanisms
- Crowdfunding and alternative mechanisms
- Funding opportunity monitoring tools

➢ **Facilitation of financing mobilization**

- Connecting with financial institutions and investors
- Organization of pitch sessions

➢ **Expected results**

- Associations and their members are more active in the search for funding thanks to a better knowledge of the solutions adapted to their needs.
- Associations and their members have easier access to funding thanks to more structured fundraising strategies and optimized management of the funds raised.

➢ **Key indicators**

- Share of associations active in the search for funding.
- Share of associations that have implemented a structured fundraising strategy.
- Success rate of funding applications from associations and their members.

5. Capacity Building Programme

Pillar #4 - Entrepreneurial development and market integration

***Objective** : To improve women entrepreneurs' competitiveness and promote their integration into markets*

The modules under this pillar will provide practical tools to strengthen the capacities of both WBAs and WSMEs by supporting the development of profitable activities.

Main modules

➢ **Marketing and digital strategies**

- Digital tools for women entrepreneurs (e-commerce, social networks, risks and data protection)
- Digital marketing strategies and communication.
- Branding and storytelling

➢ **Value Chain and Strategic Partnerships**

- Access to local and international markets
- Partner relationship management
- Development of cooperatives and business groups

➢ **Legal, compliance and standardization**

- Business formalization: registration, legal statuses and tax obligations
- Quality standards and product certification
- Export procedures and international logistics

➢ **Expected results**

- Associations have the necessary skills to implement effective digital marketing strategies, to optimize their online visibility and to support their members.
- Associations are able to effectively manage strategic partnerships, ensuring successful and sustainable collaborations with key partners.

➢ **Key indicators**

- Share of women entrepreneurs with better access to markets, particularly through e-commerce.
- Percentage of associations that have improved their online visibility and engagement on social media after the training.
- Proportion of associations that have implemented a strategy for the development of strategic partnerships.

Pillar #5 - Strengthening support services and long-term sustainability of the programme

***Objective** : To provide effective support and set up post-training follow-up in order to sustain the achievements of the programme*

The modules under this pillar are designed exclusively for WBAs. They aim to equip associations with essential skills and tools to serve as guardians of the programme's sustainability.

A mentorship programme may also be developed in collaboration with experts and professionals who will serve as mentors to support skills development and knowledge transfer.

Main modules

➢ **Structuring the services of associations**

- Modeling of the support pathway
- Volunteer training (mentors, experts, trainers, etc.)
- Training and support for associations in the design of revenue-generating models to ensure their financial autonomy
- Federation of associations to facilitate the sharing of experiences and good practices

➢ **Monitoring, evaluation and continuous improvement**

- Creation of a mentorship programme for associations, led by their best-structured peers
- Definition of indicators to monitor the impact of training and services
- Feedback mechanisms for service improvement

5. Capacity Building Programme

➢ **Expected results**

- Associations are better interconnected, fostering the exchange of good practices and peer learning
- Better follow-up of beneficiaries after training
- Strengthened capacity of WBAs to effectively support WSMEs
- Enhanced sustainability of the programme thanks to local and international synergies

➢ **Key indicators**

- Share of associations that have improved their internal structure and their service offerings
- Improved perception of women entrepreneurs regarding the effectiveness of associations' services
- Number of mentorship interactions and support provided
- Percentage of participants applying acquired skills in their daily activities
- Number of synergies and partnerships established after the training



Suggestions on the methodological approach of the programme

➢ **Blended pedagogical approach:** including face-to-face and online training, practical workshops and pitch sessions

➢ **Programme duration:** 6 to 12 months, incorporating continuous support from trained associations to guarantee the sustainability of the programme

➢ **Strategic partnerships:** with financial institutions, support structures, etc. in order to:

- Co-construct financial products adapted to the realities of associations and entrepreneurs
- Establish a funding budget allocated according to performance criteria
- Develop digital tools (platform for connecting with financial institutions, monitoring tools, project management, etc.) to optimize support
- Select sector experts, field trainers and offer personalized mentoring support

➢ **Beneficiary targeting:**

- Select associations based on their level of organizational maturity and their demonstrated commitment to supporting their members
- Identify and specifically train programme amabassadors who will act as relays, disseminating acquired skills to a broader base of women entrepreneurs

Coverage of rural areas

As rural areas face several structural challenges, such as limited access to infrastructure, illiteracy and economic constraints, the deployment of a capacity building programme requires specific prerequisites that can be addressed through strategic partnerships and adapted solutions:

- A functional literacy programme,
- An introduction to the use of basic technological tools (mobile phones, SMS, simplified use of internet),
- Educational content adapted in the local language,
- Adapted training infrastructure, such as mobile centres, partnerships with local schools and adapted equipment for learning.

Summary

Despite continued economic growth on the African continent, women-led small and medium-sized enterprises (SMEs) are struggling to grow. This paradox is due to persistent structural obstacles: **institutional instability, insecurity, dominance of the informal sector, high tax burden, gender inequalities, and limited access to basic infrastructure, especially in rural areas**.

The study conducted in **16 countries,** among **409 associations of women entrepreneurs** and close to **2,500 SME managers**, highlighted these constraints, while highlighting the crucial role played by associations and support structures in supporting women entrepreneurs.

In this landscape, women business associations are positioning themselves as leading actors. Their knowledge of the field and their proximity to beneficiaries allow them to provide high-impact services: training, networking, individualized support, access to markets, financing support and advocacy. However, their impact remains limited by a lack of structure, technical capacity, financial means and coordination and partnership.

To address these challenges, a capacity-building programme is proposed, based on five strategic pillars:

- **Structuring and governance of associations** , to strengthen their internal management and their ability to effectively represent their members;
- **Advocacy and political influence**, to increase their visibility, legitimacy and power of influence in decision-making spaces;
- **Access to financing**, both for associations and for the entrepreneurs they support;
- **Strengthening entrepreneurial skills and integrating into markets**, in order to develop viable and competitive businesses;
- **Consolidation of support services**, to guarantee quality, adapted and sustainable support across targeted countries.



6. Conclusion

A persistent paradox: economic growth vs. Stagnating women entrepreneurship

Despite sustained economic growth and natural resource wealth, the development of small and medium-sized enterprises (SMEs), especially those led by women, remains hampered by persistent structural constraints in many African countries. This paradox underscores the limits of a growth trajectory that, in the absence of inclusion, cannot fully unleash the continent's economic potential.

A constrained business environment

Data collected in 16 countries from 409 women business associations, 2,498 women-led SMEs and various public and private support structures reveal an economic environment marked by multiple constraints:

- Institutional instability and inconsistant public policies,
- Persistent pockets of insecurity a that increases economic vulnerability,
- Challenges in public governance, detrimental to an enabling environment for women entrepreneurs,
- Predominance of informality, particularly among women, reinforcing precarious employment,
- A tax regime that discourages formalisation,
- Persistent gender inequalities across all sectors,
- Limited infrastructure, especially in rural areas (electricity, connectivity, essential services).

These structural obstacles weaken the competitiveness of women-led businesses, restrict their access to productive assets, and slow down inclusive economic transformation.

Expanding but fragmented support systems

Over the years, the SME support landscape has become more diversified, with the emergence of training centres, incubators, mentoring schemes, and technical assistance programmes. However, the ecosystem remains:

- Fragmented and poorly coordinated,
- Largely inccessible to informal businesses,
- Concentrated in urban areas, at the detriment of rural areas.

Moreover, support organizations themselves report internal constraints, including limited financial resources, a shortage of qualified personnel, and a lack of coordination with national public policy frameworks.

Women business associations: key actors and catalysts for change

In this context, women business associations emerge as vital players in driving inclusive economic development. Their proximity to beneficiaries, their community anchoring and their strong understanding of the challenges faces by women entrepreneurs, uniquely position them to implement adequate support responses, support entrepreneurial trajectories and relay priorities in public policy dialogue.

The services they offer, including training, networking, formalization, financing support and skills development, are widely acknowledged and appreciated.

However, their impact is often limited by:

- A small size and limited human resources,
- Isolated and uncoordinated operations and actions
- A weak internal structuring and a lack of professionalization,
- A limited capacity to raise funds and establish sustainable partnerships,
- A weak influence in public policy spaces

Recognising their potential as levers for change, this mapping study makes the strategic choice to position associations at the heart of the capacity-building programme, with the ambition of equipping them to become vectors of transformation within the women's entrepreneurial ecosystem.

A programme structured around five complementary pillars

The capacity building programme, mainly aimed at associations, is structured around five pillars designed to respond to the challenges identified:

1. Strengthening the governance and structuring of associations

The purpose is to professionalise internal management, strengthen transparency, representativeness and institutional credibility of associations.

6. Conclusion

2. Advocacy and influence

This pillar aims to strengthen the capacity of associations to effectively represent and amplify the voice of women entrepreneurs in the formulation and reform of public policies and regulatory frameworks.

3. Access to finance

This component seeks to develop the capacity of associations to mobilise resources for themselves, while facilitating access to funding for their members.

4. Entrepreneurial development and market integration

The objective is to support women entrepreneurs in the development of technical and commercial skills adapted to local, national and regional markets.

5. Strengthening support services and ensuring the continuity of the programme

This pillar focuses on reinforcing the catalog and quality of services offered by associations, with deeper integration into local communities, especially in rural areas.

Towards a sustainable and inclusive transformation

The successful implementation of this programme relies on the coordinated engagement of all ecosystem stakeholders. Public institutions, technical and financial partners, as well as private Business Support Organizations, have a pivotal role to play in reinforcing this collective effort. Their commitment will not only amplify the impact of the actions undertaken by the associations, but also anchor the progress made towards women's economic inclusion in the long term. By supporting these capacity-building dynamics, these partners will contribute to building a more inclusive and resilient entrepreneurial ecosystem for women and responding to the sustainable development priorities carried out at national and continental levels. This represents a strategic opportunity to align goals of economic inclusion, operational efficiency, and social equity.



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