



**First Regional Congress on Women
Empowerment in the tourism sector-
Focus on Africa**

Accra, Ghana, 25-27 November 2019



Panel 3:
**Financing Women Empowerment Through
Tourism – Challenges and the Way
Forward**

BY

Joana Adzoa Opare (Mrs)

**International Consultant – Gender, Social
Development and Peace-building**



Outline

- Introduction
 - Some ways in which tourism can contribute to the empowerment of women
 - Importance of funding for facilitating women's empowerment in the tourism sector
 - Financial inclusion for women
 - The benefits of closing the gender gap in financial inclusion
 - Challenges
 - Some measures to overcome these barriers
 - Best Practice
 - Way forward
- 

Introduction

- ▶ Tourism is seen as one of many tools that can contribute to the achievement of the SDG's by:
 - I. helping to improve livelihoods through alleviating poverty,
 - II. ensuring or improving environmental sustainability
 - III. promoting gender equality and women's empowerment.
- ▶ There is no region in the developing world where women seem to be equal to men in terms of legal, social and economical rights.
- ▶ This gender gap influences the access to and control of resources, political voice, in economic opportunities, and power relations.
- ▶ The costs of these inequalities ultimately cut broadly across the society and ultimately harm everyone.

Cont'd

- ▶ Tourism contributes more than 10% of the world's GDP and creates around 8% of world's employment, out of which 60-70% are women
- ▶ It offers many opportunities to countries in rural, urban, regional or cultural areas; and its development can be a great incentive for the empowerment of women.
- ▶ Evidence has shown that women are more likely than men to be poor, have less access than men to property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence' (UNFPA, 2008).



Some ways in which tourism can contribute to the empowerment of women

- *Increasing power and control over natural resources: through preserving the environment and natural resources*
- *Educational empowerment: Through training and education for certain skills within the tourism industry.*
- *Economic empowerment: by opening up new markets for small and medium enterprises like micro-credit programs to promote gender equality.*
- *Political empowerment: by including women in the planning and organizational process, of tourism projects*

Importance of funding for facilitating women's empowerment in the tourism sector

- ▶ Studies have shown that financial intermediaries act as a catalyst to empower women through international tourism.
- ▶ More specifically, tourism and financial factors promote
 - gender parity in tertiary enrollment,
 - gender parity in primary and secondary school enrollment,
 - female employment,
 - women's share in non-agriculture wage employment, while the results further support the growth-led tourism, finance-led growth and growth stimulate women empowerment
 - tourism-induced women's empowerment hypothesis across countries.

Financial inclusion for women

- Though some general progress has been made in terms of financial inclusion worldwide (nominal increase in the number of adults who have access to a bank account), the gender gap remains unaltered since 2011 (world bank 2018)
- The gender gap has arisen as a result of social norms which constrain women's capacity to access and meaningfully use financial services.
- For financial inclusion to have an impact on women's economic empowerment, livelihoods and broader welfare effects, these social norms need to be taken into consideration in the design and roll-out of financial services and products.



The benefits of closing the gender gap in financial inclusion

- These could:
 - ❖ facilitate countries' development,
 - ❖ reduce inequality,
 - ❖ enhance economic growth
 - ❖ promote business evolution
 - ❖ social inclusion .



Challenges

- In many contexts women miss out on formal employment opportunities in tourism because social norms continue to restrict the type of economic activities in which women may engage (Scheyvens, 2000).
- Women face multiple barriers that limit their access to and use of financial services. These include:
 - lack of an ID to prove identity
 - insufficient traditionally required collateral,
 - mobility constraints
 - limited financial literacy, amongst others

Some measures to overcome these barriers

- ▶ gathering sex disaggregated data to develop customized value propositions tailored to women's needs and gender-smart products,
- ▶ training employees to provide expertise and design-friendly ecosystems,
- ▶ providing financial training and education to women,
- ▶ improving women's networks.
- ▶ simplified accounts,
- ▶ the development of alternative collateral registries,
- ▶ support the development of fin-tech companies that could create new mechanisms to serve women's financial needs.
- ▶ The broad nature of the hurdles faced by women require the direct action of the financial sector, regulators and policy makers.



Attracting funding for women's empowerment in the tourism sector through development institutions

This can be done through:

- I. Development of a set of cross cutting issues that are needed to support women's financial inclusion,
- II. Measures to close the gender gap by supporting the inclusion of financially excluded women -the unbanked-,
- III. Support the development of women led business through their access to and use of financial services.

These recommendations are framed in view of the social norms that constrain women's capacity to access and meaningfully use financial services.

Best practice – Uganda Community Tourism Association - UCOTA

- ▶ UCOTA has 5 core activities, namely:
 - Capacity building through training and small in-kind grants
 - Marketing of members' product and services
 - Advocacy; UCOTA creates a platform for members' voices to be heard at all levels
 - Networking; UCOTA creates a platform for networking with other partners and stakeholders
 - Conservation; UCOTA emphasizes conservation of natural and cultural resources that communities utilize as tourism resources (attractions)
- ▶ Their projects are either tourism or handicraft enterprises. The tourism enterprises involve campsites and restaurants, accommodation facilities, food sales, guide walks, traditional dances and other cultural experiences.
- ▶ Their craft enterprises involve the development and sale of traditional handicraft made by the indigenous people of the different areas.
- ▶ All the activities are aimed at increasing the income opportunities to the local people despite their education standards.
- ▶ The income hence generated is reinvested back into the communities through salaries, food purchases, training, and household incomes which is then spent on basic needs such as health, education, clothing,



Way Forward

- ▶ In Africa, tourism has the capacity to contribute significantly to women empowerment mainly by breaking through the social and policy barriers and taking into account the ways in which different gender and sexual relations operate
- ▶ More decision-making positions in women's hands are a requisite for positive change for closing the gender gap and sustaining it. need for women CEOs, more women board members.
- ▶ Best practices from within Africa including – Programmes from the Uganda Community Tourism Association and the Kenyan exist.
- ▶ Several existing sources of funding exist from development partners for female Economic empowerment Projects and programmes, and these must be explored.



References

- ▶ Gender Economic Equity - Financial Inclusion for Women: A Way Forward(2018) www.t20argentina.org
- ▶ Irena Ateljevic (2008) - Women Empowerment through tourism
- ▶ Joanna Buckley, (2014) Mapping of Sources of Funding for Female Economic Empowerment Projects and Programmes; Oxford Policy Management.



o **THANK YOU**