



Re: P20 Women's Parliament Policy Submission

Theme: Women's Entrepreneurship and Financial Inclusion

Build One South Africa (BOSA) welcomes the opportunity to contribute to the deliberations of the P20 Women's Parliament. We note the P20's stated objectives of closing gender pay gaps, entrenching a gender-sensitive and inclusive economic policy paradigm, and enabling women's full participation in the economy. These objectives speak directly to the policy work BOSA has been advancing in Parliament and in the public domain.

Addressing Structural Economic Exclusion

BOSA recognises that women's economic exclusion is systemic, rooted in entrenched patterns of pay, policy, and finance that have long disadvantaged women, particularly black, working-class, and rural women. The Women's Charter's call for urgent action on gender pay disparities, the formalisation and protection of informal workers, and targeted support for SMMEs aligns with BOSA's legislative and policy agenda.

BOSA's Fair Pay Bill

To address gender-based pay inequity, BOSA has tabled the Fair Pay Bill. This Bill:

- Prohibits discriminatory hiring practices based on past remuneration;
- Enforces salary transparency; and
- Requires companies to justify and publicly account for gender pay gaps.

These measures are not only consistent with the objectives of the Women's Charter but are essential for dismantling systemic pay discrimination and ensuring fairness in the workplace.



Support for Informal Workers and SMMEs

The P20 highlights the need to empower informal workers and small enterprises, the majority of whom are women. BOSA proposes reforming South Africa's Special Economic Zone legislation to include the establishment of Township Enterprise Zones. These zones would provide women traders and entrepreneurs with access to infrastructure, tax incentives, and market linkages, bringing economic opportunity directly to the communities where women live and trade.

This approach aims to shift the centre of economic gravity closer to women's realities, removing the need for women to compete for limited access in spaces that were not designed with them in mind. When investment is targeted where women operate, it not only sustains livelihoods but also triggers the multiplier effect women have on families, communities, and local economies.

Advancing Financial Inclusion and Safety

On financial inclusion, the P20 calls for equitable access to credit and resources. Yet women remain disproportionately subject to loan rejections and higher borrowing costs. BOSA supports reforming lending frameworks in both the public and private sectors to ensure that women are treated not as a financial risk, but as an economic return.

We also emphasise that economic empowerment is inseparable from safety. BOSA calls for the full public disclosure of the National Register for Sex Offenders. No woman can build a business or economic future while living in fear; safety is the foundation upon which empowerment is built.

Policy Proposals to Meet the P20's Objectives

To realise the P20's vision, BOSA recommends that:

1. Systemic barriers be removed by cutting red tape and providing targeted support for women-led SMEs and cooperatives.
2. Access to finance be reformed so that women are recognised as central to economic growth.
3. Investment in inclusive infrastructure prioritises townships, rural markets, and informal trading hubs.
4. Institutional accountability be enforced to ensure that bodies mandated to empower women deliver measurable outcomes.

Financial inclusion is not an act of charity; it is a matter of justice. Women's entrepreneurship is not an afterthought; it is the engine of inclusive growth. The P20 offers a clear roadmap for advancing these priorities, but the true test will be in delivery.

To our fellow women parliamentarians, many of whom represent parties that publicly champion women's rights, BOSA issues this challenge: when these measures are tabled and fought for in Parliament, we expect to see your support. Agreement in principle at the P20 must be matched by action in the legislative arena. If we truly believe in the principles we affirm here today, we must stand together in Parliament and in the political space, not only in conference halls.



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