COMFWB MEDIUM TERM STRATEGIC PLAN

MTSP (2026-2030)

COMFWB
Federation of Women in Business

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FOREWORD

It gives me great pride, on behalf of the Board of COMFWB, to present this new Medium-Term Strategic Plan (MTSP) 2026–2030. This plan marks not only the beginning of a new chapter for our Federation, but also a moment of reflection, learning, and renewed ambition for the future.

Over the past five years, the 2021–2025 MTSP guided our efforts to empower women entrepreneurs across the COMESA region. Its evaluation has been both humbling and inspiring. We witnessed remarkable progress in building networks, amplifying women's voices in trade and policy spaces, and strengthening the capacities of our national chapters. At the same time, the review reminded us that systemic barriers persist, ranging from access to finance and markets to the digital divide and the gender inequalities that limit opportunities for women.

What makes COMFWB unique is the resilience, determination, and creativity of the women we serve. Every achievement of the last plan is a story of women who, against the odds, started businesses, entered new markets, created jobs, and became role models in their communities. These stories have strengthened our conviction that investing in women entrepreneurs is not just a matter of fairness, but it is a proven strategy for sustainable growth and regional integration.

As we turn to the 2026–2030 MTSP, our vision is bolder. This plan is not only about setting targets; it is about deepening impact, forging stronger partnerships, and ensuring that no woman entrepreneur in COMESA and Africa is left behind. We seek to position COMFWB as a leading regional and continental hub that connects women and youth to opportunities in the African Continental Free Trade

Area (AfCFTA), aligns with Agenda 2063, and contributes meaningfully to the Sustainable Development Goals.

I extend my deepest appreciation to our Secretariat, our National Chapters, our partners, and most importantly, the women entrepreneurs whose courage and innovation inspire everything we do. The road ahead will not be without challenges, but together, with the spirit of solidarity that defines COMFWB, we will continue to shape a future where women are fully empowered to drive economic transformation across our region.

Mrs Maureen Sumbwe
Chairperson, COMFWB Board

REMARKS BY CEO

I am deeply honoured to share our new Medium-Term Strategic Plan (MTSP) 2026–2030. This plan represents the collective aspirations of thousands of women across the COMESA region whose entrepreneurial spirit continues to inspire our mission and shape our vision for a prosperous and inclusive future.

When we look back at the journey of the 2021–2025 MTSP, we see stories of resilience and transformation. Women entrepreneurs have stepped forward with courage, breaking barriers, embracing innovation, and expanding into spaces once thought unreachable. Yet, the evaluation also reminded us of the real struggles that persist: unequal access to finance, limited participation in high-value markets, and systemic barriers that still disadvantage women. These lessons have been the foundation for this new strategy.

Our vision is clear: a prosperous and inclusive COMESA region where women in business are empowered, competitive, and at the forefront of sustainable economic transformation. Achieving this vision will require us to remain steadfast to our mission; to advance women's and youth participation in trade, investment, and enterprise across COMESA through capacity building, policy advocacy, networking, and innovative solutions that promote resilience, sustainability, and economic transformation.

The values that anchor us: inclusivity, innovation, collaboration, integrity, sustainability, and empowerment, more than words. They are the principles that guide how we work with our national chapters, our partners, and most importantly, the women entrepreneurs who trust us to walk this journey with them.

The six strategic objectives of this MTSP provide a clear roadmap for impact:
We will strengthen COMFWB's institutional capacity and governance so that our

Secretariat and National Chapters are more effective, accountable, and digitally enabled to deliver high-impact services.

We will enhance women's participation in trade and investment, ensuring that women fully benefit from COMESA's integration agenda and the opportunities presented by the African Continental Free Trade Area (AfCFTA).
We will expand access to finance and market opportunities, unlocking capital, promoting financial inclusion, and creating platforms for women to grow and scale their enterprises.

We will advance digital innovation and green competitiveness, equipping women and youth entrepreneurs with the skills, tools, and technologies needed to thrive in emerging and sustainable sectors.

We will strengthen resource mobilization and financial sustainability, building diversified and innovative funding partnerships to ensure COMFWB's long-term resilience and the effective delivery of its strategic priorities.

And we will position COMFWB as the leading regional hub for women's economic empowerment, amplifying women's voices, visibility, and influence at regional, continental, and global levels.

This plan is ambitious, but ambition is exactly what our times demand. The challenges we face, economic uncertainty, climate change, and technological disruption, require women's leadership, creativity, and resilience more than ever before.

To our National Chapters: this is your plan, and your leadership will bring it to life in every Member State. To our partners: we invite you to walk with us in solidarity, pooling resources and expertise to expand our reach. And to every woman entrepreneur in COMESA: this plan is for you. Your courage, innovation, and determination are the heartbeat of our Federation.

Together, let us make the next five years a season of breakthroughs, where women move beyond survival into prosperity, where barriers are dismantled, and where COMFWB becomes a continental beacon of empowerment and transformation.

Chief Executive Officer
Mr. Chikakula Miti

INTRODUCTION

The Common Market for Eastern and Southern Africa Federation of Women in Business (COMFWB) is a specialized institution of COMESA established in 1993 to advance women's economic empowerment, trade, and development across the region. It was, however, operationalized in 2009, about 16 years ago. COMFWB has, since its operationalization, championed the inclusion of women in the regional integration agenda. It has championed the fostering of an enabling environment for women entrepreneurs to thrive in both domestic and cross-border markets. Anchored in COMESA's broader vision of regional economic transformation, COMFWB serves as a critical platform for mobilizing women-led enterprises, advocating for gender-responsive policies, and enhancing women's participation in value chains that drive sustainable development.

As a membership-based federation, COMFWB derives its strength from its network of National Chapters across 21 COMESA Member States, coordinated through its headquarters in Lilongwe, Malawi. These Chapters serve as decentralized engines of action, ensuring that COMFWB remains anchored in national realities while harnessing regional synergies. Active and well-functioning Chapters such as those in Zambia, Kenya, Uganda, Zimbabwe, Malawi, and Mauritius have demonstrated strong leadership, vibrant membership engagement, and effective program delivery, setting a benchmark for others. Through this structure, COMFWB effectively bridges the gap between local women entrepreneurs and regional and global opportunities, ensuring that women's voices, priorities, and enterprises are central to shaping inclusive and sustainable growth across Eastern and Southern Africa.

The 2026–2030 MTSP builds on COMFWB's institutional legacy and the lessons of its previous strategic cycles. It provides a forward-looking blueprint that positions women entrepreneurs as central actors in realizing Africa's Agenda 2063, the African Continental Free Trade Area (ACFTA) Agenda, the Sustainable Development Goals (SDGs), and COMESA's regional integration agenda, among others. With a strong focus on institutional strengthening, competitiveness, innovation, and resilience, the MTSP articulates pathways for women in business to harness emerging opportunities in trade, technology, climate-smart enterprises, and cross-border investments while addressing persistent structural and systemic barriers.

The MTSP is both aspirational and pragmatic, combining strategic ambition with practical interventions designed to strengthen women-led enterprises at scale. It emphasizes partnerships, capacity building, financial inclusion, policy advocacy, and digital transformation as the key levers for unlocking women's full economic potential. Specifically, it champions the role of women and youth through the identification of key strategic actions that are expected to address the growing challenges faced by these marginalized business groups. In doing so, the plan reaffirms COMFWB's commitment to a future where women and youth entrepreneurs are not only beneficiaries of development but also leaders and change agents shaping the economic destiny of the COMESA region.

MANDATE OF COMFWB AND LEGAL BASIS

The mandate of COMFWB is firmly anchored in the COMESA Treaty, which underscores the pivotal role of women in regional integration and socio-economic transformation. Articles 154 and 155 of the Treaty specifically provide for the establishment of institutions to advance private sector development and to promote women's participation in trade, business, and development. COMFWB was thus created as a COMESA Institution with a Charter that empowers it to serve as a forum for women entrepreneurs, implement key aspects of the COMESA Women in Development Program, and foster networking, knowledge exchange, and enterprise growth. Its mandate spans advocacy, capacity building, policy influence, and facilitation of access to finance and markets, positioning COMFWB as a central vehicle for integrating women into regional and global trade while driving inclusive and gender-responsive economic growth across COMESA's 21 Member States.

The legal foundation of COMFWB is anchored in the COMESA Treaty, the COMFWB Charter, and the COMESA Gender Policy, which collectively establish its governance, mandate, and functional scope. The Charter operationalizes Articles 154 and 155 of the Treaty by setting out COMFWB's objectives and granting it authority to mobilize women entrepreneurs, establish national chapters across Member States, and engage governments, development partners, and the private sector in advancing women's economic empowerment. Guided further by the COMESA Gender Policy, which commits Member States to mainstream gender in all regional integration processes and dismantles barriers to women's full economic participation, COMFWB serves as the

premier regional platform for fostering entrepreneurship, leadership, and inclusive growth. Article 4 of the COMFWB Charter explicitly outlines its objectives, including the promotion of programs that integrate women into trade and development across key sectors such as industry, agriculture, services, energy, natural resources, transport, and communications, with the overarching goal of improving women's economic conditions and elevating their influence in business and policy decision-making within the region.

The COMESA Gender Policy (2016) emphasizes the full and equal participation of women and men in all aspects of regional integration and development within the COMESA region. It promotes gender mainstreaming across all COMESA policies, programs, and institutions to ensure that gender perspectives are integrated into decision-making, planning, and implementation. The policy underscores the importance of affirmative action to address existing gender disparities and seeks to enhance women's access to and control over productive resources such as land, finance, technology, and information. It further calls for the inclusion of cross-cutting issues such as youth, disability, gender-based violence, ICT, environment, and HIV/AIDS into regional and national initiatives. The COMESA Gender Policy serves as a framework for advancing gender equality and empowering women as key drivers of sustainable economic growth and regional integration.

The philosophy underpinning the COMFWB 2026–2030 Medium Term Strategic Plan is anchored in the belief that women's economic empowerment is central to inclusive and sustainable regional integration within COMESA. COMFWB recognizes women as key drivers of trade, innovation, and entrepreneurship whose full participation in economic activities contributes not only to household welfare but also to national competitiveness and regional development. This philosophy is rooted in the ideals of equality, solidarity, and collective action, which affirm that empowering women entrepreneurs strengthens entire communities and accelerates progress towards the COMESA vision of a prosperous, competitive, and resilient economic bloc.

GUIDING PHILOSOPHY AND PRINCIPLES

The guiding principles of this Strategic Plan provide the value framework for implementation and accountability. These include:

- **Inclusivity and Equity:** Ensuring that women and youth from diverse sectors, backgrounds, and Member States are equitably represented and supported, with particular attention to marginalized and youth-led enterprises.

- **Regional Integration and Solidarity:** Promoting cross-border collaboration, partnerships, and networks that harness women's entrepreneurial potential as a regional public good.

- **Sustainability and Resilience:** Integrating risk management, green growth, and digital transformation to strengthen women's enterprises for long-term sustainability and competitiveness.

- **Partnership and Collaboration:** Working closely with Member States, development partners, the private sector, and civil society to leverage resources and knowledge for women's economic advancement.

- **Accountability and Results Orientation:** Upholding transparency, measurable outcomes, and performance-driven programming in line with the COMESA Treaty, COMFWB Charter, and COMESA Gender Policy.

- **Innovation and Adaptability:** Embracing innovative approaches, technology, and adaptive strategies to respond to evolving regional and global economic dynamics.

- **Empowerment:** Enhancing women's skills, capacities, access to finance, and market opportunities to promote their social and economic empowerment and strengthen their role in regional trade and development.

- **Governance and Transformative Leadership:** Promoting inclusive, transparent, and accountable leadership that empowers women to influence decision-making and drive transformative change across institutions and communities.

STRATEGIC FRAME WORK AND DIRECTION

VISION

A prosperous and inclusive COMESA region where women and youth in business are empowered, competitive, and at the forefront of driving sustainable economic transformation.

MISSION:

To advance women's and youth participation in trade, investment, and enterprise across COMESA through capacity building, policy advocacy, networking, and innovative solutions that promote resilience, sustainability, and economic transformation.

CORE VALUES

COMFWB's core values define the ethical foundation and guiding principles that shape its culture, actions, and strategic priorities. They reflect the organization's unwavering commitment to advancing an inclusive, equitable, and transformative environment where women and youth entrepreneurs thrive across all sectors and regions of the COMESA community.

Equity and Inclusivity

COMFWB ensures fair representation, participation, and access to opportunities for all, embracing diversity in age, ability, geography, and socio-economic status to promote justice and equal empowerment.

Results-Driven and Excellence:

The organization is committed to achieving measurable impact, maintaining the highest standards of professionalism, efficiency, and performance in all its operations and partnerships.

Innovation and Adaptability:

COMFWB embraces creativity, technology, and flexible approaches to respond effectively to evolving development challenges and to harness emerging opportunities for women and youth entrepreneurs.

Integrity and Accountability:

Upholding ethical conduct, transparency, and responsibility in all engagements ensures trust, credibility, and consistency with COMFWB's mission and values.

Collaboration and Partnerships:

COMFWB values teamwork and collective action, fostering strong alliances with governments, private sector actors, development partners, and civil society to amplify its regional impact.

Empowerment and Leadership:

The organization promotes the agency, confidence, and leadership capacities of women and youth, enabling them to be change agents in economic transformation and social development.

Transparency and Good Governance

COMFWB is guided by openness, fairness, and ethical governance in decision-making, resource management, and institutional operations.

Sustainability and Resilience:

The organization is dedicated to promoting long-term social, economic, and environmental sustainability, building resilient systems and communities capable of withstanding emerging shocks.

STRATEGIC OBJECTIVES AND ACTIONS

The strategic objectives and actions outlined in this section define COMFWB's roadmap for advancing women's economic empowerment across the COMESA region during the 2026–2030 period.

SO1. Strengthening Institutional Capacity and Governance of COMFWB & the National Chapters

Rationale:

A strong, accountable, and well-resourced institution is essential for COMFWB to fulfill its mandate, yet governance and institutional gaps continue to limit effectiveness. Policy gaps—especially the limited focus on youth and emerging women entrepreneurs persist. National Chapters struggle with weak decision-making, limited transparency, and inadequate accountability. Financial constraints, donor dependence, and the lack of sustainable financing models further undermine resilience. Weak coordination between the Secretariat and Chapters, along with underdeveloped monitoring and evaluation systems, reduces impact and alignment with COMFWB's vision. Strengthening capacity, governance, accountability, and resource mobilization is critical for long-term sustainability and credibility.

Legal Mandate:

The basis of this strategic objective builds directly from the various legal provisions for COMFWB's legal mandate and legal instruments as follows: -

- **COMFWB Charter (Articles 3, 4, 5, and 7):** Establishes COMFWB's governance structure (General Assembly, Board, Secretariat, and National Chapters) and assigns responsibility for institutional strengthening, resource mobilization, and coordination.
- **COMESA Treaty (Articles 154 & 155):** Provides the legal foundation for COMFWB as a specialized agency to promote women's economic empowerment.
- **COMESA Gender Policy (2016):** Calls for institutional mechanisms to mainstream gender across COMESA programs.
- **Agenda 2063, Aspiration 6:** Emphasizes effective institutions and inclusive governance for women and youth.

Strategic Actions:

To achieve this objective, the following actions will be implemented by COMFWB during the next five years: -

Institutional Development and Organizational Strengthening

- Design and operationalize a robust organizational structure with clear roles, reporting lines, and performance-based accountability mechanisms.
- Develop and implement comprehensive institutional policies, including HR, ICT, Procurement, Risk Management, Environmental and Social Safeguards, Communication, and Compliance, to promote transparency, efficiency, and resilience.
- Recruit and retain skilled technical staff through competitive processes and continuous professional development, mentorship, and succession planning at the Secretariat and National Chapters.
- Conduct periodic institutional and staff capacity assessments to identify performance gaps, resource needs, and opportunities for strengthening service delivery.
- Develop and implement a capacity development plan for program staff covering proposal writing, donor engagement, diplomacy, financial management, risk management, balanced scorecard, and M&E systems.
- Organize annual training workshops for staff on program coordination, digital reporting tools, leadership, and policy advocacy.
- Introduce a mentorship and coaching program linking senior staff with junior officers to enhance institutional learning and professional growth.
- Facilitate staff exchange and learning visits among National Chapters and COMESA institutions to share best practices and strengthen regional integration.

Governance and Institutional Effectiveness

- Strengthen decision-making processes through clearer governance structures, periodic governance and accountability audits, and compliance reviews.
- Organize regular General Assembly, Board, and Committee meetings in line with the COMFWB Charter and governance calendar.

- Develop and operationalize a Board Charter with defined roles, responsibilities, and terms of reference for Committees (Finance, Audit, Programs, Human Resources, etc.).

- Facilitate training and induction sessions for Board and Committee members on governance, fiduciary oversight, gender equality, and strategic leadership.

- Strengthen communication and coordination mechanisms between the Secretariat, Board, and Sub-regional groupings to enhance policy coherence and accountability.

- Conduct annual governance performance reviews to assess Board and Committee effectiveness, decision-making, and adherence to accountability standards.

- Develop and implement Standard Operating Procedures (SOPs) for Board and Committee meetings, documentation, and follow-up on resolutions.

- Develop governance scorecards and performance dashboards to monitor implementation of Board resolutions and program results.

- Establish an independent internal audit function mandated for compliance, risk assessment, and value-for-money audits.

- Strengthen internal audit and compliance systems to ensure adherence to policies, procedures, and donor requirements.

- Conduct a comprehensive review of COMFWB's legal and regulatory instruments, including the Charter, bylaws, policies, and compliance frameworks, to ensure alignment with regional laws, good governance practices, and organizational objectives.

Strengthening COMFWB's Participation in COMESA Organs

- Facilitate regular representation of COMFWB in COMESA meetings, technical forums, and ministerial sessions to advocate for women's entrepreneurship priorities.

- Develop joint programs and policy initiatives with COMESA institutions and agencies to mainstream women's economic participation.

- Prepare annual reports and position papers for submission to COMESA organs, highlighting COMFWB achievements, policy recommendations, and regional priorities.

National Chapters Capacity

- Provide targeted capacity-building and institutional strengthening for National Chapters and Country Program Assistants to enhance support to women and youth entrepreneurs.
- Align chapter programs and operations with COMFWB's governance and accountability frameworks.
- Develop standardized governance guidelines for chapters, defining clear roles, responsibilities, reporting structures, and accountability mechanisms.
- Conduct capacity-building workshops for chapter boards and leadership teams on governance, financial management, strategic planning, and compliance.
- Facilitate peer-learning networks among chapters to share best practices, lessons learned, and successful governance models.

Monitoring, Evaluation, Accountability, and Learning (MEAL)

- Develop and operationalize a harmonized MEAL framework aligned with COMESA and continental indicators.
- Establish and operationalize M&E frameworks for all National Chapters within the broader MEAL system.
- Introduce digital dashboards and results-based management tools for real-time performance tracking and reporting.
- Deploy and utilize digital M&E tools to track project performance, generate evidence-based reports, and improve decision-making.
- Institutionalize quarterly performance management reporting for COMFWB and National Chapters.
- Conduct annual internal and external institutional performance reviews focusing on program effectiveness, governance quality, and staff productivity.
- Conduct a Mid-Term Review of the Strategic Plan to assess progress, results, lessons learned, and emerging priorities for the remaining implementation period.

Digital Transformation and ICT Strengthening

- Develop and implement a Digital Transformation Strategy to guide ICT adoption, digital governance, and data management.
- Establish an Integrated Management Information System (MIS) to enhance coordination, reporting, and real-time data sharing between the Secretariat and National Chapters.
- Digitize administrative, financial, and monitoring systems to improve accountability, transparency, and operational efficiency.
- Operationalize a COMFWB Online Member Database and Communication Platform to strengthen collaboration, networking, and knowledge exchange.
- Introduce e-governance tools, including virtual board meetings, digital voting, and online decision-tracking systems.
- Implement ICT capacity-building programs for staff and chapter leaders on digital literacy, cybersecurity, artificial intelligence (AI), and data management.
- Establish partnerships with regional and international technology institutions to promote digital inclusion, modernization, and innovation.

Leadership Development and Wellbeing

- Implement leadership development programs for staff, chapter heads, and Board members, emphasizing ethics, strategic thinking, and decision-making.
- Integrate transformative leadership principles into all training curricula for chapter leaders and staff.
- Provide counseling, emotional intelligence training, and mental wellness and peer support programs for staff and women entrepreneurs to enhance productivity and resilience.

Safeguarding and Institutional Integrity

- Promote and operationalize the COMFWB Safeguarding Policy to ensure a safe, inclusive, and accountable organizational environment that upholds the dignity and protection of all stakeholders.
- Establish cybersecurity protocols and data protection frameworks to safeguard institutional and member information.

SO2. Enhancing Women's and youth Participation in Trade and Investment

Rationale:

Despite the gains of regional integration, women entrepreneurs continue to face disproportionate barriers to trade and investment, including non-tariff barriers, limited market information, restrictive policies, and inadequate access to networks. Strengthening women's participation in intra-COMESA trade, AfCFTA opportunities, and global value chains across key sectors, including trade, customs and monetary affairs, transport, communication and information technology, industry and energy, agriculture, gender, and environment and natural resources, is essential for promoting inclusive growth, enhancing competitiveness, and reducing poverty. Addressing sector-specific barriers will enable women-led businesses to access markets, leverage innovation, and contribute meaningfully to regional economic transformation.

Legal Mandate:

- **COMFWB Charter (Articles 3 and 4):** Mandates COMFWB to promote women's participation in trade, business, and regional integration.
- **COMESA Treaty (Preamble; Articles 154 & 155):** Calls for equitable participation of women in regional economic activities.
- **COMESA Gender Policy (2016, Sections 4.2 & 4.3):** Promotes gender-responsive trade, investment, and economic development.
- **AfCFTA Protocol on Women and Youth in Trade (2023):** Ensures women benefit equitably from continental trade opportunities.
- **AU Agenda 2063 (Goals 4 & 17):** Promotes inclusive growth and gender equality in economic participation.

Strategic Actions:

The following actions shall be implemented in the next five years to achieve the objective:

Trade, Customs, and Monetary Affairs

- Promote women's and youth participation in intra-COMESA, AfCFTA, and cross-border trade through capacity building, mentorship, and access to trade-related information.
- Organize regional trade fairs, exhibitions, and business forums to promote networking, product showcasing, and market visibility for women and youth entrepreneurs.
- Facilitate access to regional and continental markets by supporting women and youth-led enterprises to integrate into value chains and export-oriented sectors.
- Advocate for simplified gender-sensitive trade procedures and customs processes to reduce non-tariff barriers and administrative bottlenecks.
- Develop regional trade information hubs and digital platforms providing real-time market intelligence, policy updates, and investment opportunities for women and youth.
- Support financial literacy and investment-readiness programs to strengthen women and youth entrepreneurs' access to trade financing and credit instruments.
- Promote adoption of gender-responsive trade facilitation mechanisms and cross-border initiatives that ensure the safety, dignity, and inclusion of women traders.
- Strengthen partnerships with COMESA, AfCFTA, and regional financial institutions to expand access to affordable trade finance for women and youth-owned enterprises.
- Promote awareness and capacity building about the COMESA payment system.
- Review and operationalize the Women Connect platform (50 million African Women Speak Digitalization Initiative).
- advocate for Harmonized and simplify customs procedures to facilitate intra-COMESA trade.
- advocate for Strengthen monetary cooperation and payment systems integration among member states.

Actions to Promote Cross-Border Trade

- Establish and operationalize COMFWB Cross-Border Trade hub at selected border points.
- Develop and disseminate simplified trade guides and toolkits for women traders.
- Implement capacity-building programs for women in small-scale cross-border trade (SSCBT) on market entry requirements, STR, SPS, and other trade-related regulations.
- Build capacity on business management skills, financial management, export readiness, and logistics for SSCBT.
- Build capacity for women and youth on SSCBT in customs management, communication skills, and social commerce.
- Create awareness for women and youth on SSCBT on non-tariff barriers and reporting mechanisms.
- Strengthen engagement with trade facilitation institutions.
- Establish and strengthen trade information booths and desks.
- Advocate for the removal of non-tariff barriers that disproportionately affect women traders, including harassment and excessive border fees.
- Promote digital trade and e-commerce platforms to expand regional market access for women-owned businesses.
- Strengthen coordination with border agencies and trade facilitation committees to ensure gender-sensitive border management systems.
- Facilitate cross-country exchange programs among women and youth entrepreneurs to share experiences, business models, and innovations.

Actions to Support Women in Investment

- Establish a Regional Women Investment Fund or Facility under COMFWB.
- Build the capacity of women entrepreneurs in investment readiness, business planning, and financial management.
- Partner with RIA to facilitate investment matchmaking forums connecting women-owned businesses with investors.

- Partner with commercial banks, DFIs, and private equity firms to design gender-responsive investment products and guarantee schemes.
- Promote women's participation in green, digital, and innovation-driven investments, including climate-smart enterprises.
- Develop and disseminate an Investment Opportunities Directory for women across COMESA and AfCFTA markets.
- Advocate for mainstreaming women in national and regional investment policies.
- Organize investment forums and roadshows to create market opportunities and showcase investment opportunities.
- Implement investment readiness bootcamps, incubation, and accelerator programs.
- Organize specialized workshops and clinics on risk management, corporate governance, investor relations, and compliance.

Actions to Facilitate Free Trade Agreements (FTAs)

- Conduct awareness campaigns and policy dialogues on COMESA, EAC, SADC Tripartite, and AfCFTA trade protocols.
- Advocate for the domestication of women and youth protocol.
- Establish a Women in Trade Policy Advisory Group within COMFWB.
- Build capacity of national chapters on FTA rules of origin, trade facilitation, and export diversification.
- Facilitate consultative forums bringing together governments, the private sector, and women's business networks to influence inclusive trade policy decisions.
- Develop a digital information portal providing real-time updates on trade policies, tariffs, and opportunities for women traders.
- Promote regional value chain integration for women-owned enterprises.
- Collaborate with regional economic communities and development partners to mobilize technical and financial support for women's participation in FTAs.
- Provide trade facilitation advisory services for women and youth under AfCFTA.

S03. Expanding Access to Finance and Market Opportunities

Rationale:

Limited access to finance is one of the most persistent barriers facing women entrepreneurs in the COMESA region. Structural barriers, including a lack of collateral, high interest rates, inadequate financial products tailored to women, and limited access to investment networks, disproportionately exclude women and youth from formal financial systems. Addressing these constraints is critical to enabling women-led enterprises to scale, compete, and integrate into regional and global value chains.

Legal Mandate:

- **COMFWB Charter (Articles 3 and 4):** Provides for facilitating women's participation in business and economic empowerment initiatives.
- **COMESA Treaty (Articles 154 &155):** Establishes COMFWB to promote women's economic empowerment and participation in regional trade.
- **COMESA Gender Policy (2016, Sections 3.4 & 4.2):** Calls for measures that address women's access to finance and productive resources.
- **AfCFTA Protocol on Women and Youth in Trade (2023):** Recognizes access to finance as a critical enabler for women's participation in continental trade.
- **AU Agenda 2063 (Goal 17):** Prioritizes financial inclusion and investment opportunities for women and youth.

Strategic Actions:

To attain this objective, the following actions will be pursued in the next five years: -

Financial Inclusion and Access to Capital

- Advocate for gender-responsive financial policies, regulatory reforms, and simplified procedures that promote access to affordable credit for women and youth-led enterprises.
- Forge strategic partnerships with financial institutions, development banks, private sector actors, and AfCFTA financing mechanisms to unlock capital, guarantee schemes, and blended finance for women and youth.
- Support and strengthen the establishment of women-led investment funds, cooperative financing models, and a regional women-focused microfinance institution to expand affordable credit access.
- Promote digital financial inclusion through mobile money, fintech platforms, e-wallets, and blockchain-based solutions tailored to women and youth entrepreneurs.
- Develop and roll out regional credit guarantee facilities and risk-sharing mechanisms that incentivize commercial banks to lend to women and youth enterprises.

Financial Literacy, Capacity Building, and Mentorship

- Implement financial literacy, investment readiness, and business management programs designed for women and youth entrepreneurs.
- Strengthen mentorship and advisory networks, leveraging successful businesswomen and youth champions as role models.
- Support sector-specific entrepreneurship training on value addition, export readiness, and digital commerce.

Financial Literacy, Capacity Building, and Mentorship

- Organize and support the convening of B2B, trade fairs, business missions, and e-commerce platforms.
- Support the convening of national and regional cross-border trade fairs, exhibitions, and business forums to promote networking and product showcasing among women entrepreneurs.
- Promote women's participation in public procurement through gender-responsive procurement frameworks at national and regional levels.
- Support compliance with regional and international quality standards and certification requirements.
- Facilitate training on trade logistics, customs procedures, and export documentation to increase participation in AfCFTA trade regimes.
- Facilitate training on branding, packaging, and product promotion.

Digital Trade and E-commerce

- Promote digital entrepreneurship, e-commerce adoption, and ICT skills among women and youth to enhance access to online markets.
- Establish the COMFWB Digital Trade Hub, providing market intelligence, trade information, and real-time opportunities for women and youth entrepreneurs.
- Support enterprise digitalization, including access to digital marketing, online payment systems, and e-trade facilitation tools.
- Promote market access through virtual trade fairs and digital market platforms.

SO4. To enhance the competitiveness of women and youth entrepreneurs in COMESA through strengthened participation in the digital economy, energy and mining sectors, innovation, and green industries supported by enabling policies.

Rationale:

The future of Africa's competitiveness lies in innovation, technology, sustainability, and enabling policies. Women and youth entrepreneurs in COMESA face gaps in digital literacy, innovation ecosystems, climate-smart practices, and gender-responsive policies. Strengthening their participation in the digital economy, mining, green industries, and policy reform processes is critical for inclusive economic transformation.

Legal Mandate:

- **COMFWB Charter (Articles 3, 4, & 7):** Promotes women's economic participation and policy advocacy.
- **COMESA Treaty (Articles 154 &155):** Mandates equitable inclusion of women in economic integration.
- **COMESA Gender Policy (2016):** Calls for women's inclusion in science, technology, innovation, and policy.
- **COMESA Digital Free Trade Area (DFTA):** Provides a foundation for digital trade and e-commerce.
- **AfCFTA Protocol on Women and Youth in Trade (2023):** Framework for advocacy on women's rights in trade.
- **AU Agenda 2063 (Goals 5, 7 & 17):** Prioritizes digital transformation, gender equality, and sustainable growth.

Strategic Actions:

The following actions will be implemented to achieve the objective in the next five years:

Digital Economy and Technology Transformation

- Strengthen women in digital and innovation sectors literacy and ICT skills among women and youth entrepreneurs, including e-commerce, through emerging technologies, digital marketing, cybersecurity, AI, data analytics, and online financial management.
- Facilitate access to affordable digital tools, infrastructure, and platforms that enhance innovation, productivity, and regional market access.
- Promote digital financial inclusion through mobile banking, fintech solutions, and blockchain-based platforms tailored to women and youth enterprises.
- Support digital entrepreneurship and e-commerce adoption by integrating women and youth into the COMESA Digital Free Trade Area (DFTA) framework.
- Establish a COMFWB Digital Innovation Hub to provide digital training, incubation, mentorship, and market linkages.
- Forge strategic partnerships with regional, continental, and global technology companies and universities to enhance the competitiveness of women and youth entrepreneurs in the digital and green economy.

Innovation and Entrepreneurship

- Establish and support regional innovation hubs, incubators, and accelerators for women and youth-led enterprises.
- Provide capacity building on product development, market research, intellectual property rights, and commercialization of innovations.
- Facilitate access to venture capital, innovation grants, and technical partnerships to scale women and youth innovations.
- Promote participation in regional and international innovation challenges, expos, and trade fairs.
- Recognize and celebrate outstanding women and youth innovators through awards and media visibility campaigns.
- Operationalize the COMFWB Academy as a regional centre of excellence for training, mentorship, and knowledge sharing in women’s entrepreneurship, leadership, and trade development.

Energy and Mining Sectors

- Facilitate access to finance, technical assistance, and capacity building for women and youth entrepreneurs in renewable energy, clean technologies, and sustainable mining ventures.
- Advocate for gender-responsive energy and mining policies that create equitable opportunities for women and youth in value chains.
- Support participation of women and youth-led enterprises in regional energy and mining value chains, including supply, processing, and distribution networks.
- Create mentorship, knowledge-sharing, and investor linkage platforms connecting entrepreneurs with experts and sector leaders.
- Facilitate policy dialogues with Member States to promote inclusive participation in extractive industries and renewable energy programs.

Green Industries and Sustainable Business

- Promote women- and youth-led enterprises in renewable energy, waste management, circular economy, sustainable agriculture, and eco-friendly manufacturing.
- Facilitate access to green finance, carbon credit opportunities, and climate-smart investments for women and youth businesses.
- Advocate for fiscal incentives, subsidies, and supportive regulations to foster environmentally responsible business practices.
- Support the development of regional value chains for green products and services to increase market access.
- Provide training on environmental standards, certifications, and sustainability reporting.

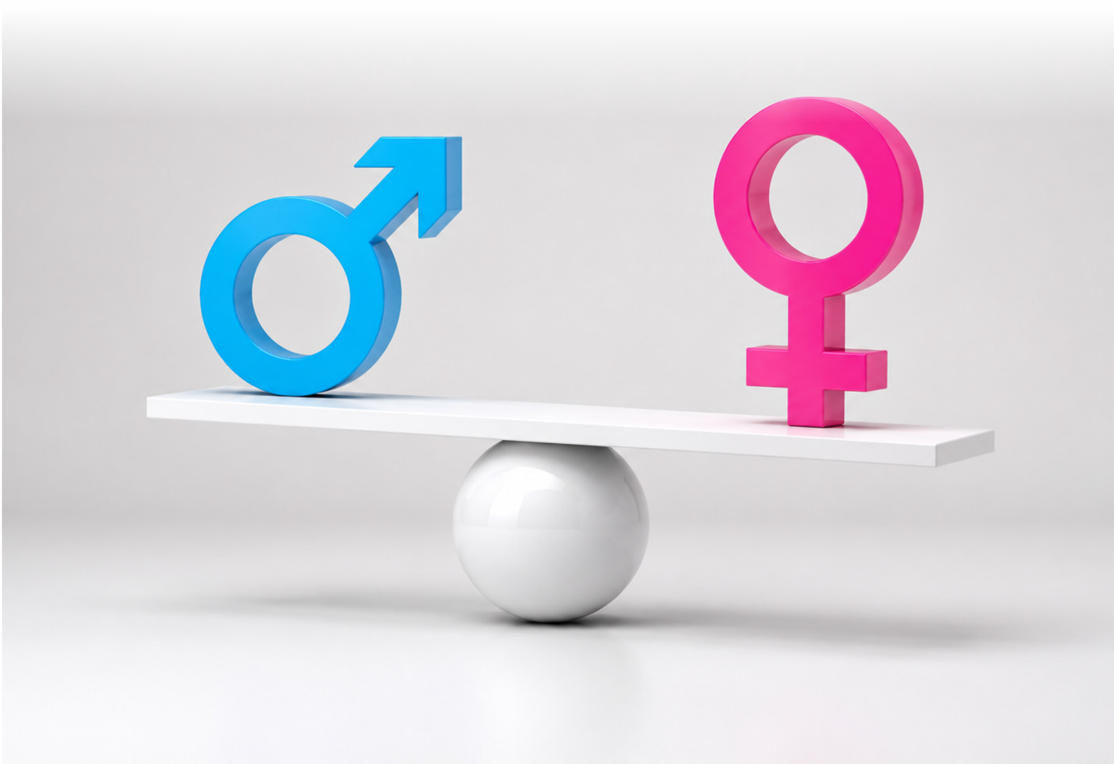
Promote Access to Safe and Sustainable Water Systems

- Conduct community assessments to identify gaps in water access for women and youth-led enterprises.
- Facilitate the establishment and rehabilitation of water systems (boreholes, wells, piped schemes, and rainwater harvesting).
- Partner with local authorities and private sector actors to improve water infrastructure in underserved areas.

- Advocate for gender-sensitive water governance frameworks that prioritize women's participation in water management committees.

Support Inclusive and Gender-Sensitive Sanitation Infrastructure

- Advocate for gender-responsive sanitation policies and investments in COMESA Member States.
- Support the construction of safe, accessible, and hygienic sanitation facilities in markets, schools, and workplaces.
- Encourage private sector innovation in affordable sanitation technologies for rural and urban women.
- Promote community-led sanitation management models emphasizing inclusivity and dignity.



S05. Enhance and Diversify Resource Mobilization Mechanisms to Strengthen Financial Sustainability and Institutional Resilience

Rationale:

Sustainable financing is critical for COMFWB's mandate and long-term impact. The organization has relied heavily on donor funding, which is often unpredictable and project-based, limiting flexibility and growth. Enhancing and diversifying resource mobilization ensures financial independence, resilience, and credibility. Innovative approaches like blended finance, social impact investments, member contributions, and digital fundraising will strengthen sustainability, enabling investment in capacity development, digital transformation, and program expansion.

Legal Mandate:

- **COMFWB Charter (Articles 3 & 7):** Mandates advocacy, partnerships, and collaboration among women entrepreneurs.
- **COMESA Treaty (Articles 154 & 155):** Promotes regional cooperation and equitable participation of women in trade.
- **COMESA Gender Policy (2016):** Encourages gender-responsive financing and partnership-driven development.
- **AU Agenda 2063 (Goals 17 & 19):** Promotes Pan-African solidarity, collaboration, and sustainable resource mobilization.

Strategic Financial Planning and Policy Alignment

- Review and operationalize a comprehensive Resource Mobilization and Financial Sustainability Strategy aligned with COMFWB's strategic priorities and continental frameworks.
- Integrate resource mobilization targets into annual work plans and budgets to ensure accountability.
- Develop and enforce a Financial Sustainability Policy to guide diversification, prudent investment, and cost efficiency.
- Establish a Resource Mobilization and Sustainability Monitoring Framework to track performance and inform decisions.
- Introduce subscription-based, tiered service packages (e.g., market intelligence, advisory services, capacity-building).

Partnership Development and Donor Engagement

- Build and maintain strategic partnerships with bilateral/multilateral institutions, private sector actors, and philanthropic foundations.
- Develop and implement a Donor and Partnership Engagement Framework for coordinated outreach and communication.
- Convene annual donor roundtables, investment forums, and partnership dialogues to showcase results and catalyze co-financing.
- Establish a centralized partner intelligence and engagement unit, including a donor intelligence database and proposal-tracking platform.
- Strengthen engagement with African and global partners.
- Institutionalize transparency and mutual accountability through a Strategic Partnership Platform and annual partner convenings.

Diversification of Funding Sources

- Establish income-generating services (training, certification, advisory, exhibitions, digital services).
- Introduce tiered membership and affiliation schemes and expand grassroots membership activation campaigns.

- Develop Public-Private Partnership models for innovation, capacity-building, and infrastructure development.
- Establish a COMFWB Revolving Fund / Investment Facility for women-led enterprises.
- Launch export-training and trade facilitation services (including a dedicated export-training company).
- Embed COMFWB service offerings into digital platforms (including "50 Million African Women Speak") to generate service and transaction-based revenue.
- Structure Special Purpose Vehicles (SPVs) with impact investors (e.g., Afreximbank) for regional initiatives and infrastructure such as the Malawi Business Complex.
- Grow corporate partnerships through CSR/ESG programming, sponsorship packages, naming rights, and branded trade events.
- Launch a gender-lens investment vehicle targeting DFIs, impact investors, and venture capital firms.
- Host regional innovation competitions linking catalytic finance, incubators, and investor networks.

Enhanced Grant Management and Fundraising Capacity

- Strengthen institutional capacity in proposal development, compliance, and results-based reporting.
- Establish a centralized grant management system tracking pipelines, disbursements, and results.
- Train staff and national chapters in fundraising, partnership negotiation, and resource tracking.
- Conduct periodic ROI assessments of income-generating initiatives and adjust strategies accordingly.
- Provide structured support for early-stage women-led enterprises in growth sectors (agribusiness, clean energy, digital commerce).

Advocacy and Policy Influence for Resource Access

- Advocate for gender-responsive budgeting and financing at national, regional, and continental levels.
- Secure funding for women-led economic initiatives through COMESA, AfCFTA, and government programs.
- Champion access to international finance windows (e.g., climate funds, innovation funds, SME facilities).
- Mobilize diaspora resources via purpose-driven digital campaigns and social investment platforms.
- Influence policy reforms that expand access to finance and markets for women entrepreneurs.

Institutional Strengthening and Financial Governance

- Strengthen financial management, audit systems, and value-for-money processes to reinforce donor confidence.
- Conduct regular audits and risk-based financial reviews.
- Implement automated financial monitoring tools and a comprehensive resource tracking system.

Infrastructure and Asset Development

- Mobilize resources for the COMFWB Headquarters Multi-Complex as an innovation and entrepreneurship hub.
- Oversee compliant procurement, construction, and quality assurance processes.
- Fully equip the headquarters with modern technology and office facilities.
- Invest in digital infrastructure for virtual training, investor access, and regional networking.

Communication, Visibility, and Results Showcasing

- Implement a corporate communications and branding strategy to position COMFWB as a high-impact investment platform.
- Publish annual impact reports, donor briefs, and success stories.
- Strengthen digital visibility campaigns to highlight results, transparency, and ROI.

Innovation and Long-Term Sustainability

- Explore blended finance, crowdfunding, and digital impact-investment platforms.
- Facilitate South–South learning and Pan-African innovation exchanges on women's financing models.
- Institutionalize cost-recovery and sustainability mechanisms across all programs.
- Expand co-creation models with partners to design scalable, context-responsive programs.
- Develop joint M&E systems and collaborative research frameworks for adaptive learning.
- Prioritize underserved and rural women in program design and financing mechanisms.
- Classify women-owned enterprises by industry (agribusiness, manufacturing, creative industries, tech) to tailor financing and services.

S06.

Positioning COMFWB as the leading regional hub for the promotion, development, and empowerment of women entrepreneurs across COMESA.

Rationale:

As the umbrella body for women in business across COMESA, COMFWB must position itself as a leading voice, knowledge broker, and convener that drives advocacy, builds strategic partnerships, enhances visibility, and facilitates networks. By providing platforms for collaboration, peer learning, and research, COMFWB will amplify women's economic influence, strengthen policy reforms, and expand access to opportunities in regional and continental markets.

Legal Mandate:

- **COMFWB Charter (Articles 3 and 7):** Provides for advocacy, networking, partnerships, and collaboration among women entrepreneurs.
- **COMESA Treaty (Preamble, Articles 154 &155):** Calls for regional cooperation and collaboration to advance women's participation.
- **COMESA Gender Policy (2016):** Encourages partnerships, advocacy, and knowledge-sharing to promote gender equality.
- **AU Agenda 2063 (Goals 17 & 19):** Advocates for Pan-African solidarity, collaboration, branding, and knowledge exchange.

Strategic Actions:

The following actions will be implemented to achieve the objectives over the next five years:

Advocacy, Visibility, and Branding

- Develop comprehensive advocacy briefs, campaigns, and communication strategies highlighting women's economic contributions and addressing gender gaps.
- Organize high-profile COMFWB-led regional conferences, trade missions, First Ladies Round Table, policy dialogues, and summits to elevate women's voices in economic transformation.
- Launch a COMFWB Visibility and Branding Strategy to enhance recognition, institutional identity, and public engagement across the COMESA region.
- Establish media partnerships and run multi-platform communication campaigns to showcase role models, success stories, and flagship women-led enterprises.
- Develop and implement a Communication, Media, Branding, and Stakeholder Engagement Strategy to strengthen advocacy impact and stakeholder relations.
- Promote regional and continental coalitions under COMFWB's leadership to scale up advocacy, influence regional policies, and build solidarity networks.

Knowledge Management, Research, and Innovation

- Develop and operationalize a COMFWB Knowledge Management and Learning System.
- Establish a COMFWB Regional Knowledge and Research Hub featuring data repositories, case studies, policy briefs, and market intelligence.
- Develop and maintain an online regional platform linking business opportunities, trade fairs, investor directories, and sector-specific networks.
- Collaborate with universities, think tanks, and research institutions to generate gender-disaggregated evidence to inform advocacy, programming, and policymaking.

- Create sector-specific communities of practice (agribusiness, ICT, manufacturing, green industries) to facilitate peer learning and innovation.
- Facilitate webinars, innovation showcases, and knowledge-sharing events to promote collaboration and best practice exchange among women entrepreneurs.
- Conduct applied research and market studies to inform gender-responsive programming, investment promotion, and capacity development.
- Strengthen multi-stakeholder partnerships with governments, the private sector, development agencies, academia, and financial institutions to mobilize resources and share innovations.
- Facilitate regional policy dialogues and stakeholder forums to amplify women's and youth's voices in innovation, trade, and governance.
- Establish regional platforms for networking, knowledge exchange, and collaboration among women innovators, entrepreneurs, and green enterprises.
- Develop sector-specific toolkits and training modules to enhance competitiveness, resilience, and market readiness.
- Conduct applied research and market intelligence to identify emerging opportunities and inform policy reforms.
- Document and disseminate success stories, best practices, and lessons learned to promote replication across Member States.

Strategic Partnerships

- Strengthen partnerships with private sector entities, financial institutions, development partners, and governments to mobilize resources for women's empowerment programs.
- Launch joint COMFWB initiatives (innovation challenges, grant programs, and accelerator schemes) to incentivize entrepreneurship and innovation.
- Mobilize donor and partner support for flagship programs in advocacy, research, digitalization, and women's leadership.
- Build alliances with public, private, and civil society organizations to enhance cross-border collaboration, policy dialogue, and access to regional markets.
- Strengthen collaboration and coordination among national chapters to ensure coherence, shared vision, and regional integration in COMFWB's operations.

Women's Empowerment and Leadership Development

- Integrate gender-responsive policies and leadership principles across all COMFWB programs, projects, and regional initiatives.
- Develop and implement training programs on transformative leadership, negotiation, and governance for women entrepreneurs.
- Build the leadership and decision-making institutional capacity of women and youth COMFWB national chapters through results-based management, transformative leadership, governance training, accountability frameworks, and performance assessments.
- Advocate for the implementation of the COMESA Gender Policy and related frameworks across Member States.
- Introduce recognition programs and awards celebrating excellence in women's leadership, innovation, and governance reform.
- Promote the integration of women's education, digital literacy, and entrepreneurial skills in national and regional empowerment strategies.

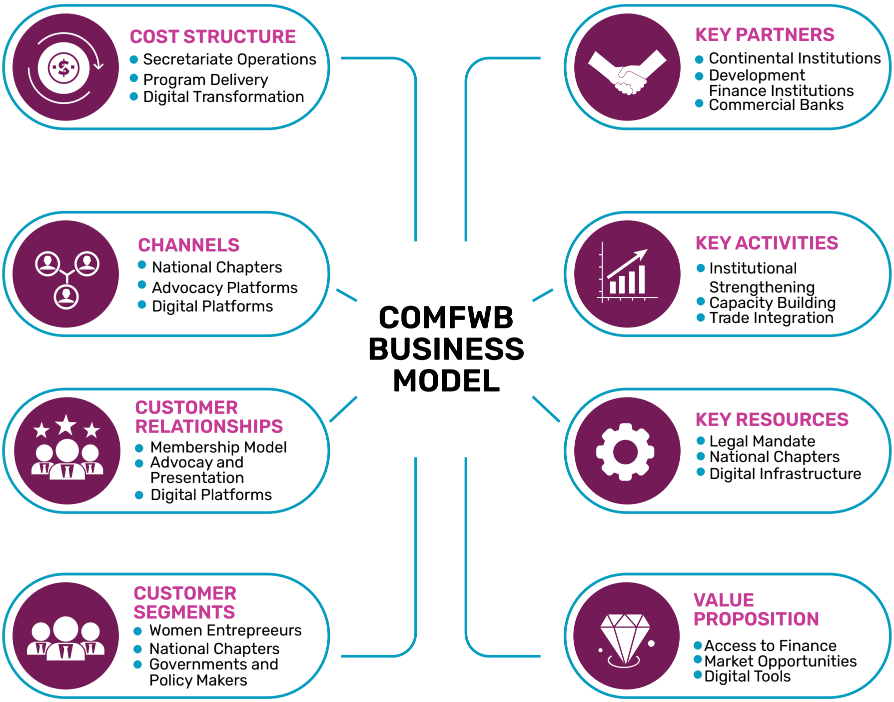
Gender Equality, Mainstreaming, and Tools Development

- Develop and disseminate a Gender Mainstreaming Toolkit for COMFWB staff and national chapters to integrate gender equality in program planning and reporting.
- Establish gender-sensitive Monitoring, Evaluation, and Learning (MEL) frameworks to track impact on women, youth, and marginalized groups.
- Conduct training for staff and leaders on gender analysis, inclusive program design, and gender-responsive budgeting.
- Advocate for the creation of gender equality scorecards and indicators to measure organizational performance, policy outcomes, and advocacy impact.
- Advocate for conducting periodic gender audits and institutional assessments to monitor progress and inform adaptive management.

Gender-Based Violence (GBV) Prevention and Protection

- Integrate GBV prevention and response mechanisms into all COMFWB programs and national chapter operations.
- Conduct awareness and sensitization campaigns on GBV prevention, legal frameworks, and reporting procedures.
- Establish referral systems and support networks for survivors, linking them with psychosocial, legal, and health services.
- Advocate for national and regional policies and workplace standards that protect women and girls from GBV and harassment.
- Develop and implement GBV monitoring and reporting tools to enhance organizational accountability and survivor protection.

COMFWB BUSINESS MODEL


COMFWB BUSINESS MODEL
COST STRUCTURE
Secretariate Operations
Program Delivery
Digital Transformation
KEY PARTNERS
Continental Institutions
Development Finance Institutions
Commercial Banks
CHANNELS
National Chapters
Advocacy Platforms
Digital Platforms
KEY ACTIVITIES
Institutional Strengthening
Capacity Building
Trade Integration
CUSTOMER RELATIONSHIPS
Membership Model
Advocay and Presentation
Digital Platforms
KEY RESOURCES
Legal Mandate
National Chapters
Digital Infrastructure
CUSTOMER SEGMENTS
Women Entrepreeurs
National Chapters
Governments and Policy Makers
VALUE PROPOSITION
Access to Finance
Market Opportunities
Digital Tools

COMFWB MEDIUM TERM STRATEGIC PLAN

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COMFWB
Federation of Women in Business