REPORT

12TH INTERNATIONAL WOMEN'S DAY DIALOGUE

INVEST IN WOMEN AND ACCELERATE PROGRESS

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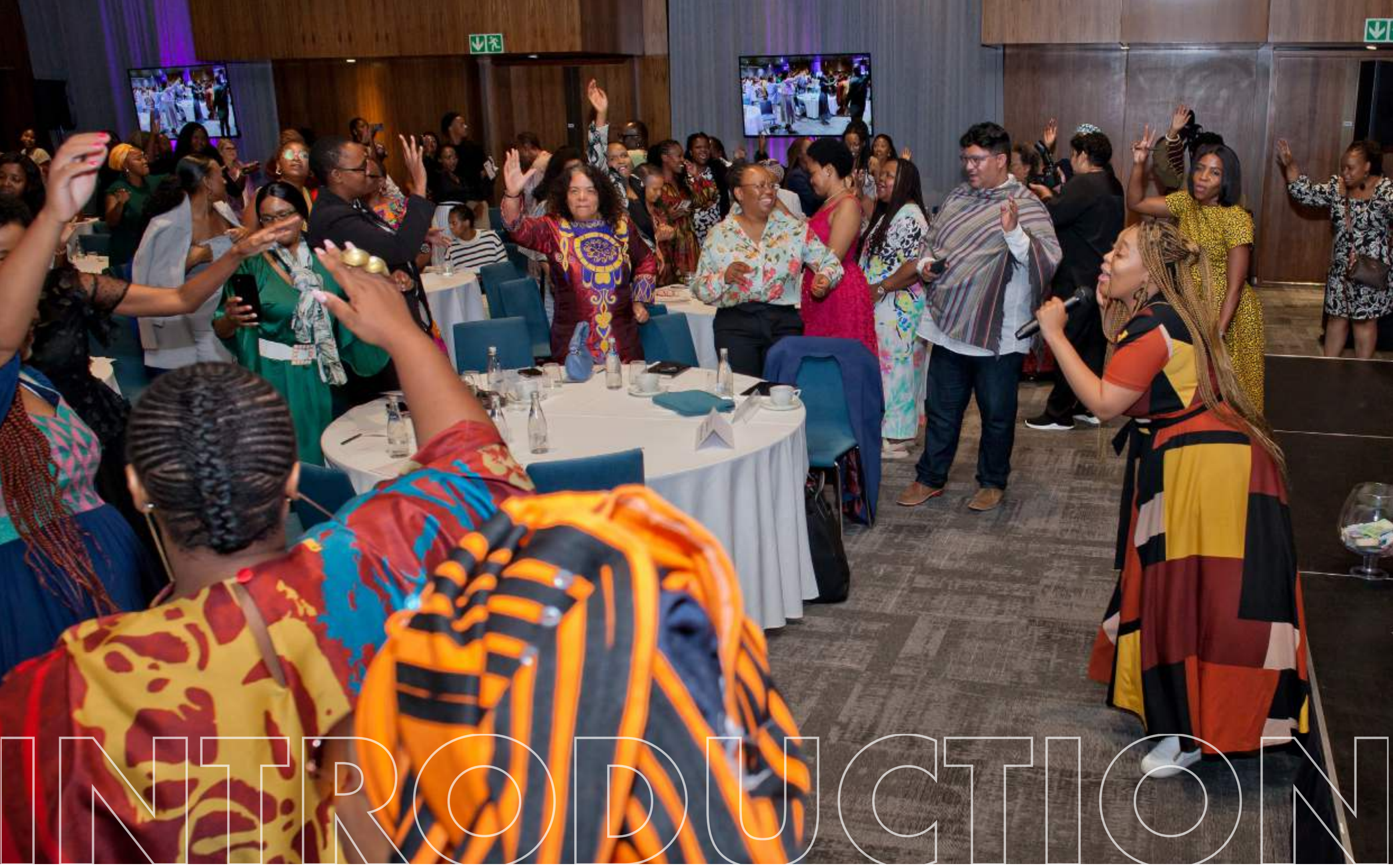
ACKNOWLEDGMENT OF PARTNERS AND SPONSORS

The success of the 2024 International Women's Day event would not have been possible without the generous support and collaboration of our partners and sponsors. The Thabo Mbeki Foundation would like to extend its deepest gratitude to FASSET, our headline sponsor, whose commitment to empowering women through financial inclusion was instrumental in bringing this event to life.

FASSET's support not only made the event possible but also underscored the importance of strategic partnerships in advancing the cause of gender equality.

We also extend our heartfelt thanks to our other partners, including the University of South Africa (UNISA) and WDB Trust, whose contributions and collaboration enriched the event and helped ensure its success. These partnerships exemplify the power of collective action in addressing the systemic barriers that women face and in driving meaningful change.



INTRODUCTION

International Women's Day (IWD) is celebrated globally every year on March 8th, serving as both a celebration of women's achievements and a rallying cry for gender equality and women's empowerment. Rooted in a history of struggle and progress, IWD provides a vital platform for reflecting on the social, economic, cultural, and political contributions of women worldwide. It also presents an opportunity to critically assess the challenges that women continue to face and to mobilize collective action towards a more equitable future.

Since its inception, the Thabo Mbeki Foundation (TMF) has marked International Women's Day as a key component of its broader agenda to address gender disparities and promote women's rights in Africa. Initially, these celebrations took the form of academic discussions within the University of South Africa (UNISA), aimed at contributing to the development of a feminist curriculum for the Thabo Mbeki African Leadership Institute (TMALI). Over the years, the event has evolved into a kind of civic occasion that draws together a wide range of stakeholders, including feminist activists, business leaders, policymakers, and representatives from civil society.

The 12th IWD dialogue was held on March 9, 2024, at the Houghton Hotel in Johannesburg, South Africa. The event was aligned with TMF's ongoing mission to promote the African Renaissance, of which gender mainstreaming, human rights, and the empowerment of marginalized communities are essential features. As an organization deeply committed to fostering a new generation of African leaders, the TMF recognizes that the advancement of women is central to the continent's development. Women make up more than half of Africa's population, and continue to be the face poverty, hardships and gender-based violence. For Africa to realise its potential, this must change, and women must take their rightful place in Africa's rebirth.

In 2023, the Foundation had decided to institutionalise the work of women's advancements by dedicating a major section of the Thabo Mbeki Presidential Library for this purpose. This will feature permanent exhibition of the work inspired by Mrs. Zanele Mbeki and fellow women she worked with, both in exile and in the South African Women in Dialogue (SAWID) and African Women in Dialogue (AWID), the speeches of President Mbeki focusing on women advancement programs, institutions and business inspired by the policies spearheaded by President Mbeki, archives of and lessons from women in

The TMF's IWD celebrations have consistently reflected the Foundation's commitment to influencing public policy and advocating for gender equality at both the national and continental levels. The 2024 edition of the event was no exception. Themed "Financial Inclusion," this year's celebration focused specifically on the financial empowerment of women in townships and rural areas—a critical issue that aligns with global and regional efforts to close the gender gap in economic participation.

Financial inclusion, as defined by the TMF, goes beyond mere access to financial services. It encompasses the availability, affordability, and appropriateness of financial products and services that meet the needs of women, particularly those in underserved communities. In many parts of Africa, women face significant barriers to financial inclusion, including limited access to credit, lack of financial literacy, and socio-cultural norms that restrict their economic opportunities. These challenges are often more pronounced in townships and rural areas where infrastructure and access to formal financial institutions are limited.

This year's dialogue sought to respond to these challenges by bringing together a diverse group of participants to discuss and develop practical solutions. The event featured a keynote address by Ms. Nontobeko Lubisi, Director of Financial Inclusion at the National Treasury, and included two-panel discussions that explored the roles of women in the African economy and the specific challenges faced by rural women. A fireside chat with esteemed elders including Mrs. Zanele Mbeki, Ms. Likhapa Mbatha, and Dr. Brigalia Bam provided a reflective conclusion to the day's proceedings.

The dialogue is not just a platform for discussion and a melting pot of influential women but also a catalyst for action. It underscores the need for collaborative efforts across sectors-government, private sector, civil society, and international organizations-to create an enabling environment for women's financial empowerment. The insights and recommendations generated from this event are intended to inform the TMF's ongoing initiatives and contribute to the broader discourse on gender equality in Africa.

The event was made possible through the generous support of FASSET, the Financial and Accounting Services Sector Education and Training Authority, and the WDB Trust. As the headline sponsor, FASSET played a pivotal role in bringing this event to life. Their commitment to advancing the inclusion and empowerment of women, especially in the financial sector, aligns closely with the goals of the TMF. To them and on behalf of millions of South African women, we are eternally grateful not only for their financial support, but for co-curating the event with us.

This report provides a comprehensive and detailed account of the dialogue. It includes an overview of the event's proceedings, key outcomes, and actionable recommendations. It serves as both a record of the event and a strategic document to guide future initiatives aimed at responding to the challenge of financial inclusion for women.

EVENT OBJECTIVES

The event was designed with several key objectives in mind, each aimed at addressing critical issues related to gender equality and financial inclusion for women, particularly those in marginalized communities. The event sought not only to highlight the challenges faced by women in these areas but also to celebrate their achievements, facilitate meaningful dialogue among stakeholders, and inspire collective action. Key objectives are briefly highlighted below.

Raise Awareness and Knowledge

The primary objective of the event was to raise awareness and deepen understanding of the current state of financial inclusion for women in Africa, especially those residing in townships and rural areas. In this regard, we join millions of other women in similar positions, particularly in Africa and countries of the South.

This involved:

- Highlighting Challenges: The event aimed to foreground various barriers that prevent women from accessing and utilizing financial services. These include systemic issues such as legal restrictions, socio-cultural norms, lack of financial literacy, and the absence of supportive infrastructure, including collaterals. The discussions were intended to illuminate how these barriers disproportionately affect women, particularly young and black women in economically disadvantaged areas.
- Contextualizing Financial Inclusion: The event placed a strong emphasis on the importance of financial inclusion as a driver for women's empowerment. By linking financial inclusion to broader socio-economic outcomes such as improved health, education, and livelihoods, the event sought to establish a clear connection between access to financial services and the overall well-being of women and their communities.
- Impact of COVID-19 and Digital Transformation: Another key aspect of this objective was to examine the impact of the COVID-19 pandemic on financial inclusion and how digital transformation could either exacerbate or mitigate these challenges. The event aimed to explore the ways in which digital financial services can be leveraged to overcome traditional barriers to inclusion, especially in the context of the pandemic's aftermath. This was a topic that was covered extensively in the 2023 IWD dialogue.

Showcase and Celebrate Achievements

The event aimed to celebrate and showcase women and organizations that have made significant strides in advancing financial inclusion and economic empowerment. This objective was realized through:

- Recognition of Best Practices: By highlighting case studies and success stories, the event provided a platform for women and organizations to share their innovative approaches to overcoming financial exclusion. These stories were meant to inspire other participants and demonstrate the tangible impact that targeted interventions can have on improving women's access to financial services.
- Acknowledging Leadership and Innovation: The event recognized the efforts of women leaders. entrepreneurs, and organizations that have pioneered innovative solutions in the financial sector. This included celebrating those who have broken barriers and set new precedents in areas such as microfinance, digital banking, and community-based financial initiatives.

- Promoting Role Models: By bringing together prominent women leaders from various sectors, the event sought to inspire participants by showcasing role models who have successfully navigated the challenges of financial inclusion. These role models were presented as examples of what can be achieved when women are empowered with the necessary resources and opportunities.

Facilitate Dialogue and Engagement

One of the core objectives of the event was to create a space for dialogue and engagement among a diverse group of stakeholders, with the goal of fostering collaborative efforts to address financial inclusion challenges. This involved:

- Bringing Together Stakeholders: The event aimed to gather representatives from government, the private sector, civil society, academia, and international organizations to discuss the multifaceted challenges of financial inclusion. This diverse mix of participants was intended to ensure a holistic discussion that considered multiple perspectives and expertise.
- Identifying Practical Solutions: The panel discussions and interactive sessions were designed to move beyond theoretical debates and focus on identifying actionable solutions to the barriers facing women in accessing financial services. Participants were encouraged to share their experiences and insights to develop concrete, workable programs that could be implemented in various contexts across Africa.
- Building Partnerships: The event also sought to foster new partnerships and strengthen existing ones between different sectors. By facilitating networking and collaboration, the event aimed to create synergies that would lead to more effective and sustainable interventions in the area of financial inclusion for women.

Motivate and Inspire Action

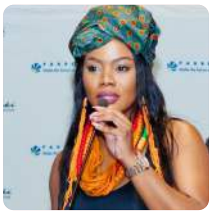
A key objective of the event was to inspire and motivate participants to take action towards advancing financial inclusion and economic empowerment for women. This objective was supported by:

- Empowering Participants: The event aimed to equip participants with the knowledge, tools, and inspiration needed to become active agents of change in their communities. By providing insights into successful strategies and innovative approaches, the event sought to empower attendees to implement similar initiatives in their own contexts.
- Encouraging Collective Action: The theme of "Inspire Inclusion" emphasized the importance of collective action and shared responsibility in driving gender parity. The event aimed to galvanize participants to join the broader movement for financial inclusion, recognizing that systemic change requires the concerted efforts of individuals, organizations, and governments.
- Promoting Long-Term Engagement: The event was not intended to be a once-off discussion but rather a catalyst for ongoing engagement and action. Participants were encouraged to continue the conversations initiated at the event and to work together on implementing the solutions and recommendations that followed the discussions.

EVENT AGENDA AND FORMAT

The format of the event was planned to ensure that each segment contributed meaningfully to the overarching theme of "Inspire Inclusion." The event was structured to provide a balanced mix of informative sessions, interactive discussions, and reflective moments, all aimed at addressing the critical issue of financial inclusion for women in Africa. The agenda was designed to maximize engagement, foster collaboration, and generate actionable insights. Below is a detailed breakdown of the event's agenda and format.

Opening Session



The Programme Director for the day, **Ms. Anga Jamela** (left) facilitated the opening session, setting the tone for the day with a brief overview of the event's objectives and an introduction of the distinguished speakers. She emphasized the significance of IWD as not only a celebration of women's achievements but also a call to action for continued progress toward gender equality.

Speakers:

Ms. Geraldine Fraser-Moleketi

Chairperson of the Thabo Mbeki Foundation

Ms. Fraser-Moleketi welcomed the delegates and set the expectation for the day. She underscored the importance of financial inclusion as a cornerstone of women's empowerment in Africa. She centred the role of the Thabo Mbeki Foundation in promoting gender mainstreaming and the critical need for collaborative efforts to address the systemic barriers that women face in accessing financial services. Her remarks set the stage for the day's discussions, emphasizing the urgency of the theme and the need for tangible outcomes from the event.

Prof. Puleng LenkaBula, Vice-Chancellor and Principal

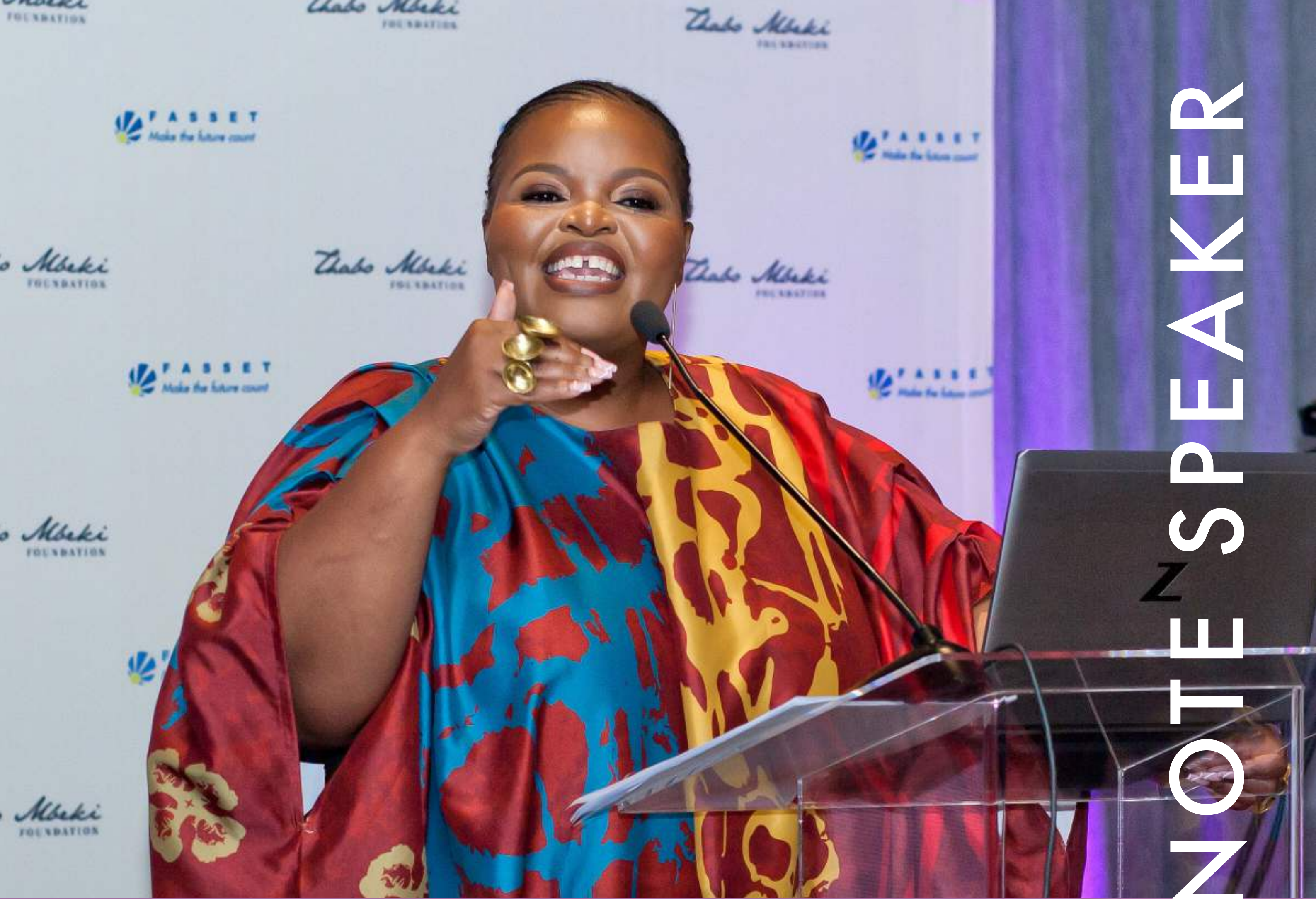
University of South Africa (UNISA)

Prof. LenkaBula highlighted the importance of the partnership between the TMF and UNISA, and intergenerational engagement. She reflected on the historical contributions of African women to liberation movements and the ongoing need to support women's leadership in all spheres of society, emphasizing the need to support women in leadership positions that they are not set up for failure. Her speech provided a historical context for the discussions on financial inclusion, linking past struggles to present challenges and future opportunities, confirming UNISA's commitment to gender mainstreaming.

Mr. Bongani Mathibela

Interim Chairperson of the Board, FASSET

Mr. Mathibela highlighted the importance of their partnership with the TMF in driving financial inclusion, particularly in rural and underserved communities. He highlighted FASSET's initiatives aimed at empowering women through financial education and access to resources, stressing FASSET's commitment to supporting young and rural women, that they may be part of mainstream economy.



KEYNOTE SPEAKER

Ms. Nontobeko Lubisi

Director of Financial Inclusion, National Treasury

Ms. Lubisi's keynote address served as a call to action for greater inclusivity in financial systems, particularly for women in underrepresented communities. She discussed the systemic barriers that women face, such as lack of access to financial resources, high-interest rates, and the need for collateral. Ms. Lubisi also addressed the broader implications of these barriers, including their impact on economic development and social equality.

She highlighted several ongoing initiatives by the National Treasury to improve financial inclusion, such as the development of a collateral registry and efforts to enhance financial literacy. Ms. Lubisi emphasized the importance of innovative solutions, such as leveraging digital financial services and microfinance institutions, to bridge the financial inclusion gap.

The keynote concluded with a call for stakeholders to collaborate in creating an enabling environment that supports women's economic participation, particularly in rural and township areas. Ms. Lubisi's address set the tone for the panel discussions, providing a comprehensive overview of the challenges and opportunities in the field of financial inclusion.

The keynote address provided a critical analysis of the state of financial inclusion for women in Africa, offering both a diagnosis of the challenges and a roadmap for future action. It set the stage for the subsequent panel discussions by framing the key issues and laying out the opportunities for intervention.

PANEL DISCUSSIONS

The event featured two-panel discussions, each designed to explore different aspects of the financial inclusion challenge and to provide participants with a range of perspectives and solutions.

Panel 1: Women, Economy, and Progress in Africa

Moderator:

Professor Pamela Maseko, Nelson Mandela University:

- Prof. Maseko moderated the discussion, guiding the conversation towards actionable insights and ensuring that each panellist had the opportunity to share their expertise. She opened the panel by highlighting the significance of economic empowerment for women and the role of financial inclusion in driving progress across the continent.

Panellists:

Gloria Serobe, CEO of Wiphold:

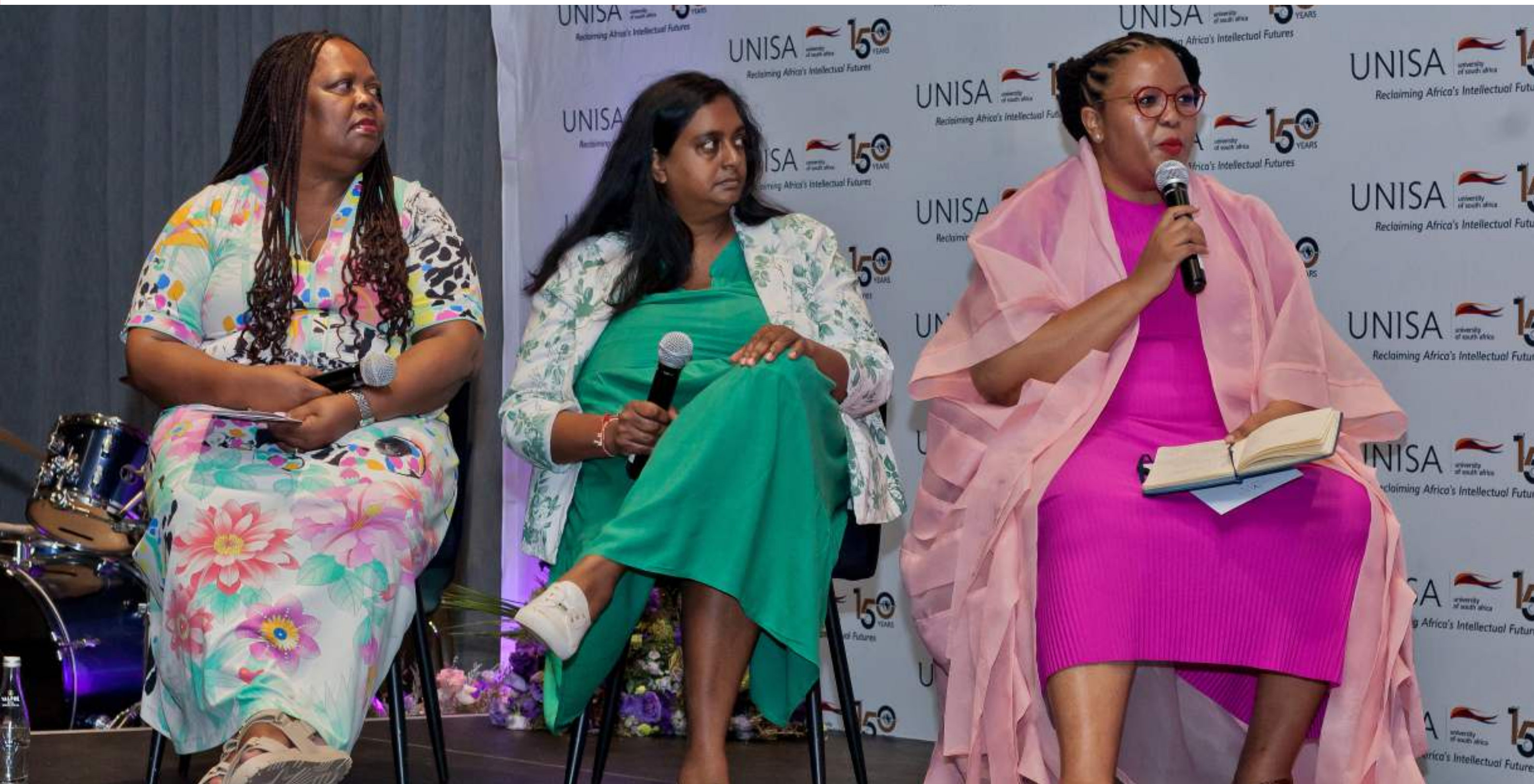
- Ms. Serobe brought her extensive experience in finance and investment to the discussion, focusing on the need for innovative financial solutions tailored to the unique challenges faced by women in Africa.
- She emphasized the importance of creating financial products that are accessible and relevant to women in both urban and rural settings.

Funeka Montjane, Chief Executive: Consumer and High Net Worth Clients, Standard Bank:

- Ms. Montjane discussed the role of large financial institutions in promoting financial inclusion. She addressed the systemic barriers within the banking sector that limit women's access to credit and financial services and highlighted the initiatives Standard Bank is undertaking to address these challenges, including the development of new products and services aimed at women entrepreneurs.

Isayvani Reddy, Senior Principal Advisor: Business Development, Mastercard:

- Ms. Reddy provided insights into the digital transformation of financial services and how technolase can be leveraged to bridge the financial inclusion gap. She discussed Mastercard's efforts to increase access to digital financial tools for women, particularly in underserved communities, and the importance of financial literacy in ensuring that women can fully benefit from these tools.



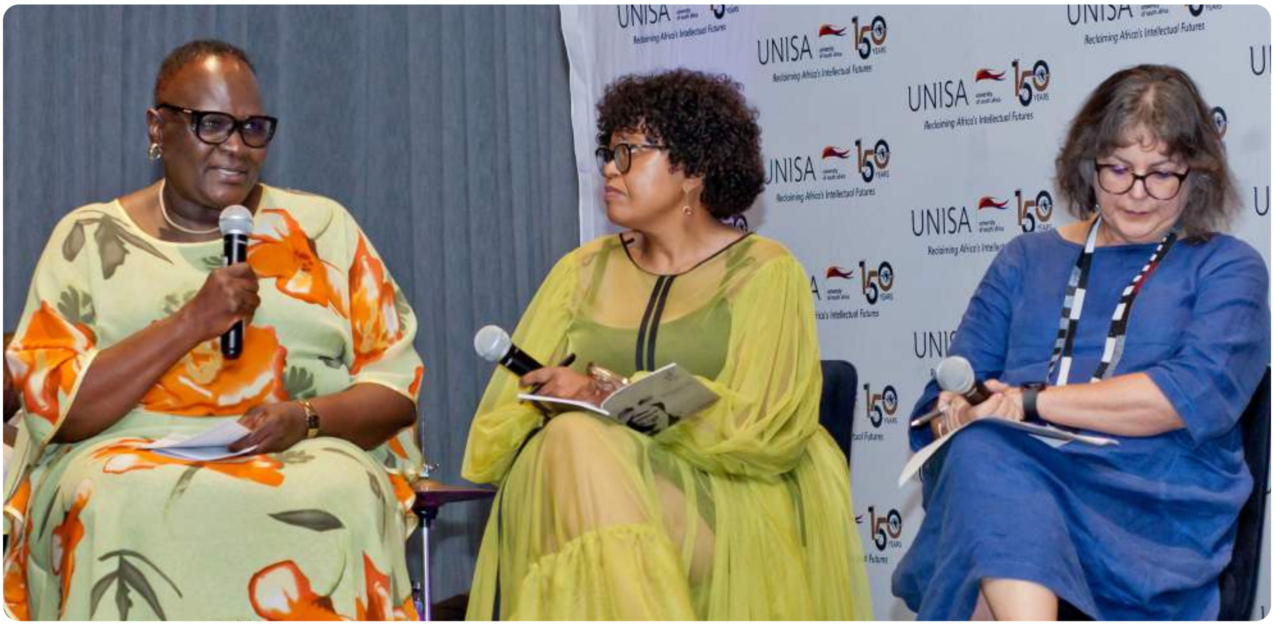
Discussion Focus:

Economic Empowerment: The panel explored the critical role of financial inclusion in empowering women economically, with a focus on how financial institutions, both large and small, can innovate to better serve women's needs.

Barriers and Solutions: The discussion highlighted the systemic barriers that women face in accessing financial services and proposed practical solutions, including the development of gender-sensitive financial products and the use of technology to reach underserved populations.

Impact on Progress: The panellists emphasized the importance of financial inclusion in driving broader economic progress for women and communities across Africa.

Panel 2: Inequalities, Rural Women, and Mobility in Africa



Moderator:

Dr. June Bam:

- Dr. Bam led the second panel discussion, which focused on the specific challenges faced by rural women in Africa, including economic exclusion, limited mobility, and the impacts of gender-based violence. She framed the discussion within the broader context of social and economic inequalities that disproportionately affect women in rural areas.

Panellists:

Tejumola Abisoye, Johnson Sirleaf Foundation:

- Ms. Abisoye discussed the challenges of property rights and access to credit for women in rural areas, emphasizing the need for legal reforms and the development of financial products that recognize the unique assets of rural women. She highlighted successful case studies from other African countries and the potential for scaling these models across the continent.

Prof. Amanda Gouws, Stellenbosch University:

- Prof. Gouws provided an academic perspective on the intersection of gender, economics, and mobility, focusing on the socio-economic factors that contribute to the marginalization of rural women.
- She also discussed the implications of gender-based violence on women's economic opportunities and mobility, and the need for integrated policy approaches to address these issues.

Lebogang Ramafoko, Oxfam:

- Ms. Ramafoko shared insights from Oxfam's work on economic justice and gender equality, particularly in relation to rural women's livelihoods. She emphasized the importance of creating inclusive economic systems that value women's contributions and provide them with the tools and resources they need to thrive.

Dr. Riah Phiyega, WDB Trust:

- Dr. Phiyega discussed the work of the WDB Trust in empowering rural women through microfinance and skills development. She highlighted the importance of building local capacity and creating sustainable economic opportunities for women in rural areas.

Discussion Focus:

Rural Challenges: The panel explored the unique challenges faced by rural women in Africa, including economic exclusion, lack of access to resources, and mobility issues.

Inequality and Exclusion: The discussion highlighted the systemic inequalities that exacerbate the marginalization of rural women and the need for targeted interventions to address these issues.

Practical Strategies: Panellists shared practical strategies for improving the economic inclusion of rural women, including microfinance initiatives, legal reforms, and the development of inclusive economic policies.

Fireside Chat with the Elders

Moderator:

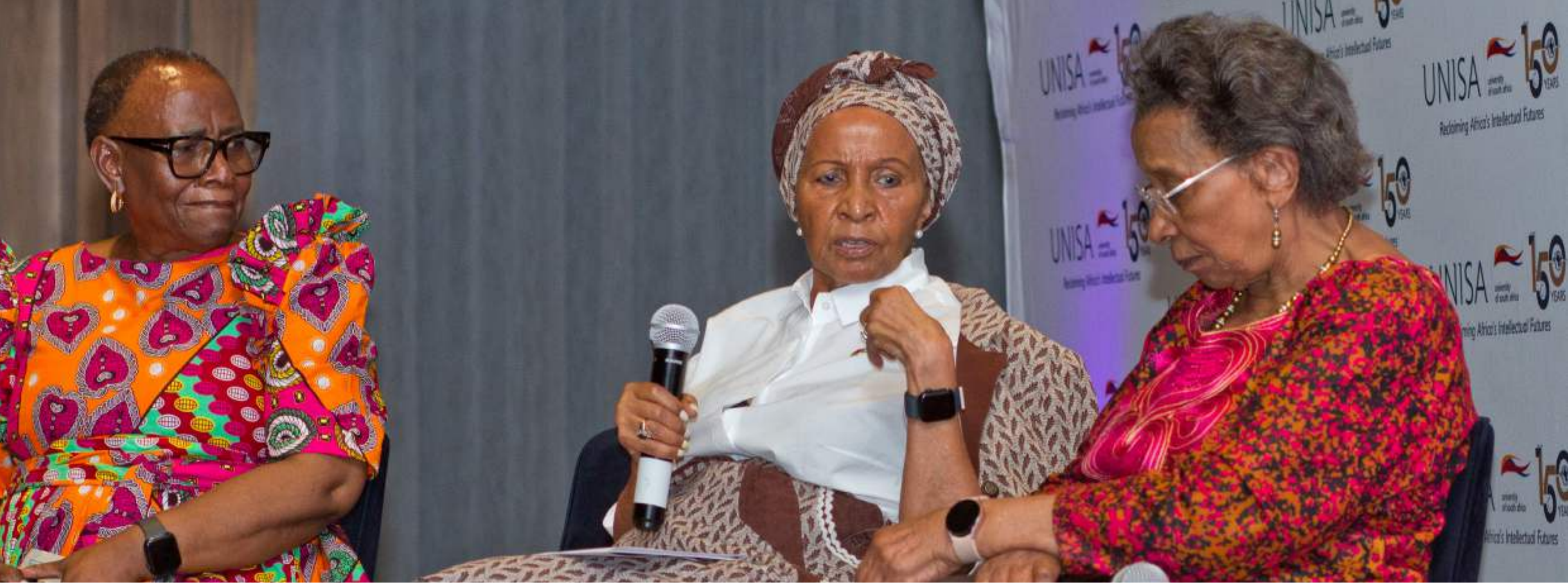
Dr. Athambile Masola:

» Dr. Masola moderated the closing Fireside Chat, which provided an intimate and reflective discussion with three esteemed Elders who have been instrumental in advancing women's rights and empowerment in Africa.

Elders:

Mrs. Zanele Mbeki:

» Mrs. Mbeki shared her lifelong commitment to women's empowerment, reflecting on the challenges she has faced and the progress that has been made. She emphasized the importance of resilience, collaboration, and intergenerational dialogue in the continued fight for gender equality.



Ms. Likhapa Mbatha:

- Ms. Mbatha spoke on the importance of mapping out resources to drive inclusivity but highlighted the nightmare of ensuring that everyone is included when people have different individual goals and desires. She underscored the need for those who are in control of financial resources to ensure women are empowered.

Dr. Brigalia Bam:

- Dr. Bam provided insights into her work in advancing women's rights through various leadership roles, including her time as the Chairperson of the Independent Electoral Commission of South Africa. She emphasized the need for women to be active participants in all spheres of society and the importance of preserving and sharing the legacy of women's activism.

Discussion Focus:

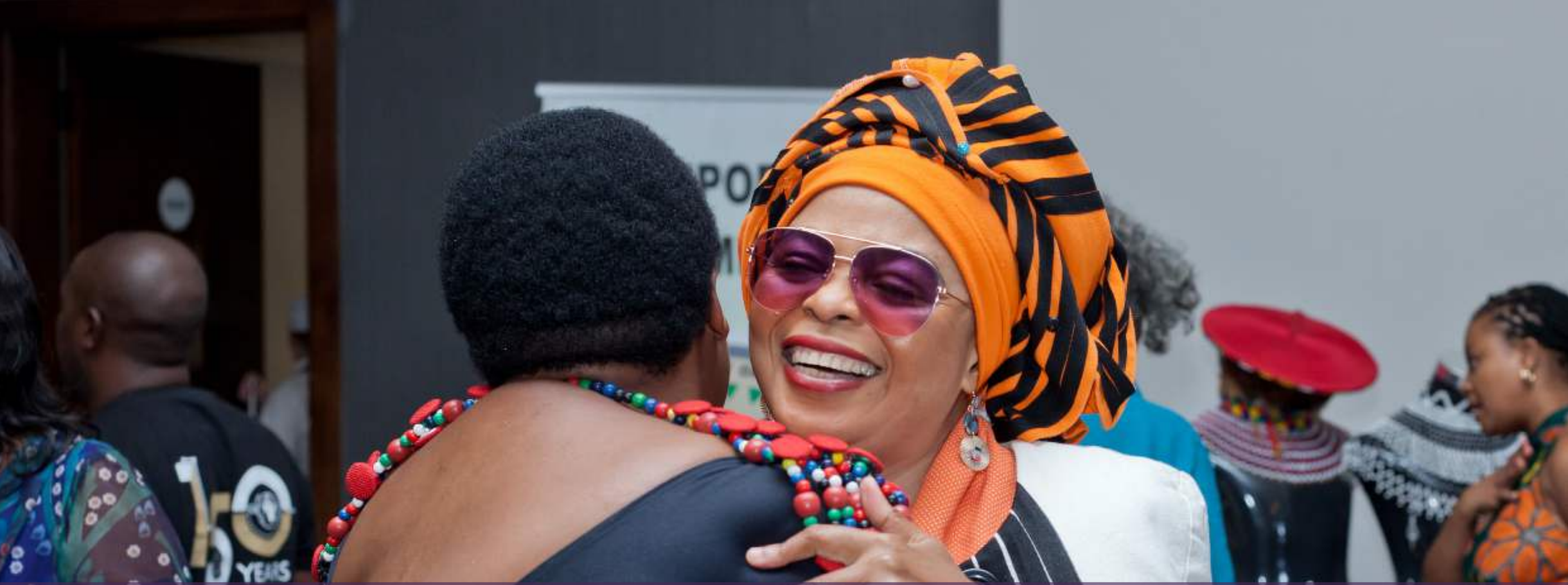
Intergenerational Dialogue: The Elders reflected on the importance of passing down knowledge and experience to younger generations, ensuring that the fight for gender equality continues to evolve and adapt to new challenges.

Legacy of Activism: The discussion highlighted the enduring impact of women's activism in Africa and the need to document and preserve this legacy for future generations.

Call to Action: The Elders issued a collective call to action, urging participants to continue the work of advancing gender equality and to ensure that women are included in all aspects of social, economic, and political life.

Audience Engagement and Interaction:

Throughout the event, participants were encouraged to engage with the speakers and panellists through Q&A sessions and interactive discussions. The format of the event was designed to be highly participatory, allowing attendees to contribute their perspectives and insights. This engagement was further facilitated by the use of social media, with live tweeting and hashtag campaigns that allowed for broader participation beyond the physical event.



NETWORKING OPPORTUNITIES

In addition to the formal sessions, the event provided ample opportunities for networking, including coffee breaks, lunch, and a post-event reception. These networking sessions were designed to foster connections between participants, enabling them to discuss potential collaborations and share experiences in a more informal setting.

OUTCOMES AND RECOMMENDATIONS

The dialogue was not only a platform for discussion but also a catalyst for action, with clear outcomes and strategic recommendations emerging from the various sessions. These outcomes and recommendations are intended to guide future initiatives aimed at advancing financial inclusion and gender equality in Africa, particularly for women in townships and rural areas. Below is a detailed and comprehensive account of the key outcomes and recommendations from the event.

Key Outcomes:

- Heightened Awareness of Financial Inclusion Challenges:
  - » The event raised awareness about the critical barriers that women, especially those in townships and rural areas, face in accessing financial services. These challenges include systemic issues such as gender bias in financial institutions, lack of collateral, high-interest rates, and limited access to financial literacy and digital tools.
  - » Participants also gained a deeper understanding of how these barriers contribute to the economic exclusion of women and the broader implications for their communities. The discussions highlighted the need for targeted interventions that address these specific challenges, particularly in the context of post-pandemic recovery and digital transformation.
- Recognition of Successful Models and Best Practices:
  - » Through the panel discussions and keynote address, the event showcased successful models and best practices in financial inclusion, drawing examples from across Africa. These included innovative approaches to microfinance, community-based financial services, and digital banking initiatives that have been particularly effective in reaching women in underserved areas.

- » The event also highlighted the importance of gender-sensitive financial products and services that cater to the unique needs of women, such as alternative credit scoring models and mobile banking solutions that do not require physical access to traditional banking infrastructure.

- Strengthened Commitment to Public-Private Partnerships:
  - » A key outcome of the event was the recognition of the critical role that public-private partnerships play in advancing financial inclusion for women. The discussions underscored the need for collaboration between governments, financial institutions, NGOs, and the private sector to develop and implement effective financial inclusion strategies.
  - » Participants emphasized the importance of leveraging these partnerships to create sustainable, scalable solutions that can be adapted to different contexts across Africa. The event also highlighted the need for these partnerships to be rooted in a deep understanding of the local realities and challenges faced by women particularly in rural and township areas.
- Focus on Legal and Policy Reforms:
  - » The event highlighted the urgent need for legal and policy reforms that support women's financial inclusion. Participants discussed the importance of creating an enabling legal environment that recognizes and protects the assets of women, particularly in rural areas where traditional systems may limit women's access to land and other resources.
  - » There was also a call for the implementation of gender-responsive policies that address the unique barriers faced by women in accessing financial services. This includes reforms to collateral requirements, the establishment of a collateral registry, and the development of financial products that are accessible to women without formal collateral.
- Increased Emphasis on Financial Literacy and Digital Inclusion:
  - » The discussions underscored the importance of financial literacy and digital inclusion as critical components of financial inclusion for women. Participants recognized that even when financial services are available, women may not fully benefit from them due to a lack of understanding or confidence in using these services.
  - » The event highlighted the need for targeted financial education programs that are tailored to the needs of women in different contexts, including those in rural areas who may have lower levels of literacy. It also emphasized the importance of digital literacy as more financial services move online, ensuring that women are not left behind in the digital economy.
- Call for Collective Action and Continued Engagement:
  - » The event culminated in a strong call for collective action, urging all stakeholders to continue working together to advance financial inclusion and gender equality. Participants were encouraged to build on the momentum generated by the event and to engage in ongoing collaboration and dialogue.
  - » The event also highlighted the need for continuous monitoring and evaluation of financial inclusion initiatives to ensure they are effective and responsive to the needs of women. Participants were urged to stay connected and to contribute to the development of a shared roadmap for achieving financial inclusion for women in Africa.

Key Recommendations:

- Develop and Implement Gender-Sensitive Financial Products
  - Financial institutions are encouraged to develop products that address the specific needs of women, particularly those in underserved communities. This includes creating credit products that do not rely on traditional collateral, offering low-interest loans for women entrepreneurs, and developing savings products that are accessible and affordable.
  - Financial institutions should also explore alternative credit scoring models that take into account the unique financial behaviours of women, particularly those in informal sectors. These models should recognize non-traditional assets and income streams, enabling more women to access credit and financial services.
- Strengthen Public-Private Partnerships for Financial Inclusion
  - Stakeholders should work together to form and strengthen public-private partnerships that focus on advancing financial inclusion for women. These partnerships should involve government agencies, financial institutions, civil society organizations, and the private sector.
  - Joint initiatives should be developed to address the financial needs of women, including the creation of educational programs, the development of gender-sensitive financial products, and the implementation of advocacy campaigns aimed at promoting financial inclusion.
- Advocate for Policy Reforms that Support Women's Financial Inclusion
  - Participants are encouraged to engage in policy advocacy efforts aimed at reforming laws and regulations that hinder women's access to financial services. This includes advocating for the establishment of collateral registries, the development of gender-responsive budgeting frameworks, and the implementation of policies that promote digital financial inclusion.
  - Stakeholders should also work to ensure that existing laws protecting women's property rights are enforced and that new laws are enacted to address gaps in legal protection. Advocacy efforts should focus on ensuring that women have equal access to financial resources and opportunities.
- Expand Financial Literacy and Education Programs
  - There is a need to expand financial literacy and education programs to reach more women, particularly those in rural and underserved communities. These programs should be designed to address the specific financial literacy needs of women and should be delivered in a way that is accessible and culturally relevant.
  - Stakeholders should explore the use of digital platforms and community-based approaches to deliver financial education. This includes developing online courses, mobile apps, and other digital tools that provide women with the knowledge and skills they need to make informed financial decisions.
- Promote and Scale Digital Financial Inclusion Initiatives
  - Stakeholders should work to scale successful digital financial inclusion initiatives and ensure that they are accessible to all women, particularly those in remote and underserved areas. This includes expanding access to mobile banking, digital wallets, and other digital financial services that enable women to participate in the economy.

» Efforts should also be made to address the digital divide by increasing women's access to technology and digital literacy programs. This will ensure that women are able to fully benefit from digital financial services and are not left behind in the digital economy.

- Foster Continuous Engagement and Monitoring

» It is recommended that stakeholders continue to engage with each other and with the communities they serve to monitor progress and ensure that the recommendations from the event are implemented effectively. This includes establishing regular follow-up meetings and progress reports to track the impact of initiatives and make necessary adjustments.

» Continuous engagement will also ensure that the voices of women, particularly those in marginalized communities, are heard and considered in the development and implementation of financial inclusion initiatives. Stakeholders should prioritize community involvement and feedback in all stages of program development and implementation.

PARTICIPANT FEEDBACK

The event received overwhelmingly positive feedback from participants, who praised the event for its comprehensive and impactful approach to addressing the theme of financial inclusion for women in Africa. Participants from various sectors, including business, academia, civil society, and government, expressed their appreciation for the event's organization, the quality of the discussions, and the opportunities for networking and collaboration. Below is a detailed and comprehensive summary of the participant feedback received.

Overall Event Experience

- Positive Atmosphere and Engagement

Participants highlighted the positive and inclusive atmosphere of the event, noting that the structure allowed for meaningful engagement and interaction. Many appreciated the opportunity to engage directly with speakers and panellists during the Q&A sessions, as well as the interactive discussions that followed each panel.

The event was commended for its well-organized format, which allowed for a seamless flow of activities while maintaining a focus on the core themes of financial inclusion and gender equality. Participants felt that the agenda was both comprehensive and balanced, providing a mix of insightful presentations, in-depth discussions, and opportunities for reflection.

- Relevance and Impact of the Theme

The theme of "Inspire Inclusion," with its focus on financial inclusion for women, was widely praised by participants as timely and highly relevant. Many participants expressed that the event provided valuable insights into the challenges faced by women in accessing financial services, particularly in rural and underserved areas, and highlighted the importance of addressing these issues to achieve broader gender equality.

Participants also noted that the event successfully connected the theme of financial inclusion to the broader context of women's empowerment and economic development in Africa. The discussions were seen as deeply impactful, providing practical solutions and inspiring action among participants to contribute to the advancement of women's financial inclusion in their respective sectors.

NETWORKING AND COLLABORATION OPPORTUNITIES

- Opportunities for Connection

Participants expressed strong appreciation for the networking opportunities provided throughout the event. The coffee breaks, lunch, and post-event reception were highlighted as valuable moments for connecting with other attendees, sharing ideas, and discussing potential collaborations.

Many participants noted that the event facilitated connections between individuals and organizations from different sectors, leading to the initiation of several new partnerships and collaborations. The mix of participants from business, academia, civil society, and government was seen as a strength of the event, providing a diverse and enriching networking experience.

- Collaborative Spirit

The event was praised for fostering a collaborative spirit among participants, who felt encouraged to work together to address the challenges of financial inclusion for women. Several participants mentioned that the event inspired them to explore new ways of partnering with other organizations to advance shared goals.

The emphasis on public-private partnerships and the role of collective action in driving change resonated strongly with participants, who expressed a commitment to continuing the conversations and collaborations initiated during the event.

AREAS FOR IMPROVEMENT

- Session Timing and Structure

While the overall structure of the event was well-received, some participants suggested that certain sessions could have benefited from additional time for discussion and Q&A. Specifically, the panel discussions were highly engaging, and participants expressed a desire for more time to explore the topics in greater depth and to ask more questions.

A few participants also suggested that future events could include breakout sessions or smaller group discussions to allow for more focused and interactive engagement on specific topics related to financial inclusion and women's empowerment.

- Follow-Up and Continuity

Participants emphasized the importance of follow-up after the event to ensure that the insights and recommendations generated during the discussions are acted upon. Several participants suggested that the TMF could facilitate ongoing communication and collaboration among participants, such as through the creation of a dedicated online platform or regular follow-up meetings.

There was also a call for the Foundation to continue hosting similar events on an annual basis, with a focus on tracking progress and sharing updates on the initiatives and partnerships that emerged from the discussions.

CONCLUSION AND SUBMISSION

Despite many commendable efforts to deal with the matter of gender equality, this challenge remains, and it requires courage and resilience. The Thabo Mbeki Foundation has deliberately chosen to dedicate the first quarter of every year to focus on this challenge, which ends with the hosting of International Women's Day commemoration as an annual flagship programme.

The 12th IWD celebration was preceded by an honorary dinner to celebrate the Foundation's Emeritus Chairperson, Dr Brigalia Bam for her tireless efforts in advocating for gender equality. This was an opportunity for many of us who have been positively impacted by Dr Bam's activism to say "thank you" to her for all she has done for the Foundation, our country and our continent.

All who were in attendance, from our speakers, guest speaker, panellists and the audience, drew invaluable insights, thought leadership and practical pathways to deal with the matter of financial inclusion. In this regard we believe that this report will be an important resource for all the participants on responding to this challenge.

We hope that our efforts as a Foundation add to the struggles of multitudes worldwide to advocate for gender equality in a manner that seeks to destroy barriers to the advancement of women and provides an advocacy platform for all women in our continent.

We once again reaffirm the commitment made by our Patron, President Mbeki in Port Elizabeth in 2002, when he said "we are unequivocally committed and determined to end sexism in this country to transform into a society characterised by real gender equality. We must break down and destroy the historic social mould that has sought to define women as underlings".

As a Foundation, we shall continue to stand firm for the realization of women's struggles to achieve emancipation, empowerment, equality and the eradication of poverty!

The 12th International Women's Day sought to highlight this and therefore add our humble contributions towards these victories.

In this regard we commend this report to gender activists of our continent, private and public finance providers, women entrepreneurs in need for inspiration and those in power and authority to influence public policy.

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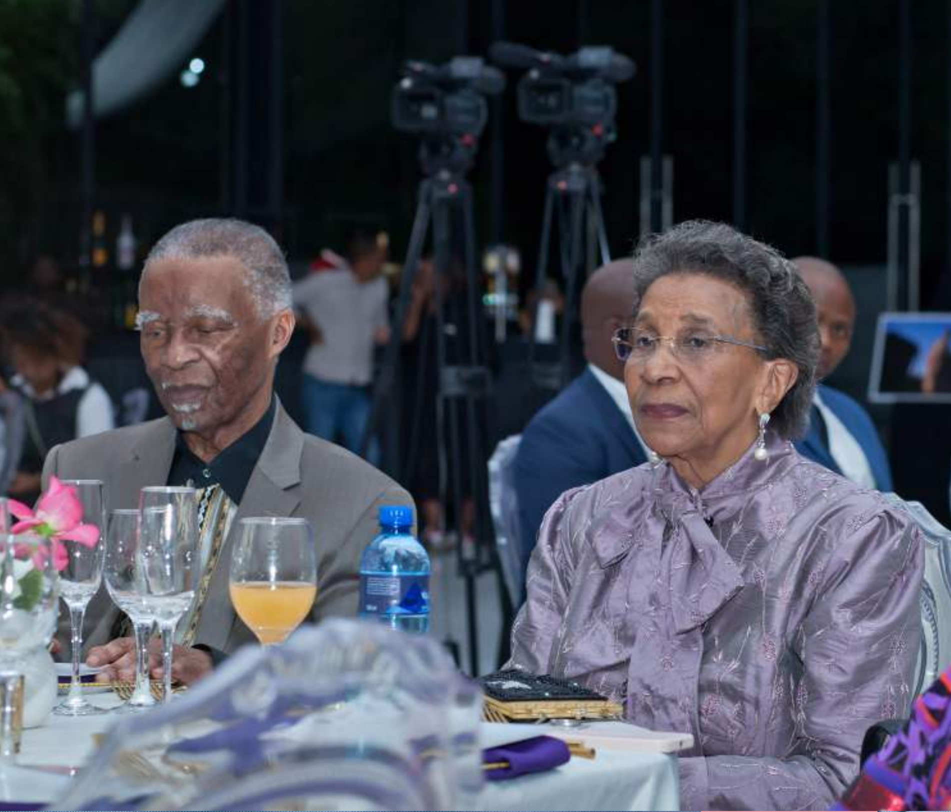
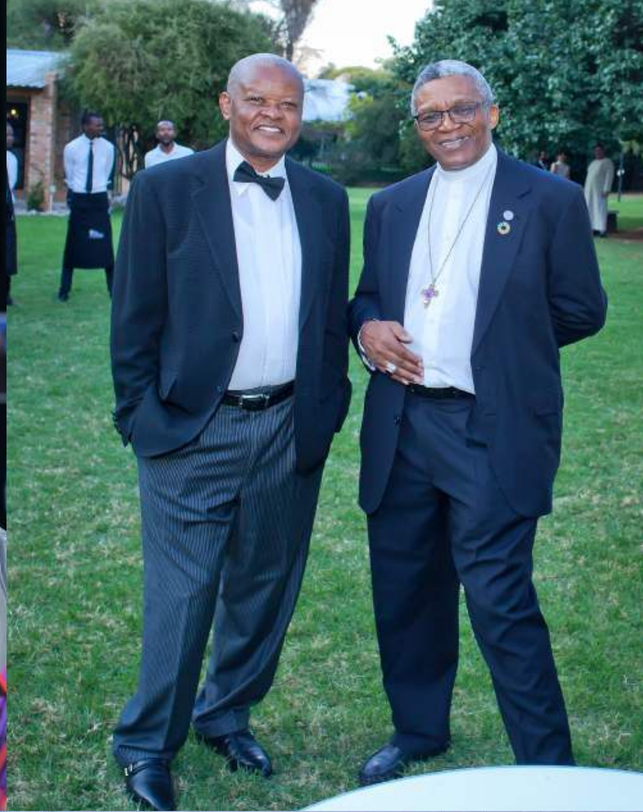
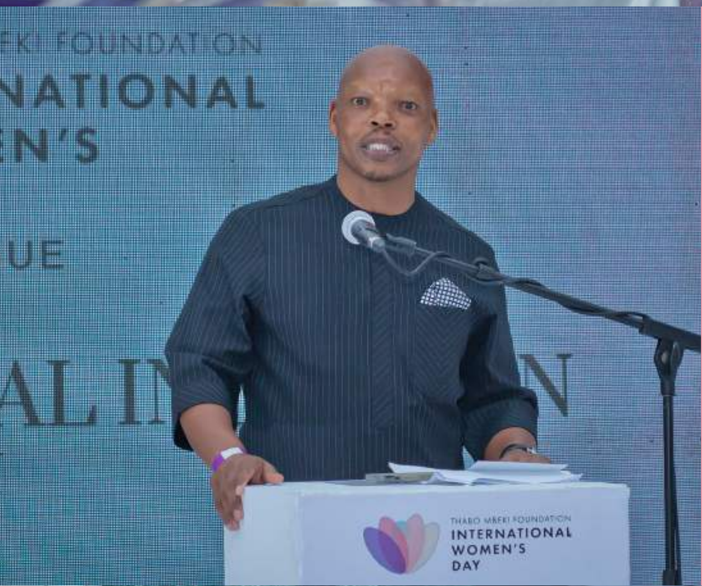
MALIBONGWE IGAMA LAMAKHOSIKAZI!

ASINAKUTHULA UMHLABA UBOLILE

HASTA LA VICTORIA SIEMPRE.






THABO MBEKI FOUNDATION
INTERNATIONAL
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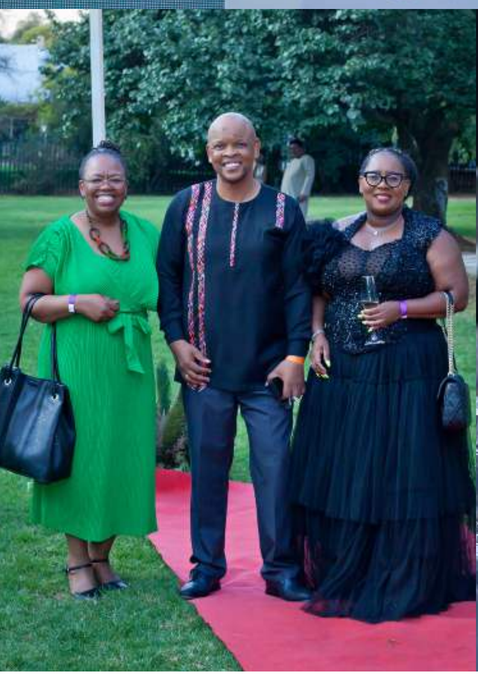
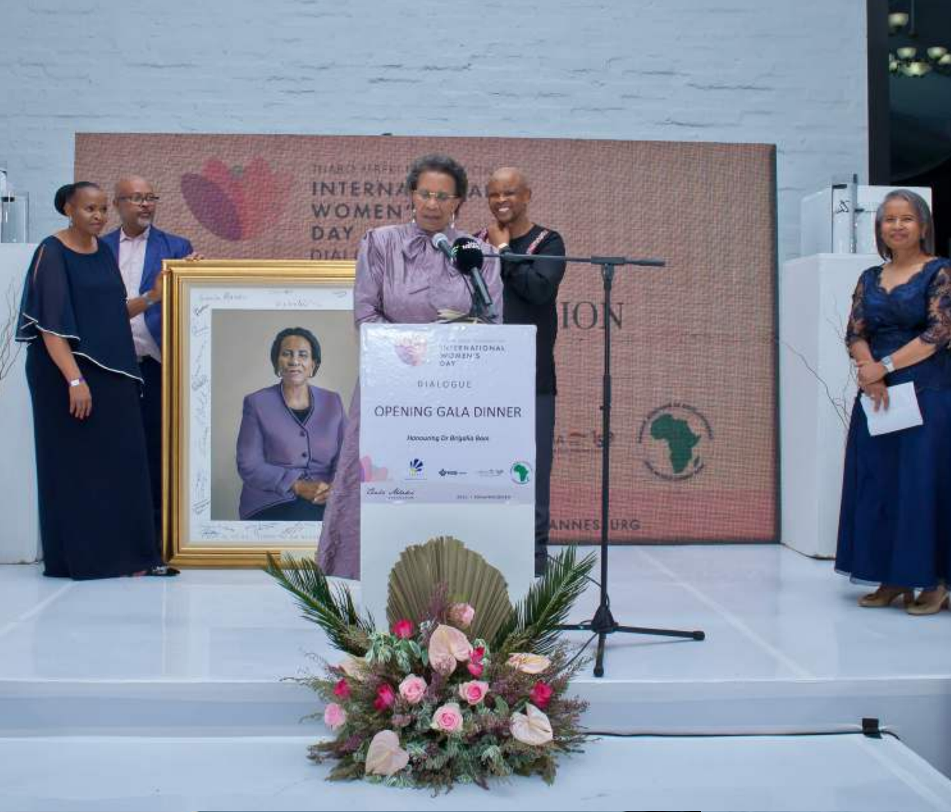
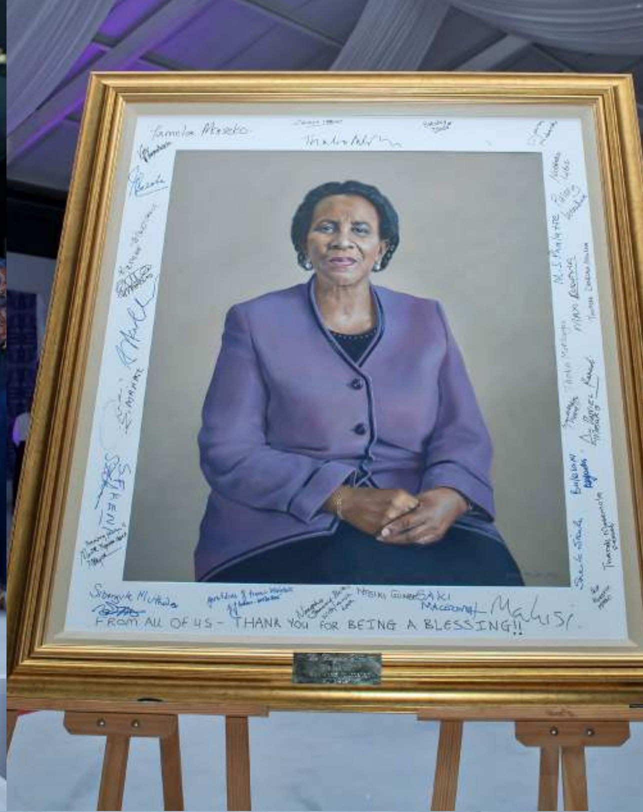
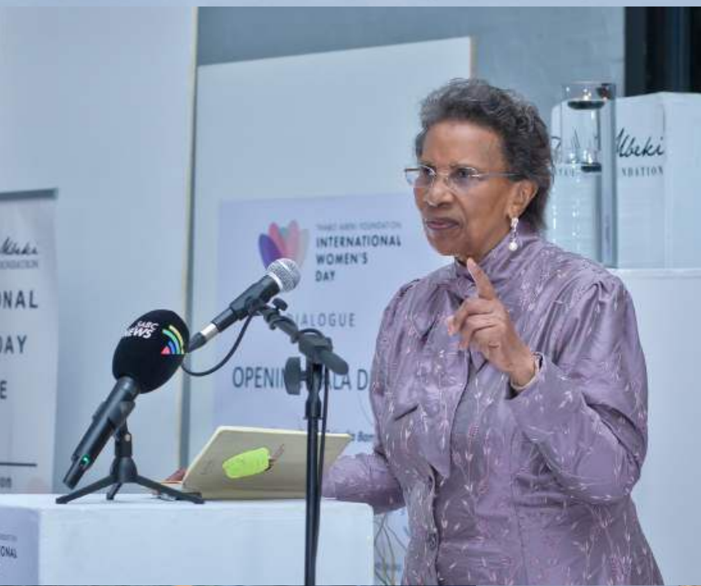
GALLERY

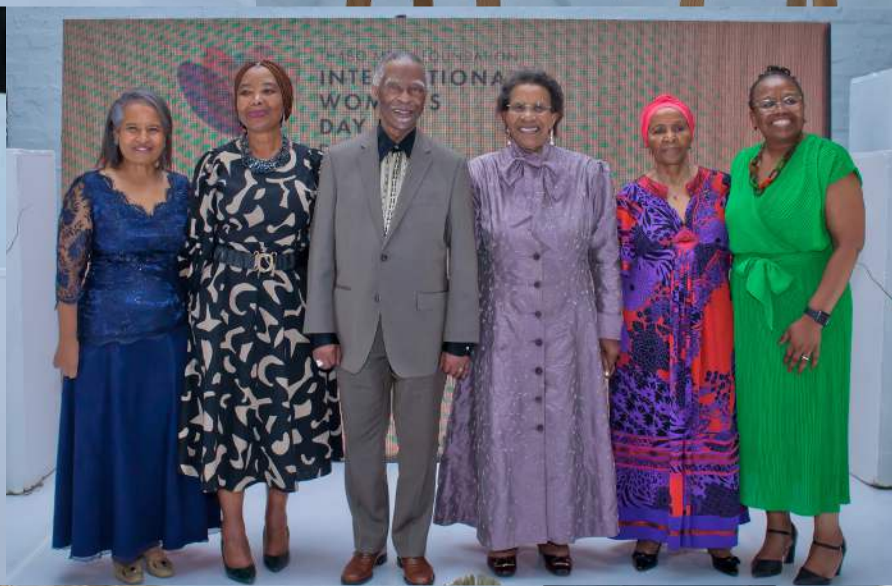

THABO MBEKI FOUNDATION
INTERNATIONAL

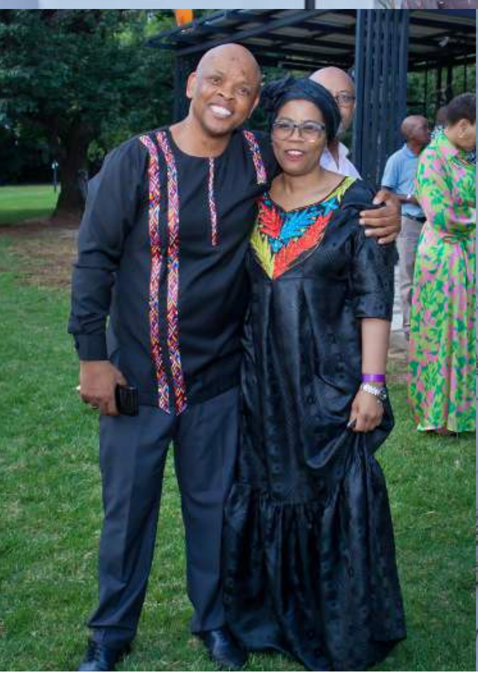


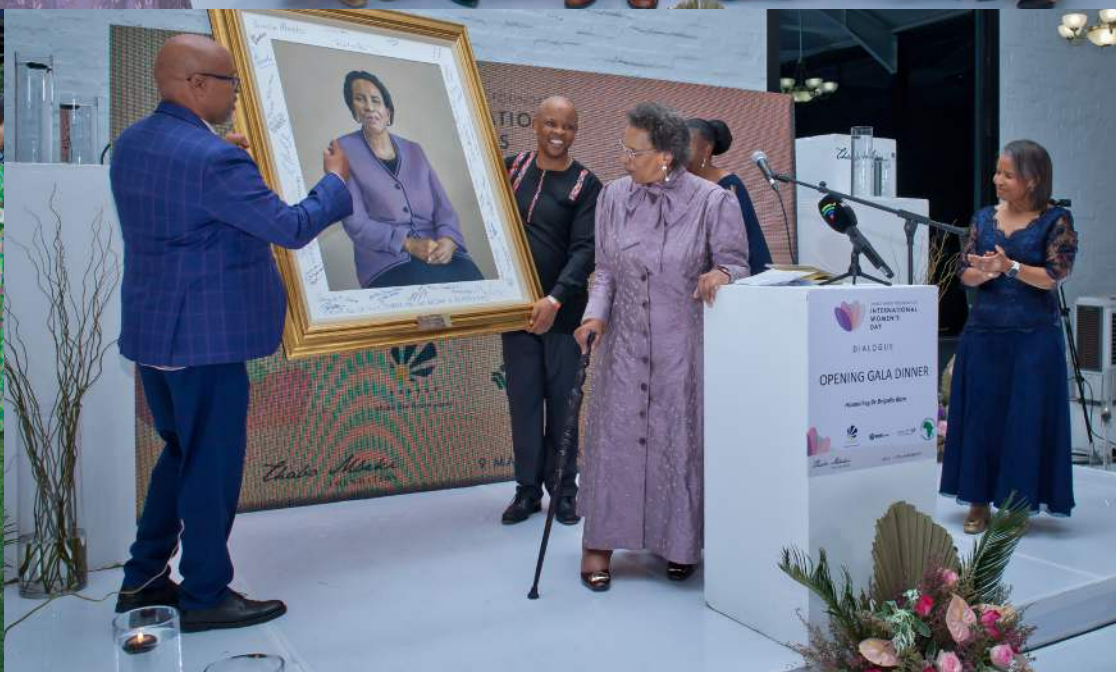

INTERNATIONAL WOMEN'S DAY
DIALOGUE
OPENING GALA DINNER


FROM ALL OF US - THANK YOU FOR BEING A BLESSING!!


INTERNATIONAL WOMEN'S DAY






OPENING GALA DINNER

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