



4TH ANNUAL SADC INDUSTRIALISATION WEEK

Driving Industrialization via Women SME Access to Financial Inclusion

IRENE KIWIA

eCOBbA

Founder, CEO

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AFRICA INDUSTRILIZATION DREAM

SADC INDUSTRILIZATION STRATEGY

- **Tanzania Vision 2025**
- **Zambia Vision 2030**
- **Malawi Vision 2020**
- **South Africa Vision 2030**
- **Zimbabwe vision 2040**
- **Botswana Vision 2036**



THE REALITY IN AFRICA?



- 70% of the productive population is in the informal sector
- 60% of the informal sector is women led

INFORMAL SECTOR DRIVEN ECONOMIES

- Policies
- Technology
- Skills
- Investment
- Innovation
- Capacity
- Financially excluded

WOMEN DRIVING INFORMAL SECTOR IN AFRICA?



WOMEN SMES IN AFRICA

- Are producers producing a type of product FMCG, food etc. traders, farmers, service providers etc.
- Use disruptive models like community savings and lending associations to access finances
- Productivity remains poor due to lack of capacity, skills and inadequate technologies.
- Stagnant growth, poor access to markets

VILLAGE SAVINGS AND LOANS ASSOCIATIONS

THE POTENTIAL FOR SME DEVELOPMENT

- Have existed for over 15 years supporting women in the informal sector
- Have structures and systems that have sustained them
- Involve manual record keeping and most times manual savings for them to access small loans
- Where is the data? transactions, KYC, credit score? patterns, trends?



WHAT SHOULD BE DONE ?

1. AUTOMATE VSLA's

- **A digital community savings and loans platform (WEB/APP/USSD)**
- **AI technology built to integrate users, automate processes, live record keeping,**
- **Access value addition products and services from 3rd party incl. financial education, micro loans, insurance products etc.**



WHAT SHOULD BE DONE?

2. MAP OUT CRITICAL MASS ECONOMIC ACTIVITIES

- Map out and identify economic activities with critical mass
- Build sustainable value chains with other strategic partners
- Build capacity and skills to groups and integrate them into the value chains
- Create uniform products and services to serve the value chains via VSLA's groups



WHAT SHOULD BE DONE ?

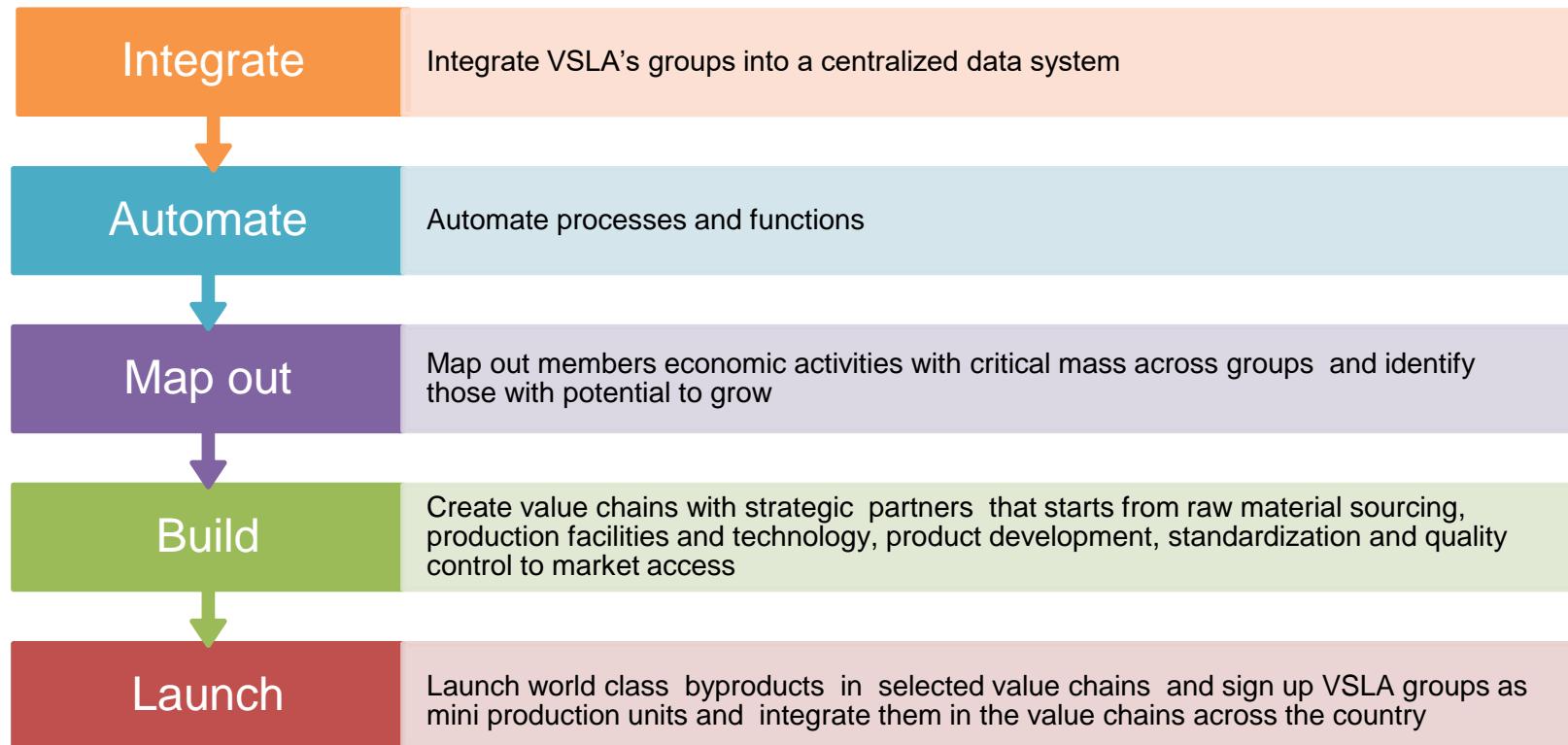
3. CREATE SMALL INDUSTRIES

- **Group value chains and invite banks and funders to fund**
- **Add infrastructure, technology, resources and other value additions**
- **Build capacity and skills to groups and integrate them into the value chains**



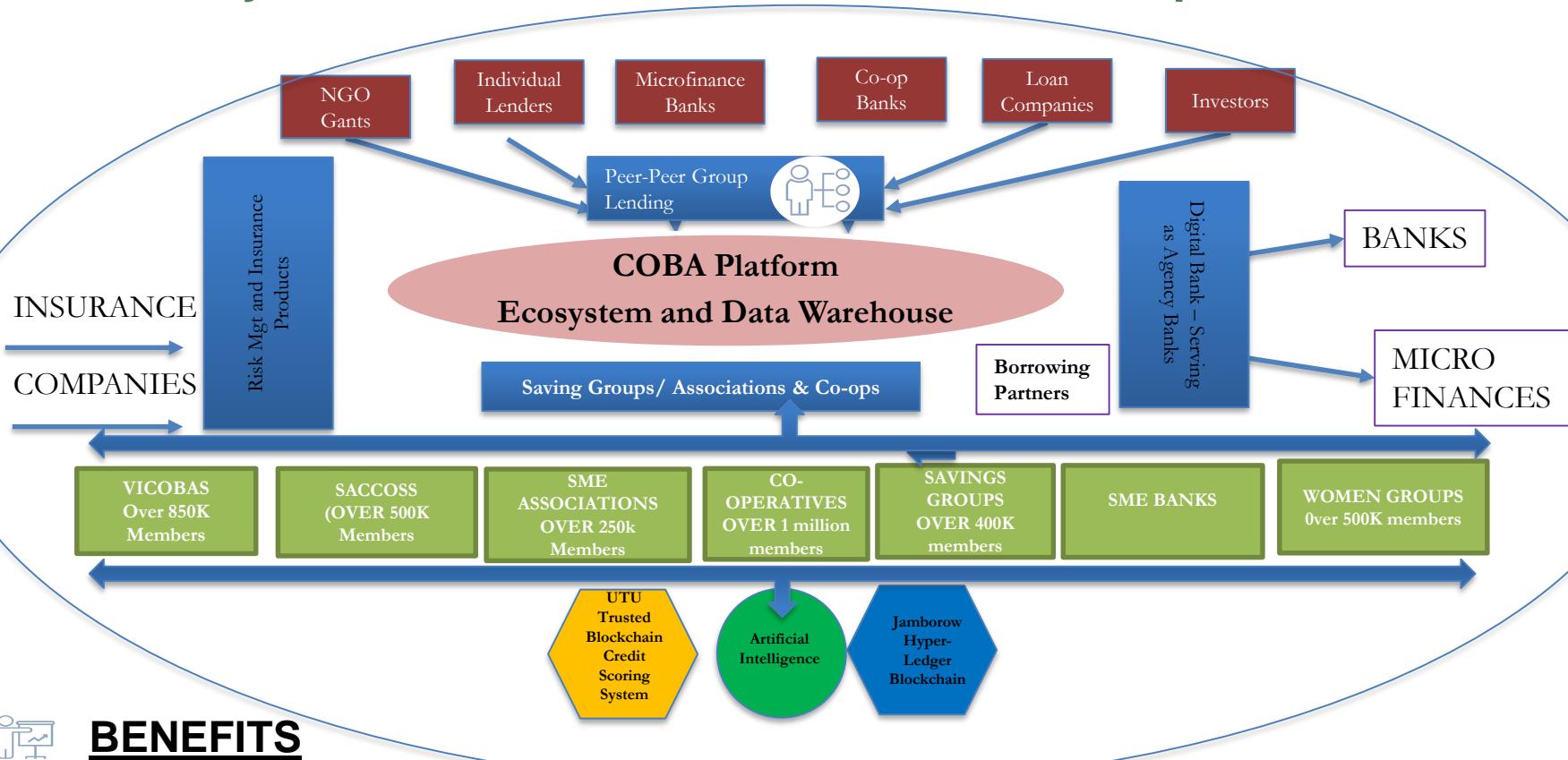
AN INTEGRATED ECOSYSTEM SOLUTION

The COBbA MODEL – Leveraging VSLA's for Industrialization



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Beyond Financial Inclusion = Financial Independence



BENEFITS

- Financial Inclusion
- Financial Education
- Digital Credit Footprint
- Business Development
- MSME/SME Transition (poverty alleviation)
- Grassroot Empowerment / Economy
- Data Repository – Credit History (Digital)
- Artificial Intelligence – Driving Decision Making



WHERE WE ARE?

- **MVP tech platform integrated with mobile money and banks ready (WEB/APP/USSD)**
- **FETA partnership with over 25,000 groups across Tanzania**
- **Pilot underway**
- **GOAL; 1 year 1 million users**
- **Partnership with The Africa Center of Excellence Creates Program Nelson Mandela African Institution of Science and Technology to innovate product patents for the value chains**



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