“We have meanwhile set up a process and there are also independent institutions monitoring which objectives of our G7 meetings we actually achieve. When it comes to these goals we have a compliance rate of about 80%, according to the University of Toronto. Germany, with its 87%, comes off pretty well. That means that next year too, under the Japanese G7 presidency, we are going to check where we stand in comparison to what we have discussed with each other now. So a lot of what we have resolved to do here together is something that we are going to have to work very hard at over the next few months. But I think that it has become apparent that we, as the G7, want to assume responsibility far beyond the prosperity in our own countries. That’s why today’s outreach meetings, that is the meetings with our guests, were also of great importance.”

Chancellor Angela Merkel, Schloss Elmau, 8 June 2015

G7 summits are a moment for people to judge whether aspirational intent is met by concrete commitments. The G7 Research Group provides a report card on the implementation of G7 and G20 commitments. It is a good moment for the public to interact with leaders and say, you took a leadership position on these issues — a year later, or three years later, what have you accomplished?

Achim Steiner, Administrator, United Nations Development Programme, in G7 Canada: The 2018 Charlevoix Summit
Contents
Introduction .......................................................................................................................................................... 3
Research Team .................................................................................................................................................. 4
Lead Analysts ................................................................................................................................................ 4
Compliance Analysts ..................................................................................................................................... 4
Summary .......................................................................................................................................................... 6
The Second Interim Compliance Score ....................................................................................................... 6
Compliance by Member ................................................................................................................................ 6
Compliance by Commitment .......................................................................................................................... 6
The Compliance Gap Between Members ................................................................................................... 6
Future Research and Reports ........................................................................................................................ 7
Table A: 2019 Priority Commitments Selected for Assessment ................................................................. 8
Table B: 2019 G7 Biarritz Second Interim Compliance Scores ................................................................... 10
Table C: 2019 G7 Biarritz Second Interim Compliance Scores by Member ................................................... 11
Table D: 2019 G7 Biarritz Second Interim Compliance Scores by Commitment ........................................... 12
1. Digital Economy: Digital Infrastructure ................................................................................................... 13
2. Digital Economy: Digital Democracy ....................................................................................................... 27
3. Digital Economy: Artificial Intelligence .................................................................................................. 49
4. Gender: Gender Equality ........................................................................................................................ 74
5. Gender: Affirmative Finance Action for Women in Africa ..................................................................... 96
6. Gender: Women’s Entrepreneurship in Africa ....................................................................................... 115
7. Gender: STEM Education ....................................................................................................................... 142
8. Regional Security: Iran ........................................................................................................................... 159
11. Development: G5 Sahel ........................................................................................................................ 234
12. Development: Sustainable Development Goals .................................................................................... 256
14. Trade: World Trade Organization Reform ............................................................................................ 310
15. Trade: Tax Policy .................................................................................................................................... 321
16. Health: Primary Health Care ................................................................................................................ 340
17. Health: Universal Health Coverage ....................................................................................................... 358
18. Health: Mental Health ............................................................................................................................ 423
19. Environment: Biodiversity ................................................................................................................... 440
21. Education: G5 Sahel ............................................................................................................................... 482
5. Gender: Affirmative Finance Action for Women in Africa

“We support the Affirmative Finance Action for Women in Africa (AFAWA) initiative including through the Women Entrepreneurs-Finance Initiative (We-Fi).”

*Biarritz Declaration for a G7 and Africa Partnership*

<table>
<thead>
<tr>
<th>Assessment</th>
<th>No Compliance</th>
<th>Partial Compliance</th>
<th>Full Compliance</th>
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<tbody>
<tr>
<td>Canada</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>France</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Germany</td>
<td></td>
<td>+1</td>
<td></td>
</tr>
<tr>
<td>Italy</td>
<td>−1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Japan</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Kingdom</td>
<td></td>
<td></td>
<td>+1</td>
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<tr>
<td>United States</td>
<td></td>
<td></td>
<td>0</td>
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<tr>
<td>European Union</td>
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<td></td>
<td>0</td>
</tr>
<tr>
<td>Average</td>
<td></td>
<td>+0.13 (56%)</td>
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</tbody>
</table>

**Background**

There is a higher percentage of women entrepreneurs in Africa than in any other part of the world, one in four women in Africa starts or manages a business. Over 40 per cent of small and medium-sized enterprises (SMEs) are run by women. Women entrepreneurs’ investment and contribution to their family and community, up to 90 per cent of their income, far outweighs the 40 per cent male entrepreneurs invest. It is more difficult for women to obtain loans and funding; financial institutions do not have the capacity to assist women adequately and there are often legal and regulatory frameworks which prevent women from being involved in the private sector.

In 2016, the African Development Bank (AfDB) launched the Affirmative Finance Action for Women in Africa (AFAWA) at their annual meeting. AFAWA provides “available, accessible and affordable financial services to women in business through selected financial institutions.” The purpose of these services is to change the nature of trade in Africa, increase credit of up to USD1

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billion per year for five years after its commencement in support of women entrepreneurs, and, most significantly, close the USD42 billion financing gap between men and women entrepreneurs.630

In 2018, the AfDB committed over USD50 million in lines of credit to women through Fidelity Bank, Kenya Commercial Bank and other financial institutions.631 Furthermore, AfDB made an anchor investment of USD12.5 million in Alitheia IDF Managers (AIM).632 AIM is a private equity fund managed by women, first of its kind, that invests in “high-growth women-owned and -led SMEs in Africa.”633 The goal of AIM is to raise USD100 million, focusing on ten countries in Southern and Western Africa.634

In 2018, AFAWA contributed technical assistance to several banks and worked with Entreprenarium Foundation to train 1000 women entrepreneurs across Africa in financial planning and business model development.635 AFAWA works with central banks and government entities across Africa to develop policy dialogue.636 As well, AFAWA is developing a digital platform, 50 Million African Women Speak, with the goal of connecting women entrepreneurs from around Africa.637

In April 2018, the Women Entrepreneurs Finance Initiative (We-Fi) contributed their first round of funding. We-Fi is a “collaborative partnership among 14 governments, eight multilateral development banks, and other public and private sector stakeholders, hosted by the World Bank Group.”638 A minimum of 58 per cent of the first round of funding is allocated for women-owned SMEs in low-income countries and fragile and conflict-affected situations. Of that funding, 43 per cent is meant for country and regional projects in Sub-Saharan Africa.639

In May 2019, We-Fi allocated their second round of funding, including to the AfDB, for programs to benefit 70,000 women-led businesses, mobilize nearly one billion dollars of additional public and

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private sector resources, and boost women’s entrepreneurship.\(^640\) 70 per cent of this funding will go toward women entrepreneurs in low-income countries and fragile and conflict-affected countries.\(^641\)

On 13 May 2019, We-Fi announced USD62 million for AFAWA to support 40,000 SMEs in 21 African states.\(^642\) AFAWA’s programs will contribute to “innovative and tailored financial instruments including a women-focused first loss risk-sharing facility, specialized capacity-building training, and targeted initiatives to dramatically transform the business-enabling environment for women entrepreneurs.”\(^643\)

On 25 August 2019, the G7 announced a USD251 million funding package for AFAWA in support of women entrepreneurs.\(^644\)

**Commitment Features**

At Biarritz, G7 leaders committed to “support the Affirmative Finance Action for Women in Africa (AFAWA) initiative including through the Women Entrepreneurs-Finance Initiative (We-Fi).” This commitment was made in order to reform “the social, legal and regulatory barriers to women’s full and free economic participation and empowerment.”\(^645\) The goal of the AFAWA initiative is “to facilitate up to USD3 billion of loans through existing African commercial banks and microfinance institutions over 5 years for over 50,000 women businesses.”\(^646\) These loans should create jobs, structural change and long-lasting economic growth.\(^647\) G7 leaders also welcomed We-Fi’s funding contribution of USD62 million to AFAWA, which promotes policy objectives for AFAWA which are in line with the G7’s objectives in this area.\(^648\)

This commitment focuses on “support,” which is “the action, or act of providing aid, assistance, or backing up an initiative, or entity.”\(^649\) In this case, the commitment focuses on G7 members contributing to AFAWA and doing so through We-Fi.\(^650\)

\(^{649}\) Compliance Coding Manual for International Institutional Commitments, G7 Information Centre (Toronto) 19 September 2016. Access Date: 10 October 2019.
The AFAWA initiative is based on three pillars: AFAWA finance, AFAWA technical assistance, and AFAWA enabling environment.651

AFAWA finance uses the AfDB’s financial instruments to transform the banking and financial landscape in Africa to create incentives for lending to women, through two mechanisms.652

1. A USD300 million risk-sharing instrument with the goal of creating USD3 billion in credit for businesses and enterprises run by women. The purpose of this is to initiate structural change by building on the existing network of commercial banks and microfinance institutions.653

2. A rating system which evaluates “financial institutions based on the share and quality of their lending to women, and their socio-economic impact,” rewarding the financial institutions with preferential financing terms from the AfDB based on their rank.654

AFAWA technical assistance offers advisory services to financial institutions with the goal of effectively implementing women’s product portfolios.655 Furthermore, the technical assistance is meant to strengthen “the capacity of women entrepreneurs through training to enhance business productivity and growth.”656

AFAWA enabling environment “engages with African governments and other key stakeholders to support legal, policy and regulatory reforms and strike down the structural barriers impeding women in business.”657

For a G7 member to achieve full compliance, they must support all three pillars of the AFAWA initiative, including through the We-Fi. A G7 member must provide aid for AFAWA finance, AFAWA technical assistance and AFAWA enabling environment. Aid can be in the form of, but not limited to, financial or political support, providing technical and professional advisers, sharing best practices and knowledge with AFAWA, African governments or key stakeholders, or working with other governments or key stakeholders to implement these pillars.

Partial compliance would be if a G7 member supports two pillars, including or not including the We-Fi, or the G7 member supports one pillar, including through We-Fi. Anything less than this counts for non-compliance.

Additionally, this report considers the strength of the action in each of the pillars. For example, if the G7 member supported all three pillars but in one pillar only made a verbal declaration or reiteration of support, or something equivalent, this will lower the members’ score from a +1 to a 0 for a work in progress.

Note: Actions taken between 13 April and 3 June 2020 have been included in this report but were not included in the version sent out for stakeholder feedback.

### Scoring Guidelines

<table>
<thead>
<tr>
<th>Score</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>−1</td>
<td>G7 member does not support the Affirmative Finance Action for Women in Africa (AFAWA) initiative or the Women Entrepreneurs-Finance Initiative (We-Fi).</td>
</tr>
<tr>
<td>0</td>
<td>G7 member supports two pillars of the Affirmative Finance Action for Women in Africa (AFAWA) initiative, including or not including the Women Entrepreneurs-Finance Initiative (We-Fi). OR supports one pillar including through We-Fi.</td>
</tr>
<tr>
<td>+1</td>
<td>G7 member fully supports the three pillars of the Affirmative Finance Action for Women in Africa (AFAWA) initiative, including through the Women Entrepreneurs-Finance Initiative (We-Fi).</td>
</tr>
</tbody>
</table>

### Canada: 0

Canada has partially complied with its commitment to support the Affirmative Finance Action for Women in Africa (AFAWA) initiative including through the Women Entrepreneurs-Finance Initiative (We-Fi).

As of 30 September 2019, the latest We-Fi Financial Report prepared by the World Bank Group Trustee highlights Canada’s total financial contributions to the We-Fi Trust Fund at CAD15.55 million since its inception.658

On 12 November 2019, the Development Finance Institute Canada (FinDev) announced an investment of CAD7.5 million to Alitheia IDF (AIF), a fund supporting women-owned and led businesses, to boost women’s economic empowerment and access to finance in Sub-Saharan Africa.659 The AIF is a joint venture of women-owned and led funds between Alitheia Capital in Nigeria and IDF Capital in South Africa. As the first fund of its kind in Africa, it uses a gender-lens investing approach to support high-growth African small and medium-sized enterprises (SMEs) that help improve women’s access to finance and foster their economic empowerment.660 The capital invested by FinDev Canada will be used to finance locally-owned, high-growth SMEs that address unmet demand for essential goods and services and operate in priority sectors where women entrepreneurs are dominant both as producers and consumers.661

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On 27 November 2019, FinDev Canada in partnership with the development finance institutions CDC Group United Kingdom, Proparco France, Overseas Private Investment Corporation United States, and the Mastercard Foundation unveiled their joint initiative Invest2Impact at the Global Gender Summit 2019. The initiative empowers East African women business leaders through providing business development services, access to funding, and network opportunities. 100 African women entrepreneurs were selected as inaugural winners through the entrepreneurship competition securing a collective total of USD85,000 in investment.

On 13 December 2019, Prime Minister Justin Trudeau released ministerial mandate letters outlining the policy objectives that each minister will work to accomplish. The Ministers of Foreign Affairs, International Development, and for Women and Gender Equality and Rural Economic Development will continue gender equality work abroad and furthering global feminist initiatives with the G7 Gender Equality Advisory Council. The Minister of International Development is also tasked with implementing the Feminist International Assistance Policy, which is geared toward creating opportunities for women on the ground in developing countries.

On 14 January 2020, the Ministry of Foreign Affairs published Canada’s Feminist International Assistance Policy. Global Affairs Canada (GAC) henceforth pledged to contribute 15 per cent of its bilateral international development assistance to improving gender equality and the quality of life for women and girls. GAC will also work with women in developing countries to access more opportunities and encourage greater financial inclusion. There is a focus on equal access for women to capital, markets, digital technology and business development, as well as technical support and vocational training. Canada has already begun work in Senegal with a women’s advocacy

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organization, to help women gain access to more opportunities through training in financial management and harvesting and processing techniques.  

Canada has partially complied with its commitment by taking action to support AFAWA’s technical and financial pillars through partnerships and investments with FinDev and Invest2Impact to help decrease the funding gap and opportunities for women entrepreneurs in Africa. As well, Canada has financially contributed to We-Fi. The Canadian government has also publicly reaffirmed its mandate to continue assistance and create opportunities for women in developing countries. However, Canada has yet to take concrete action on AFAWA’s remaining pillars of working with African governments to enable a conducive business environment for women entrepreneurs. Thus, Canada receives a score of 0.

**Analyst: Cecilia Pang**

**France: 0**

France has partially complied with its commitment to support the Affirmative Finance Action for Women in Africa (AFAWA) initiative including through the Women Entrepreneurs-Finance Initiative (We-Fi).

On 28 November 2019, the Agence Française du Développement (AfD) and the African Guarantee Fund for Small and Medium-Sized Enterprises (AGF) signed a sub-participation agreement of USD30 million. The agreement will improve access to credit for (SMEs), cover losses through a risk-sharing mechanism for SMEs, and guarantee USD60 million to financial institutions which provide loans to approximately 1800 SMEs. The sub-participation seeks to support “women’s access to finance” specifically through AFAWA, with a “special emphasis” placed on the AFAWA initiative.

On 9 December 2019, AfD announced a EUR15 million seed fund to assist African start-ups in 45 African countries. This initiative is in response to the lack access to bank loans for SMEs and start-

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ups. Furthermore, the seed fund is part of Emerging Valley, “a platform for emerging innovations and partnerships between Europe and Africa.”

On 3 April 2020, the AfDB received USD7 billion through the Gender Equality Trust Fund (GETF). Among the anchor investors in the GETF is the Government of France. The GETF works with its partner, the AGF, to support access to financing for women-run SMEs in Africa.

France has partially complied with its commitment to AFAWA through the technical pillar, by signing an agreement with AGF to support financial institutions, and through the finance pillar, by announcing a seed fund for start-ups. However, France has not contributed to We-Fi or to the remaining pillar of working with African governments to enable a conducive business environment for women entrepreneurs.

Thus, France receives a score of 0.

**Analyst: Maryanna Sierra C. Diab**

**Germany: +1**

Germany has fully complied with its commitment to support the Affirmative Finance Action for Women in Africa (AFAWA) initiative, including through the Women Entrepreneurs-Finance Initiative (We-Fi).

On 20 November 2019, iMOVE, an initiative of the Ministry of Education and Research, and the German African Business Association held the first German African Forum on Vocational Training and Education. The Forum focused on vocational education and training, with an emphasis on the role of women. Ministers from Egypt, Democratic Republic of the Congo, Ghana, Morocco, Niger, Senegal, South Sudan, Togo, Chad and Uganda attended the Forum and proclaimed their interest in escalating cooperation with Germany in the education and training sector.

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On 9 January 2020, KfW Development Bank contributed EUR25 million to the African Guarantee Fund for Small and Medium-Sized Enterprises (AGF). AGF stated the intention for the capital is to create more guarantees and technical assistance to financial institutions.

On 28 January 2020, the Ministry for Economic Cooperation and Development signed an agreement with the Royal Norwegian Embassy in Malawi on co-financing the project ‘Promoting Agricultural Technical Vocational Education and Training for Women (ATVET4W).’ The project is implemented by the African Union Development Agency with support from Deutsche Gesellschaft für Internationale Zusammenarbeit, the German development agency. ATVET4W’s approach is to increase women’s skills, knowledge, income, decision making power and agency and “questions established norms and gender stereotypes to dismantle existing structural inequalities for women in Malawi’s agricultural sector.”

On 17 February 2020, We-Fi published their annual report. The report stated that as of 31 December 2019, Germany had contributed EUR45.53 million to the initiative with a pledge to contribute a further EUR11.23 million. We-Fi contributes 45 per cent of their funding to Africa through AFAWA to improve women SMEs access to funding, contribute technical assistance to financial institutions, and better the policy and enabling environment for women.

Germany fully complied with its commitment to AFAWA including through We-Fi. Germany has supported the technical pillar and financial pillars through the German African Forum on Vocational Training and Education and contributing to the AGF. The enabling pillar was fulfilled by Germany’s co-financing of and support for ATVET4W. Finally, Germany has contributed to We-Fi.

Thus, Germany receives a score of +1.

*Analyst: Jieyi Tang*

**Italy: –1**

Italy has failed to comply with its commitment to support actions and cooperation with regards to the Affirmative Finance Action for Women in Africa (AFAWA), including investment in the Women

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Entrepreneurs-Finance Initiative (We-Fi), micro-financing and providing support in developing countries, especially those that are particularly vulnerable.

Italy has not taken any action or made any collaborative commitments to promote AFAWA in developing countries through means such as micro-financing, loans, and support toward women in those regions.

Thus, Italy receives a score of $-1$.\(^{689}\)

*Analyst: Maryanna Sierra C. Diab*

**Japan: 0**

Japan has partially complied with its commitment to support the Affirmative Finance Action for Women in Africa (AFAWA) initiative including through the Women Entrepreneurs-Finance Initiative (We-Fi).

From 28-30 August 2019, the Government of Japan, the United Nations, the United Nations Development Programme, the World Bank, and the African Union Commission co-hosted the Seventh Tokyo International Conference on African Development (TICAD7).\(^{690}\) The Government of Japan declared that it will “welcome efforts to support women entrepreneurship through financial and technical assistance.”\(^{691}\) In addition, Japan reaffirmed its commitment to make financial contributions to AFAWA through We-Fi, as well as through the Private Sector Investment Finance of the Japan International Cooperation Agency (JICA).\(^{692}\) The Japanese government also indicated it would support capacity building through technical cooperation, including contribution to the African Development Bank trust fund.\(^{693}\) They expect this will help train 140,000 people, including women and youth, and expand their opportunities.\(^{694}\)

On 28 August 2019, JICA, with the City of Yokohama and Ministry of Foreign Affairs, co-hosted an official side event for TICAD7 titled “Unleashing the Power of Women and Girls in Africa.”\(^{695}\) This

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symposium focused on the social issues affecting women and discussed the potential of social business and entrepreneurship to tackle gender barriers.\textsuperscript{596}

In August 2019, JICA and the European Investment Bank co-invested in a women-focused microfinance fund in Sub-Saharan Africa, aiming to improve economic conditions for women entrepreneurs and their families.\textsuperscript{697}

On 14 February 2020, JICA signed a Limited Partnership Agreement to finance Women’s World Banking Capital Partners II. This fund aims to support institutions who deliver financial services to women in developing countries through investment and providing technical assistance.\textsuperscript{698} Approximately 40 per cent of the funds are being allocated to financial institutions in Sub-Saharan Africa.\textsuperscript{699}

On 5 March 2020, the Ministry of Foreign Affairs of Japan announced details of its annual World Assembly for Women.\textsuperscript{700} Leading figures from all over the world will attend to discuss and advocate for women-related issues worldwide, including women’s empowerment.\textsuperscript{701}

Japan partially complied with its commitment to AFAWA by supporting the finance and technical pillars through investing in programs to support women entrepreneurs in Sub-Saharan Africa, and the enabling pillar through conferences aimed at discussing how to overcome barriers to women in business. However, Japan has not taken concrete actions to support AFAWA through We-Fi.

Thus, Japan receives a score of 0.

\textit{Analyst: Rose Zhang}

\textbf{United Kingdom: +1}

The United Kingdom has fully complied with its commitment to support the Affirmative Finance Action for Women (AFAWA) initiative including the Women Entrepreneurs-Finance Initiative (We-Fi).

On 24 September 2019, Prime Minister Boris Johnson announced GBP515 million in aid for education.\textsuperscript{702} UK funding will ensure more girls can fulfill their potential by teaching basic literacy and numeracy, getting children living in conflict zones into schools, and mobilizing an additional

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USD5 billion of investment for education in Africa and Asia, with a focus on marginalized children.  

On 27 September 2019, the Department for International Development (DFID) announced a new UK aid package that will help mobilize GBP500 million in private sector investment and create 50,000 jobs across sub-Saharan Africa. The package will support financial start-ups and entrepreneurs and boost economic growth across the region; as a result, 12.5 million people, half of them women and girls, will have better access to financial services.  

On 14 October 2019, London hosted the Financial Times Africa Summit in which the emphasis of discussion was on youth, women, entrepreneurs, scientists, artists, and innovation. Minister for Africa, Andrew Stephenson, addressed the United Kingdom’s commitment to economic partnerships with African countries, businesses, society, and the United Kingdom’s plan of “accelerating long term sustainable, direct investment across Africa.”  

On 27 November 2019, the Renewable Energy Performance Platform (REPP) expressed interest in the financing of renewable energy projects run by women in Africa. REPP, funded by the UK government, is aiming to channel sources of funding to help create equal opportunities in Africa’s rapidly expanding renewable energy sector.  

From 4-5 December 2019, the British Council and Ashoka Africa held the Impact!Africa Social Entrepreneurship Summit in Nairobi, Kenya. The summit brought together social entrepreneurs from the public and private sectors to share experiences and exchange ideas on the best way to finance social enterprises. Participants engaged in keynote addresses and panel discussions, while sharing in innovation labs and capacity building sessions, all from social entrepreneurs and policymakers and educational institutions working across the African continent.  

On 16 January 2020, the DFID announced an increase in support of GBP3.5 million for female policymakers and educational institutions working across the African continent. The package will support financial start-ups and entrepreneurs and boost economic growth across the region; as a result, 12.5 million people, half of them women and girls, will have better access to financial services.  

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On 16 January 2020, the DFID announced an increase in support of GBP3.5 million for female entrepreneurs in Africa to access global markets through the International Trade Centre’s SheTrades.
 programme. SheTrades was launched in 2018 to improve involvement of women-owned businesses in international trade through training and mentoring. The new contribution will further support female entrepreneurs through specialised “business training, creating up to 3000 more jobs and helping to reduce inequality in the workplace.”

On 17 January 2020, the DFID announced GBP320 million over the next five years to support 3.9 million small businesses across 45 countries in Africa to the UK Financial Sector Deepening (FSD) Platform. This Platform will also strengthen financial links across African countries, to support female entrepreneurs’ access to financing.

On 20 January 2020, International Development Minister Alok Sharma spoke at the closing of the UK-Africa Investment Summit. He reiterated the UK’s focus on supporting women and girls in Africa through “training, boosting skills, and more job opportunities.”

On 20 January 2020, the DFID committed GBP17.4 million of the GBP320 million for the FSD Programmes to FSD Kenya. FSD Zambia will receive GBP21.95 million of the fund and funding will also be directed to Ethiopia, Ghana, and Sierra Leone. Chair of the FSD Network Council and CEO of FSD Zambia Betty Wilkinson stated “we will use these resources responsibly to deepen...
financial inclusion, make money work to increase incomes and reduce poverty, and enable sustainable futures for the women, men, and children of our country.”

On 21 January 2020, DFID committed GBP15 million of the GBP320 million for FSD Programmes to FSD Uganda to increase access to financial services and support technical assistance and capacity building by working with development agencies, key stakeholders, and improving the financial sector.

On 17 February 2020, We-Fi published their annual report. The report stated that as of 31 December 2019, the UK had contributed GBP4.79 million to the initiative with a pledge to contribute a further GBP4.89 million. We-Fi contributes 45 per cent of their funding to Africa through AFAWA to improve women SMEs access to funding, contribute technical assistance to financial institutions, and better the policy and enabling environment for women.

On 3 April 2020, AfDB announced the approval of a new Gender Equality Trust Fund (GETF) to promote gender equality and women’s empowerment across the continent. Anchor investors in the GETF include the Government of the United Kingdom and together they have invested up to USD2 billion in credit as well as another USD5 billion for women-led SMEs in Africa.

The United Kingdom partially complied with its commitment to AFAWA by supporting the finance and technical pillars through investing in programs to support women entrepreneurs in Africa, and the enabling pillar through partnerships with African governments and other stakeholders. Furthermore, the United Kingdom has contributed to We-Fi.

Thus, the United Kingdom receives a score of +1.

Analyst: Sebastian Vecerina

**United States: 0**

The United States has partially complied with its commitment to support the Affirmative Finance Action for Women in Africa (AFAWA) initiative including through the Women Entrepreneurs-Finance Initiative (We-Fi).

During the week of 29 August 2019, the United States Embassy in Pretoria launched the Academy for Women Entrepreneurs (AWE) in South Africa. This program will support women

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21 June 2020
109
entrepreneurs in “fulfilling their economic potential” by providing them with online education in business and finance, networking opportunities, and access to mentorship. This initiative was developed to support the White House’s Women’s Global Development and Prosperity Initiative, which aims to promote an “enabling environment that reduces barriers and facilitates women’s participation in the economy.”

Nine other African countries are participating in the inaugural AWE cohort: Ghana, Kenya, Nigeria, Rwanda, Senegal, Tanzania, Uganda, Zambia, and Zimbabwe.

On 6 September 2019, the United States Embassy launched the AWE in Zimbabwe, which will be implemented through the development organization Act in Africa. This initiative will provide 100 participants between the ages of 18 and 35 with personalized business mentorship, professional knowledge, and tools and networks to build successful businesses over 6 months.

On 16 September 2019, the United States Consulate General launched the AWE in Nigeria. This initiative will provide 100 participants, chosen from more than 6000 applications, with business management lessons, networking opportunities and practical skills during a weeklong workshop facilitated by leading local business leaders.

On 23 September 2019, the United States Embassy in Kigali launched the AWE in Rwanda by putting out a call for applications to the program. The US Embassy is leading the program, in partnership with Igire Rwanda Organization and Noble Women, to teach women how to develop a business plan, raise capital and network.

As of 27 September 2019, the United States African Development Foundation (USADF) and the Government of Niger State announced a USD10 million co-funding agreement.

commitment, with each side contributing USD1 million annually, and will provide technical assistance to support farmer cooperatives, producer associations, and small and medium-sized enterprises. There will be an emphasis placed on youth and women.

On 3 October 2019, the United States’ Overseas Private Investment Corporation (OPIC) contributed USD200 million to the Union Bank of Nigeria to support women-driven businesses in the country. This contribution is part of OPIC’s 2X Women’s initiative which plans to mobilize USD1 billion for women-driven businesses.

On 22 October 2019, the United Nations General Assembly held the 18th meeting of its 74th session to discuss the New Partnership for Africa’s Development, as well as international support for the continent. Courtney Nemroff, the representative for the United States, emphasized that the United States is focused on providing technical assistance and investing directly in women-owned businesses in Africa.

On 12 November 2019, the United States International Development Finance Corporation and the African Development Bank Group (AfDB) signed a memorandum of understanding strengthening their collaboration to support development in Africa. They aim to invest a total of USD2 billion and mobilize an additional USD3 billion from the private sector, while prioritizing investments that empower women in Africa.

On 14 December 2019, the USADF and the Government of Senegal announced a USD20 million partnership. This will be a five-year commitment, with each party contributing up to USD2 million annually.

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annually.\textsuperscript{749} It will provide technical assistance to youth and women entrepreneurs in Senegal, as well as SMEs, by providing low interest loans through banks and microfinance institutions.\textsuperscript{750}

On 20 February 2020, Advisor to the President Ivanka Trump announced a partnership between the US Department of State’s Bureau of Educational and Cultural Affairs and the USADF, which aims to support the Women’s Global Development and Prosperity Initiative (W-GDP) through funding the AWE.\textsuperscript{751} The USADF will provide up to USD10 million in grants to African AWE graduates over the next five years.\textsuperscript{752}

On 12 March 2020, the US International Development Finance Corporation approved USD881 million in funding for global development projects, including those which are “owned by, led by, or empower women across the developing world.”\textsuperscript{753}

The United States partially complied with its commitment to AFAWA including through We-Fi. The United States has demonstrated its efforts in supporting the AFAWA initiative through various forms of investment and funding, as well as through implementing programs supporting women entrepreneurs in Africa such as the AWE. It has thus supported all three AFAWA pillars: finance, technical assistance, and enabling environment. However, the United States has not made sufficient efforts to support AFAWA through We-Fi.

Thus, the United States receives a score of 0.

\textit{Analyst: Rose Zhang}

\section*{European Union: 0}

The European Union has partially complied with its commitment to support the Affirmative Finance Action for Women in Africa (AFAWA) initiative including through the Women Entrepreneurs-Finance Initiative (We-Fi).

On 12 November 2019, the European Investment Bank (EIB) announced a EUR1 billion lending program called SheInvest to help women entrepreneurs on the continent.\textsuperscript{754} The program, which aims to support women in Africa in gaining access to finance, will be informed by the criteria set in

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the 2X Challenge, an EIB-endorsed initiative promoting gender equality in the financial sector. Investment mobilized through the SheInvest program will be allocated toward sustainable infrastructure and climate financing, with a specific focus on how these factors affect women. SheInvest will target gender responsive projects in recognition of women’s role in combating climate change and the ways in which women are disproportionately impacted by the climate emergency.

On 29 November 2019, the European Union and the Common Market for Eastern and Southern Africa (COMESA) announced the signing of a EUR8.8 million Contribution Agreement, which strives to increase private sector participation in sustainable regional and global value chains through improved investment and business climate for the COMESA region. The funds will be used to implement the Regional Enterprise Competitiveness and Access to Markets Program, focusing on agro-processing, horticulture, and leather products.

On 5 December 2019, the EIB proposed its participation in the Alitheia Women Fund for Africa by financing approximately USD20 million to the closed-end private equity fund. The Fund has a target size of USD75 million and invests in women-owned or -led small and medium-sized enterprises (SMEs) in Sub-Saharan Africa as well as businesses that provide goods and services to women in Africa.

On 27 February 2020, the European Commission and the African Union Commission met for the 10th Commission to Commission meeting to discuss future cooperation in many areas, including training and development for women. The proposals discussed stemmed from commitments made at the 5th African Union-European Union Summit in Abidjan. Progress was acknowledged on commitments made on sustainable investment and job creation.

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21 June 2020

113
On 29 February 2020, the European Union announced EUR100 million to support Sudan’s democratic transition.\textsuperscript{765} This will be partially achieved through the EU’s assistance to Sudanese authorities and partners to improve education, training and women’s economic empowerment.\textsuperscript{766}

On 9 March 2020, the European Commission and the High Representative for Foreign Affairs and Security Policy announced the EU’s new strategy with Africa, discussed at the 27 February 10th Commission to Commission meeting.\textsuperscript{767} The proposals include improving “learning, knowledge and skills, research and innovation capacities, particularly for women.”\textsuperscript{768}

On 10 April 2020, the European Union and European Bank for Reconstruction and Development announced a EUR1 billion solidarity package to support women-owned SMEs in Morocco who are existing clients due to COVID-19.\textsuperscript{769} Assistance is in the form of “among other measures, short-term capital, refinancing, trade finance and restructuring support.”\textsuperscript{770}

The European Union partially complied with its commitment to AFAWA by fulfilling the technical and finance pillars through empowering women in the African economy directly through launching financial initiatives such as SheInvest and indirectly, through COMESA, by implementing the RECAMP program or providing financial support amidst the COVID-19 pandemic. The European Union has fulfilled the enabling pillar by working with the African Union and Sudan to empower women. However, the European Union has not taken any actions to specifically support We-Fi.

Thus, the European Union receives a score of 0.

\textit{Analyst: Cecilia Pang}


