

# Gender and Economic Empowerment

## Theme: Towards diversified, inclusive and sustainable economic Growth

Submitted to the Ministry of Gender, Child and Social Welfare

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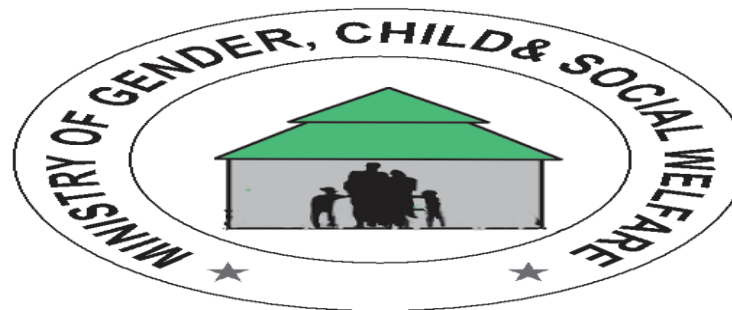
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## 1.0. INTRODUCTION

### 1.1. Problem Statement

The main aim of this paper is to study the condition of women in South Sudan and their part in the economic growth and development. The paper defines key terms

including economic growth, inclusive growth, economic development, Sustainable development and gender. This paper will provide the reasons why gender equality is important for economic development.

## 1.2. What is inclusive growth and sustainable economic growth?

Many of us in this room are probably familiar with the genesis of the concept of inclusive growth: but briefly, the concept marks a departure from earlier development discussions (in the early 1990s) of pro-poor growth where the concern was primarily with the relationship between economic growth and poverty reduction. The concept of Inclusive growth began acquiring currency in development circles somewhere in the mid-1990s (Birdsall, Lustig, Kanbur, Rodrik, Perotti) as people began grappling with the idea that it was not just poverty (UNDP 2015).

In other words, economic growth has not necessarily resulted in “shared prosperity” (this is how the World Bank refers to Inclusive Growth). So, to put it differently, the central concern of inclusive growth is with the issue of distribution (income distribution). Now, I just want to add that the measure of income inequality in most of these discussions was household income inequality.

## 1.3. Economic growth

Define clearly the concept of economic growth and development (Economic growth can simply be defined as a rise in GDP or GDP per capital.



The four main factors of economic growth are land, labor, capital, and entrepreneurship

#### 1.4. Benefits of Economic Growth:



Source: (Todaro and Smith,2009)

#### 1.5. Economic Development

Economic development is not the same as economic growth, then what exactly is it? Economic development is a broad concept encompassing economic growth and other developmental dimensions.

It can be defined as “a multidimensional process involving major changes in social structure, popular attitudes, and national institutions, as well as the acceleration of economic growth, the reduction of inequality, and the eradication of poverty (Todaro and Smith 2009: 16).

#### 1.6. Sustainable Development

*Sustainable Development Goal 8 is to “promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”, according to the United Nations.* South Sudan is a signatory to the 2030 Agenda for Sustainable Development, which was unanimously adopted at the 2015 United Nations General Assembly by Member

States. The 17 Goals and 169 Targets of the Agenda aim at advancing development that safeguards planetary boundaries (SDGs, 2030)

Although all the Goals resonate with South Sudan's national Vision, in 2017 and 2021 a consensus emerged that SDG 16: Peace, Justice and Strong Institutions should be the priority SDG for the country( NDS,2018-2022). Considering our turbulent history, the population have rightly recognized the building of an inclusive and peaceful society, administered by strong institutions, as the foundational development task for our young republic. In the area of social development, there is need to focus on SDG 3: Good Health, SDG 4: Quality Education, SDG 6: Clean Water and Sanitation, SDG 5: Gender Equality, SDG 1: No Poverty and SDG 2: No Hunger.

##### 1.6.1. Priorities on the major thematic areas

##### Economic and social development

- Develop a hierarchy of social safety nets.
- Support education and vocational training.
- Train and support teachers.

- Establish clinics and health centres across the country.
- Ensure quality and safety of the basic package of health and nutrition services.
- Build national, state and local health systems.
- Poverty index and targeted support to reduce poverty.
- Focus on gender and women's issues.
- Create jobs.

### Macroeconomic stability

- Strengthen public financial management.
- Manage natural resources.
- Manage consumption, savings and investment.
- Promote inclusive growth.
- Diversify the economy

### Governance

- Strengthen local governments and devolve powers.
- Support anticorruption institutions.
- Reform the public sector.
- Set up and support national elections bodies.
  - Develop information and communications technology (ICT) and e-governance.
- Promote women's participation in governance.

### Constitution, rule of law, security and peace

- Develop a permanent Constitution.
- Strengthen security institutions and personnel.
- Build more courts to improve access to justice.
  - Focus on implementing the Peace Agreement

### Environment and climate

- Develop policy, institutions and resources for disaster prevention and response in vulnerable communities.
  - Manage the environment.
  - Reduce the carbon footprint.
  - Address climate vulnerability.

#### Infrastructure

- Upgrade and build new public buildings.
- Build and rehabilitate roads.
- Invest in broadband.
- Develop grid and off-grid energy.
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- Develop grid and off-grid energy.

### What is inclusive and sustainable economic growth?

For a society to reach an inclusive and sustainable economic growth, conditions must be created to allow

people to have quality jobs that stimulate the economy while not harming the environment. What is the relation between inclusive growth and sustainable development?

When we talk about sustainable growth, we can refer to the concept of inclusive development, which focuses on social and ecological aspect and its crucial for countries like South Sudan.

### Inclusion and spatial representation:

In the Declaration of the 2030 Agenda for Sustainable Development, South Sudan joined other world leaders in committing to leaving not a single member of our society behind in the eradication of poverty and achieving prosperity. We acknowledge that exclusion and discrimination in development investment violate the basic rights of the affected individuals and communities. They are also drivers of conflict and polarization (R-NDS, 2021-2024). In the implementation of the Revised National Development Strategy( R-NDS ), we will focus, in the first instance, on investing in remote and long-neglected communities. The Aid Coordination Unit in the Ministry of Finance and Planning resourced to develop a geomap of all our counties and Payam to keep track of development investments. Through this platform neglected communities are prioritized and there was need to promote proportionality of development investment across all states, counties and payams.

### 1.7. Economic Diversification

Economic diversification can be defined as the shift toward a more varied structure of domestic production and trade with a view to increasing productivity, creating jobs and providing the base for sustained poverty-reducing growth (Farole and Winkler, 2012)

#### Why is economic diversification important for economic growth?

Economic diversification is a key element of economic development in which a country moves to a more diverse production and trade structure. A lack of economic diversification is often associated with increased vulnerability to external shocks that can undermine prospects for longer-term economic growth

Diversification helps to manage volatility and provide a more stable path for equitable growth and development. Successful diversification is all the more important now in the wake of slowing global growth and the imperative in many developing countries to increase the number and quality of jobs. The need for government action through well designed public investments and effective policy reforms that support a more diversified economy remains centrally important

## 1.8. Gender

Gender refers to the social and cultural differences between men and women, boys and girls, which give them unequal opportunities and life chances (Kabeer, 2003). Gender refers to the characteristics of women, men, girls and boys that are socially constructed. This includes norms, behaviors and roles associated with being a woman, man, girl or boy, as well as relationships with each other.

### What is the relationship between gender and economic development?

Gender equality goes hand-in-hand with macroeconomic and financial stability, can stimulate economic growth, boost private and public sector performance, and reduce income inequality.

### How gender roles affect the economy?

Women and men expect systematically different levels of future inflation. This gender expectations gap can be detrimental for women's economic choices and long-term wealth, because it might reduce the effectiveness of economic policies, induce stress, and affect women's well being

## 1.9. Gender and Economic Empowerment in South Sudan

According to the National Bureau of Statistics (NBS) about 51 percent of the population of South Sudan live below the poverty line and women constitutes 52 percent of the poor<sup>1</sup>. The South Sudan Development Plan (2011-2013) highlighted the high prevalence of female-headed households, which make up a larger proportion of rural and urban poor<sup>2</sup>. While South Sudan's reconstruction and development vision prioritizes the development of the private sector, women's involvement in the sector is very limited. Currently, most women's involvement in the economy is in the informal sector, which is underdeveloped and uncoordinated, and in subsistence agriculture.

The main limiting factors for women's growth in this sector revolve around the very high levels of illiteracy; lack of access to productive assets including land, finance, credit facilities, agricultural inputs and extension services; and low business skills and management capacity, resulting from historical marginalization of women. Even the Land Act, 2009 didn't adequately address issues of land rights for women, in spite of the constitutional provision. However, there are potential opportunities in small and medium agro-businesses, agro-processing and

cottage industries. An effort must be made also to increase women and youth's involvement in non-traditional and mainstream economic sectors.

Among key opportunities will be the revival and strengthening of commercial agricultural production and cooperatives, paying particular attention to opportunities for women and youth as participants through the value chain (CGA, 2012). Economic laws and policies both in the public and private sectors need to take into consideration the differential needs of women and men, especially in mobilization and allocation of resources and development of skills and capacity in business and entrepreneurship, supported by intensive functional literacy programs. Economic empowerment of women in South Sudan also calls for targeted interventions to improve access to productive resources, including land, credit, improved technologies, extension services and inputs, as well as skills training and rural organization.

Gender-based gaps in the economic sector are also reinforced by cultural practices and stereotypes that accord different capacities, roles and division of labor to women and men. While women assumed new responsibilities as heads of families as a result of the prolonged absence of males during the war.

As soon as peace was attained the majority reverted to traditional reproductive, household and community care chores. Recent studies on urbanization in South Sudan have shown that, as young men are increasingly finding it difficult to find means of livelihoods in urban areas, the burden of earning a living is increasingly falling on the women. Training and skills building for employment, especially among young women, will therefore be critical for improving family livelihoods and growing the economy.

## 1. Key Challenges Facing Women Entrepreneurs in South Sudan

South Sudanese women entrepreneurs face, more or less, similar challenges encountered by women entrepreneurs in other developing countries. However, the South Sudanese context has its own bearing on women entrepreneurs in the country.

South Sudanese women entrepreneurs are not exception when it comes to access to finance- in developing countries in general and Africa in particular. Lack of access to finance constitutes the major challenge that faces entrepreneurs- both men and women, especially at the establishment stage of their businesses (Lock and Smith, 2015). Core sources of finance include: commercial banks, Microfinance Institutions such as Savings and Credit Cooperative Societies (SACCOS) Insurance companies, Table Banking, and relatives, just to mention a few. Access to finance in South Sudan is particularly challenging for women entrepreneurs

<sup>1</sup> SSCSE, Household Budget Survey, 2010.

<sup>2</sup> South Sudan Development Plan, 2011.



because the majority of them do not have the required savings in order to attract investment. Alternatively, they are likely to encounter other challenges if they were to resort to commercial banks. Most commercials require provision of collateral as a prerequisite for accessing their loans/credits. Since the majority of South Sudanese do not own assets, especially land, they are likely to be deprived and could not access finance offered by commercial banks. This leaves women entrepreneurs with no other options but to engage in low-risk business activities, which will not enable them to accumulate the required capital or collateral and eventually lowers the growth of their business activities.

Facilitating women entrepreneurs to have unhindered access to finance offered by commercial banks should be the way to go, if women are expected to exit from poverty and contribute to economic growth in South Sudan. This could be done through a variety of approaches such as: innovative initiatives such as the proposed Women Enterprise Development Fund; relaxation of commercial banks' policies associated with conditions such as to provision of collaterals; review of Central Bank's credit policies with the view of requiring commercial banks to designate a certain proportion of their loanable deposits (e.g. 25%<sup>3</sup>) to women-owned enterprises, especially those with the capacity to own and run large scale businesses.

2. *South Sudanese women's efforts to start-up business ventures or manage enterprises are largely hampered by the prevalence of high illiteracy rate among women-* A key feature of South Sudan women entrepreneurs is the prevalence of high rate of illiteracy. Almost 60 percent of the women entrepreneurs interviewed or participated in the Focus Group Discussions have not attended formal schooling or just completed primary

3. *Interference of family members in women's businesses, especially spouses, frustrates and discourages women entrepreneurs to start-up business activities or carry on with existing ones-*

This is largely associated with societal regard of women, especially married ones. Most of the women entrepreneurs that were interviewed expressed their dissatisfaction regarding the way their spouses as well as the relatives of the spouses are treating them.

4. *Perhaps because of high illiteracy rates, the majority of South Sudanese women entrepreneurs start-up business activities with inadequate business knowledge and skills-* more than 50 percent of the women doing one kind of business activity or the other, who were interviewed in Juba, Aweil and Nimule indicated that they have started their business activities before acquiring any

business-related knowledge and/or skills. In most of these cases, interest in business was related to some encounters during childhood. For some of these women entrepreneurs, the motives for starting a business activity were stronger and encouraged them to venture into business before acquiring the minimum knowledge and skills required for starting up business activity. The majority of the women interviewed in three locations were largely stimulated by three factors to start-up their business activities: desire to be self-reliant and independent, to contribute to the fight against poverty and improve the living conditions of their households, and immolate a successful business person within their household or in the neighborhood.

## **2.0. Contextualization of the Proposed Women Enterprise Development Fund**

As part of their quest for improving their economic conditions, women negotiated a very important provision of the R-ARCSS, namely, Article 4, which called for the establishment of an Enterprise Development Fund with section 4.15.1.5 that was devoted for the establishment of Women Enterprise Fund, which would facilitate the provision of subsidized credit for women-based enterprise development and capacity targeting women entrepreneurs.

Despite the fact that women represent 60 percent of the total population in South Sudan, women empowerment has been hindered by factors that are so entrenched in many South Sudanese communities (e.g. engrained patriarchal cultural practices and perceived low status of women).

The provision embodied in Article 4.15.1.5 presents a window of opportunity for women to

- (i) acquire critically needed support to build resilience,
- (ii) (ii) improve the living conditions of their households,
- (iii) (iii) substantially contribute to the fight against poverty, and
- (iv) be part of the drive for accelerating economic growth and development, and hence creation of a stable and democratic South Sudan.

The government of the Republic of South Sudan subsequently gave the mandate for the establishment of the Women Enterprise to the Ministry of Gender, Child and Social Welfare. As a result of the ongoing partnership between the Ministry of Gender, Child and Social Welfare and UN Women – South Sudan Country Office, and the fact that there are no such models and modalities in South Sudan, there is a need to develop modalities for establishing such a Fund – looking at legislation, policies needed to roll it out, engaging the views of women across

the country, especially women entrepreneurs including aspiring young women entrepreneurs, funding and institutional mechanisms. The Ministry of Gender, Child and Social Welfare and UN Women collaborated in the process and developed a Model and modalities that will suit South Sudan's context and work as a successful model for women entrepreneurs in South Sudan. The women Enterprise Development Bill, 2023 was drafted and validated in July and at its final stage of review and will subsequently be submitted to the Ministry of Justice and Constitutional Affairs.

### **2.1. Rationale for establishment of the Women Enterprise Development Fund (WEDF)**

According to the Sudan Housing and Population Census 2008, women constitute more than 50 percent of the population in the country. In addition, 51 percent of the population is considered as poor people, and the women constitute the bulk of poor people in South Sudan. Realizing their important contribution in the quest for fighting poverty, achieving the Sustainable Development Goals (SDGs), and economic growth, women have pioneered numerous income-generating activities, including establishing their own enterprises. Government and its Development Partners supported a number of microfinance initiatives. Nonetheless, by its virtue, access to microfinance is necessary for poverty alleviation at the household level because it partly addresses lack of access to finance by the poor, especially the women. Women entrepreneurs couldn't access finance offered by commercial banks because they don't own the required collaterals (fixed assets). This situation necessitates the establishment of a special Fund that caters for the development of women enterprises. Having such a fund will enable women entrepreneurs to leapfrog and go beyond fighting poverty at the household level and effectively contribute to economic growth in the country.

As part of its development functions and mandate to promote women economic empowerment, as a means to bridging the gender gaps in the private sector, the MGCSW is spearheading the establishment of the WEDF. This is in recognition of the pivotal role of women entrepreneurs in the fight against poverty and attaining economic growth, which are prerequisites for building a prosperous nation. In addition, establishment of the WEDF would reflect the government's (and its DPs) recognition of the significant contributions of the Micro, Small and Medium Enterprises (MSME) sub-sector to the economy

### **2.2. The Mandate/Purpose of the Enterprise Development Fund is to:**

The purpose of the WEDF is to channel low interest funds to women entrepreneurs, which would enable them to have access to affordable and reliable credit through

non-conventional ways that require advancement of collaterals prior to provision of credit facilities. The funds would be channeled to women entrepreneurs according to the scale of their business activities as follows:

- i. Women entrepreneurs running large and medium scale businesses will access low interest rate credit through vetted commercial banks; and
- ii. Women entrepreneurs managing small scale businesses will access low interest rate credits through Financial Institutions, including SACCOs.

Provision of low interest rate credit is envisaged to enable the WEDF to contribute to:

- i. Enhancing access by women entrepreneurs to financial services;
- ii. Increasing productivity and output of women enterprises;
- iii. Increasing employment and creation of wealth; and
- iv. Engendering inclusive growth.

### **2.3. The key objectives of the WEDF are as follows:**

- i. Enhance access to finance by women entrepreneurs through provision of affordable, efficient credit;
- ii. Improve the women entrepreneurs' business knowledge and skills through its training and capacity building window (i.e. Technical Assistance, which could be directly offered by the WEDF in forms of funds earmarked for training and capacity building or delivered by its DPs);
- iii. Facilitate the effective and efficient development of the SACCOs by extending loans and building their institutional capacity, including their staff and clients/members;
- iv. Facilitate the creation of a platform that acts as a springboard for advocating for issues affecting women entrepreneurs with the view of enlightening and linking them to other networks, especially those involved in providing support services; and
- v. Create opportunities for women entrepreneurs to participate in training and trade tours, which will expose them to other women entrepreneurs in other countries and regions. It will also broaden their horizon and make them ambitious and aim at high-value business activities.

### **Recommended funding mechanism/source**

*Government provides the seed-capital:* In this case, the government is envisaged to allocate 1% of the National Budget (or the equivalent of USD100 million) as seed capital or start-up capital for the WEDF during the first three (3) years. This ensures ownership and sustainability of the WEDF, which is the practice in Kenya and other countries. Giving third parties to take the lion share of the seed capital could cause manipulation and

eventually failure to achieve the national goals and plans. Usually, third parties provide funding with implicit (and sometimes explicit) agenda

#### **2.4. Policy Environment for Women Economic Empowerment in South Sudan**

Given such instrumental linkages between gender inequality and growth, what kinds of policies could be pursued to accelerate both gender equality and a more inclusive growth process? In the end, achieving the objectives of gender equality and Inclusive Growth will fundamentally be shaped by policy. The Government has demonstrated its commitment towards women empowerment, which is reflected in key policy instruments

##### **2.4.1. Transitional Constitution of South Sudan, 2011 as amended**

– the goal of achieving gender equality in South Sudan is anchored in the country's Transitional Constitution and guided by a vision of equality as an inalienable right for all women, men and children, and gender equality as a human right. Article 16 of the Transitional Constitution of South Sudan (2011) as amended stipulates that:

“Women shall be accorded full and equal dignity of the person with men. Women shall have the right to equal pay for equal work and other related benefits with men. Women shall have the right to participate equally with men in public life.”

*The Bill of Rights* provides further guarantees for equality and the preservation of human, economic, social and cultural rights. The South Sudan Development Plan (SSDP 2011-2013) recognizes gender equality and the empowerment of women as prerequisites for sustainable peace.

**2.4.2. The Revitalized Agreement on the Resolution of Conflict in the Republic of South Sudan** -. The R-ARCSS (2018) devoted the whole of chapter 4 on – Resources, Economic and Financial management and Article 4.15.1.5 for the establishment of an Enterprise Development Fund. Not only that, but the R-ARCSS singled out Sub-Article 4.15.1.5 to focus on women entrepreneurs, which states “... establish a Women Enterprise Development Fund for provision subsidized credit for women-based enterprise development and capacity building of women entrepreneurs...” (R-ARCSS, 2018)

**2.4.3. National Gender Policy (2013)**– the Ministry of Gender, Child and Social Welfare, as the national machinery mandated to achieve gender equality and social justice spearheaded the process that culminated in

the development of a National Gender Policy. This policy is envisaged to be an integral part of the national quest for building a peaceful, inclusive and prosperous nation. The overall objective of the National Gender Policy (NGP) is to ‘serve as a framework and provide guidelines for mainstreaming principles of gender equality and the empowerment of women in the national development process’ (MGCSW, 2013). Gender and women's economic empowerment, features among the eight priority focus areas targeted by the policy. The policy further recommends adoption of gender-sensitive macroeconomic policies and undertaking specific and targeted interventions for women's economic empowerment so as to redressing the prevailing situation

##### **2.4.4. The National Development Strategy 2018–2021 (NDS)**

is South Sudan's second development blueprint. The Revitalized Agreement on the Resolution of the Conflict in South Sudan (R-ARCSS) mandates the Revitalized Transitional Government of National Unity (R-TGoNU) to review and revise the NDS to align it with the Peace Agreement. The revision extends the NDS to 2024

Goal and objectives of the Revised National Development Strategy(R-NDS). The Revised NDS (R-NDS) reinforces South Sudan's Vision 2040: towards freedom, equality, justice, peace and prosperity for all, which remains the national vision towards which all national development strategies should contribute. In pursuit of that vision, the goal of the Revised National Development Strategy(R-NDS) is to consolidate peace, stabilize the economy and return to sustainable development, by achieving the following core objectives:

- ♣ Establish and/or strengthen institutions for transparent, accountable and inclusive governance;
- ♣ Foster macroeconomic stability and lay foundations for the diversification of the economy; Build critical infrastructure for sustainable development, including roads, energy, public buildings and broadband capability;
- ♣ Increase support to the social sector for human capital development and protect the vulnerable population, to leave no one behind; and
- ♣ Mainstream gender in all development policies and programmes and empower women and youth as drivers of growth and nation-building

**2.4.5. Interim Public Procurement and Disposal Regulations, 2006**- Since 2006 South Sudan didn't enact any law but has been depending on the regulations to guide public procurement and disposal. The primary aim of these regulations is to lay down procedures that would be followed by all procuring entities in processing public contracts (MoFEP, 2006). The Regulations further indicate, “... all eligible tenders are given equal opportunity to provide goods, works and services via public contracts...” (MoFEP, 2006). This indicates that the



Regulations do not differentiate, on the one hand, between national and foreign and male and female bidders, on the other hand. For instance, in Kenya, as a bid to positively discriminate in favor of women, youth and persons with disabilities, the Government requires that 30 percent of public procurement and disposal should be designated to the above categories. This is clearly stipulated in the Preference and Reservation Regulations 2013 for women, youth and persons with disabilities.

#### **2.4.6. The Procurement Act, 2018**

The procurement Act, 2018 was developed in accordance with the provisions of article 55(3)b, 110(n) and 85(1) of the Transitional Constitution of the Republic of South Sudan, 2011 as amended. Section 38: participation of providers and contractors, Article 4 mention preferences and reservations shall apply to:

(i) Persons such as disadvantaged groups, small and medium enterprises

(ii) Women, youth and people with disabilities

The Procurement Act failed to allocate any number of quota for the vulnerable groups in participating as a provider or a contractor.

#### **2.4.7. Regulatory and Institutional Framework for Lending**

**2.4.7.1. The Banking Act, 2012**, regulates lending by commercial banks in the Republic of South Sudan. In addition, the Bank of South Sudan (BSS) provides the required regulatory framework, which guides the establishment and operations of other financial institutions<sup>4</sup> that are involved in the lending business in the Republic of South Sudan. As far as credit and microfinance are concerned, the BSS issued two key policy documents:

**2.4.7.2. Microfinance Deposit-Taking Bill, 2010 and National Microfinance Policy, 2011**. The Bill, if enacted, provides for a framework for the licensing, regulation and supervision of microfinance deposit-taking institutions beside other matters related to their operations. This categorization includes Savings, Credit and Cooperative Societies (SACCOs) that are widely operating in rural areas. However, current SACCOs are treated more cooperative societies rather than deposit-taking and loaning institutions, which explains their registration with formerly Ministry of Agriculture, Forestry, Cooperatives and Rural Development. This dilemma should be resolved after enactment of the Bill, and eventually SACCOs should be recognized and registered by the BSS. The BSS is in a better situation to provide safeguards and bailout in case these institutions encounter any financial difficulties. On the other hand, the National Microfinance

Policy (NAMIPO) is a broad statement of intent that defines the national direction for the microfinance sector in the country. It is aimed at kick starting sustained growth, improving the overall capacity and entrenching *sound practices* into the sector as well as defining roles of key players. As the country starts its sovereign journey, over 98% of its people are financially excluded. The majority of Microfinance Institutions (MFIs) that serve the other few people are very weak and basic in product variety and delivery methodologies. The other stakeholders too will need considerable capacity building to optimally play their roles.

#### **2.4.8. CONCLUSIONS**

The question that poses itself is: will lending through MFIs be commensurate with the quest for poverty elimination and enhancing economic growth? A number of studies have argued that lending to poor people in society, especially women, is essential and significantly contributes to poverty reduction but is insufficient for attaining the goals of economic growth or sustainable development

To sum up, macro-economic policy is neither gender- nor class- nor race-neutral in its effects. To advance the goal of gender equality, macroeconomic policy must be conducted through a gender equity lens, and with much more attention to its distributional effect

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