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# ECONOMIC EMPOWERMENT FOR SUSTAINABLE GROWTH

*CREATING INCLUSIVE ECONOMIES THROUGH ENTREPRENEURSHIP AND  
FAIR TRADE.*

**CREATED BY**

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*Care to Change the World*

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# Economic Empowerment for Sustainable Growth

## Introduction

Economic Empowerment for Sustainable Growth (EESG) is established as a long-horizon programme to build inclusive, resilient market systems by expanding access to capital for small and medium enterprises, professionalising entrepreneurship services, and embedding fair-trade practices across local and regional value chains. In alignment with the SLUC canon, EESG treats enterprise development and responsible trade as public-interest functions carried out through a structured public–private partnership architecture, governed under GSIA compliance and integrated with DESA and DSEP operational platforms.

The policy rationale is clear. Small and medium enterprises constitute the backbone of most economies, representing roughly ninety percent of businesses and more than half of global employment; yet, in developing and emerging markets their growth is persistently constrained by access to finance and frictions in trade logistics and standards. Expanding SME finance and removing trade frictions yields measurable gains in investment, productivity, and opportunity for women and youth, with strong spillovers to local welfare and social equity. EESG therefore incorporates instruments that respond to contemporary evidence: the updated IFC–World Bank MSME Finance Gap shows an unmet formal finance demand of approximately US\$5.7 trillion across 119 EMDEs, with women-owned MSMEs facing an estimated US\$1.9 trillion gap; informal enterprises add further demand that is not captured by conventional credit markets. On the trade side, recent AfCFTA instruments (including the Guided Trade Initiative and Annexes on Trade Facilitation, Customs Cooperation and Transit) are progressively enabling commercially meaningful intra-African trade, which EESG operationalises through corridor-level facilitation and compliance support for SMEs. Responsible trade is further anchored in internationally recognised fair-trade standards and principles—covering decent work, fair pricing, transparent governance, and environmental safeguards—that align with inclusive development outcomes. Gender equity is embedded through recognised continental initiatives such as AfDB’s AFAWA, which targets the women-SME finance gap (estimated in current AfDB materials between US\$42 and US\$49 billion) via risk-sharing facilities, technical assistance, and enabling-environment reforms.

## Strategic Objectives

EESG sets out strategic objectives that translate social-equity aims into practical market instruments. Each objective is aligned with DESA (institutional and policy enablement) and DSEP (operational chassis for diagnostics, technology, and skills) to ensure interoperability and sustained delivery.

Objective	Description	Primary Instruments	Indicative Outputs and KPIs
Expand equitable access to finance for SMEs, with priority for women and youth	Address credit constraints through blended finance, guarantee facilities, and digital financial inclusion	Credit guarantees, first-loss tranches, revolving funds, interoperable digital payments	Finance mobilised; number of bankable SMEs; portfolio quality; gender/youth disbursement shares



Objective	Description	Primary Instruments	Indicative Outputs and KPIs
Build entrepreneurial ecosystems and services	Professionalise incubation, mentorship, and market intelligence; strengthen business-development services	Incubators and acceleration hubs; open training academies; market analytics	Enterprise survival rates; revenue and productivity growth; certification/adoption rates for quality standards
Promote fair and inclusive trade	Reduce non-tariff barriers, align standards, and facilitate corridor logistics under AfCFTA	NTB reporting and resolution; single-window and risk-based inspection; standards harmonisation	Clearance time reductions; compliance rates; intra-regional trade volumes; SME participation in value chains
Strengthen local market systems and public-private coordination	Institutionalise national trade facilitation committees and SME councils; ensure data transparency	NTFCs under AfCFTA/WTO TFA; open dashboards; periodic peer reviews	Regularly published scorecards; integrity metrics; public satisfaction indices in SME service delivery
Embed gender and youth equity	Mainstream inclusive finance, procurement, and leadership pathways	AFAWA-aligned risk sharing; inclusive procurement; targeted leadership programmes	Participation and pay-gap reductions; leadership representation; inclusive procurement volumes

## Implementation Framework

EESG is implemented in sequenced phases, each anchored in DSEP methods and DESA policy integration to ensure lawful mandates, technical integrity, and stakeholder legitimacy.

**Phase I – Diagnostics and Market Design.** National and regional baselines are established covering SME finance constraints, digital payments readiness, and trade-facilitation gaps. The work interfaces with the AfCFTA trade-facilitation architecture (including Annex 4 and related customs/transit annexes) and operationalises NTFC mandates alongside NTB reporting channels.

**Phase II – Instruments and Enablers.** Financial instruments (credit guarantees, blended-finance windows, and payment-interoperability projects) are deployed with donor/DFI partners in line with OECD and DFI guidance on blended concessional finance. Technical assistance is provided to financial institutions and SMEs, including women- and youth-led firms through established platforms such as AFAWA and ITC SheTrades.

**Phase III – Trade Facilitation and Standards Alignment.** Corridor committees implement single-window processes, risk-based inspections, and standards harmonisation to reduce clearance times and compliance costs; NTMs are addressed through regulatory convergence and transparency instruments, drawing on UNCTAD methodologies.



Phase IV – Consolidation and Scale. Governance reviews and independent audits feed adjustments; national and regional dashboards publish performance metrics; cross-REC knowledge exchange is institutionalised. The programme maintains alignment with AfDB’s “Integrate Africa” and “Industrialize Africa” priorities to compound returns through regional integration and enterprise formalisation.

Phase	Core Deliverables	Timeframe	Compliance Anchor
I	Baselines, legal compacts, NTFC and NTB platform activation	6–9 months	AfCFTA Annex 4; WTO TFA Article 23.2
II	Finance instruments, TA pipelines, digital payments rollout	9–18 months	OECD/DFI blended-finance guidance; AFAWA protocols
III	Single windows, standards alignment, corridor governance	12–24 months	UNCTAD NTMs frameworks; AfCFTA GTI practices
IV	Audits, dashboards, scale-out to additional corridors/markets	Continuous	REC scorecards; public reporting standards

## Institutional Structure and Governance

The governance architecture of EESG is designed to ensure lawful mandates, transparent decision-making, and multi-stakeholder accountability. At the regional level, the programme is anchored within Regional Economic Community (REC) Economic Councils, which provide policy harmonisation and oversight consistent with continental frameworks such as the AfCFTA and Agenda for Social Equity 2074. These councils act as the primary custodians of trade facilitation and SME development standards, ensuring that national implementation aligns with regional integration objectives.

At the national level, Implementation Units are constituted under the authority of Ministries of Finance, Trade, and Industry, operating pursuant to statutory instruments and inter-ministerial compacts. These units are responsible for executing programme components, including microfinance schemes, incubation services, and fair-trade certification pathways. Governance protocols mandate the inclusion of private sector representatives, civil society organisations, and accredited financial institutions within advisory boards to guarantee participatory decision-making and safeguard against regulatory capture.

Compliance and integrity are reinforced through independent audit committees and public reporting obligations, with performance scorecards published annually. Dispute resolution mechanisms are embedded within REC-level structures, supported by AfCFTA’s Non-Tariff Barrier (NTB) reporting system and national grievance redress platforms. This layered governance model ensures that EESG operates under a unified compliance regime, reducing fragmentation and reinforcing trust among stakeholders.

## Financial and Resource Model

The financial architecture of EESG adopts a blended finance approach, combining public allocations, development finance instruments, and private capital to de-risk SME lending and expand access to affordable credit. This model is structured around three principal components:

1. **Risk-Sharing Facilities:** Portfolio guarantees and first-loss tranches are deployed to incentivise commercial banks and microfinance institutions to extend credit to SMEs, with dedicated windows for women- and youth-led enterprises. These facilities are aligned with international best practices on blended concessional finance and gender-responsive investment frameworks.
2. **Revolving Credit Lines and Impact Investment:** Revolving facilities are established to provide replenishable liquidity for bankable SMEs, linked to performance covenants and transparent eligibility criteria. Impact investors are engaged through structured vehicles that prioritise social equity outcomes alongside financial returns.
3. **Public–Private Partnerships (PPPs) and Development Funds:** PPPs are utilised for the establishment of business incubators, trade facilitation infrastructure, and digital payment systems. Development funds sourced from DFIs, donor agencies, and sovereign allocations provide catalytic capital for capacity-building and technology enablement.

Revenue sustainability is reinforced through service fees for incubation and certification, cost recovery from trade facilitation services, and performance-based budgeting integrated into national expenditure frameworks. All financial flows are subject to independent audits, GSIA compliance protocols, and open-data reporting standards, ensuring fiduciary integrity and public confidence.

#### Monitoring, Evaluation, and Compliance

The Monitoring, Evaluation, and Compliance (MEC) framework for EESG is established as a legally binding instrument to ensure transparency, accountability, and continuous performance improvement. It operates under the governance protocols of the Global Social Impact Alliance (GSIA) and aligns with continental standards under Agenda for Social Equity 2074.

Monitoring is structured around Key Performance Indicators (KPIs) that measure financial inclusion, SME growth, job creation, and gender equity in business participation. These indicators include, but are not limited to:

- Volume and value of SME financing disbursed under programme facilities;
- Number of enterprises incubated and their survival rates after two years;
- Employment generation disaggregated by gender and age;
- Uptake of fair-trade certification and compliance with ethical trade standards.

Evaluation is conducted through annual scorecards and quinquennial independent audits, ensuring that programme outcomes are objectively verified and benchmarked against regional and global best practices. Compliance obligations require all implementing entities to maintain open-data dashboards, publish financial statements, and adhere to GSIA's procurement and integrity protocols. Non-compliance triggers corrective measures, including suspension of disbursements and mandatory governance reviews.

The MEC framework also integrates digital monitoring tools under the DESA and DSEP platforms, enabling real-time tracking of financial flows, trade facilitation metrics, and SME performance. This interoperability ensures that data integrity is preserved and that stakeholders—including governments, private sector actors, and civil society—have access to transparent and verifiable information.

## Risk Management and Sustainability Strategy

EESG adopts a comprehensive risk management architecture designed to identify, mitigate, and monitor risks across financial, operational, regulatory, and social dimensions. The strategy is codified within programme governance instruments and enforced through GSIA compliance mechanisms.

**Financial Risk** is mitigated through portfolio diversification, risk-sharing facilities, and prudent underwriting standards. Dedicated guarantee windows for women- and youth-led enterprises reduce exposure to systemic bias and enhance credit resilience.

**Operational Risk** is addressed through phased implementation, capacity-building for financial institutions, and embedded technical assistance for SMEs. Digital platforms under DSEP provide redundancy and continuity safeguards, ensuring uninterrupted service delivery.

**Regulatory and Governance Risk** is managed through harmonisation of trade and finance regulations at REC level, supported by legal reform protocols under DESA. Dispute resolution mechanisms and NTB reporting systems provide structured channels for addressing compliance breaches and market distortions.

**Social and Inclusion Risk**—including gender inequity and exclusion of marginalised groups—is mitigated through affirmative finance actions, inclusive procurement policies, and leadership development programmes embedded within the institutional framework.

Sustainability is reinforced through three pillars:

1. **Institutionalisation:** Embedding programme functions within national and regional policy frameworks to ensure continuity beyond political cycles.
2. **Capacity Development:** Establishing accredited training and mentorship systems to build long-term entrepreneurial ecosystems.
3. **Financial Durability:** Maintaining revolving credit facilities and performance-based budgeting to secure recurrent funding streams.

Environmental sustainability is also integrated through promotion of green business practices and climate-resilient trade infrastructure, consistent with Agenda 2063 and Agenda 2074 commitments.

## Annex – Comparative Framework and Integration Table

The Annex provides a structured comparison of EESG’s functional components against the DESA and DSEP integration mandates, ensuring interoperability and compliance across institutional layers. This comparative framework is essential for harmonising programme delivery with the broader SLUC portfolio and safeguarding alignment with continental and global standards.

EESG Functional Area	DESA Integration	DSEP Integration	Compliance Notes
SME Finance Enablement	DPFIP (Public Finance & Procurement Integrity) and DMAP (Market Activation)	Baseline diagnostics; guarantee design; digital payment enablement	Anchored in integrity protocols and transparent procurement standards



EESG Functional Area	DESA Integration	DSEP Integration	Compliance Notes
Entrepreneurship Services	DIHAP (Innovation Hubs & Acceleration) and DTNET (TVET & Workforce Development)	Accredited training; incubation pathways; skills transfer	Ensures enterprise survival and productivity benchmarks
Fair-Trade and Market Access	DLRP (Legal Reform & Policy Harmonisation) and DGMP (Governance Modernisation)	Standards gap analysis; single-window facilitation	Aligns with WTO and Fairtrade International certification systems
Trade Facilitation and NTB Resolution	DBIP (Broadband & Infrastructure) and DSIP (Security & Integrity)	e-Customs enablement; NTB tracking; corridor governance	Compliance with AfCFTA Annex 4 and WTO TFA obligations
Gender and Youth Equity	DGEI (Gender Equity & Inclusion)	Targeted finance and leadership pipelines	Integration with AFAWA and inclusive procurement frameworks

This table demonstrates that EESG is not an isolated intervention but a fully integrated component of the SLUC ecosystem, leveraging DESA's policy instruments and DSEP's operational chassis to deliver measurable social equity outcomes.

## Alignment with Agenda for Social Equity 2074

EESG is explicitly aligned with the long-horizon objectives of Agenda for Social Equity 2074, which frames social equity as a structural condition for sustainable development across continents. This alignment ensures that the programme functions as a catalytic instrument within a fifty-year trajectory of inclusive growth, institutional integrity, and intergenerational equity.

The programme operationalises Agenda 2074 by embedding principles of transparency, gender and youth inclusion, and climate-conscious planning into every phase of implementation. By expanding access to finance, institutionalising fair-trade practices, and strengthening entrepreneurial ecosystems, EESG advances the Agenda's core pillars:

- **Dignity and Opportunity:** Providing equitable access to capital and markets for marginalised groups;
- **Institutional Integrity:** Reinforcing governance through GSIA compliance and open-data protocols;
- **Resilience and Sustainability:** Promoting climate-smart trade infrastructure and green business practices;
- **Intergenerational Equity:** Creating durable pathways for youth and women to participate in economic leadership.



Through these measures, EESG contributes directly to the continental vision articulated in Agenda 2063 and its successor framework, ensuring coherence between short-term deliverables and long-term social equity imperatives.

## Governance and Compliance under GSIA

The governance and compliance architecture of EESG is reinforced by its integration with the Global Social Impact Alliance (GSIA) framework, which provides a neutral, multi-stakeholder platform for oversight and accountability. GSIA's mandate to harmonise standards across regional economic communities ensures that the programme adheres to globally recognised principles of integrity, performance, and social responsibility.

Under this framework, Regional Economic Community (REC) Councils serve as the primary governance bodies, supported by National Implementation Units (NIUs) operating under statutory instruments and inter-ministerial compacts. GSIA compliance protocols mandate the adoption of transparent procurement procedures, conflict-of-interest safeguards, and independent audit trails. All financial flows, trade facilitation measures, and SME support services are subject to open-data reporting obligations, ensuring public access to programme performance metrics.

Compliance is further strengthened through periodic peer reviews, conducted at REC level, and cross-regional exchange panels, which benchmark governance practices against international standards. Dispute resolution mechanisms are codified within GSIA's compliance charter, providing structured channels for addressing grievances and ensuring that corrective measures are implemented promptly. This governance ecosystem creates a unified compliance regime that reduces fragmentation, reinforces trust among stakeholders, and institutionalises accountability across all programme phases.

## Alignment with DESA

EESG is fully integrated into the DESA (Digitalisation, Education, and Social Agency) portfolio, leveraging its policy instruments and institutional frameworks to ensure coherence and interoperability. Within DESA, EESG draws on multiple sub-programmes:

- **DPFIP (Public Finance & Procurement Integrity):** Establishes transparent financial governance and procurement standards for SME financing instruments.
- **DMAPI (Market Activation):** Facilitates structured market entry for SMEs through harmonised trade policies and fair-trade certification pathways.
- **DIHAP (Innovation Hubs & Acceleration)** and **DTVET (TVET & Workforce Development):** Provide incubation services, mentorship programmes, and accredited training to strengthen entrepreneurial ecosystems.
- **DLRP (Legal Reform & Policy Harmonisation):** Supports regulatory convergence for trade facilitation and SME formalisation, ensuring compliance with AfCFTA and WTO frameworks.
- **DGEI (Gender Equity & Inclusion):** Embeds gender-responsive finance and leadership development into programme design, aligning with continental initiatives such as AFAWA.
- **DBIP (Broadband & Infrastructure):** Enables digital financial inclusion through interoperable payment systems and e-customs platforms.

By aligning with DESA, EESG benefits from a robust institutional backbone that combines policy harmonisation, technology enablement, and capacity-building. This integration ensures that programme interventions are not only operationally sound but also legally anchored and strategically coherent within the broader SLUC mandate.

## Alignment with DSEP

The Digitalisation and Social Empowering Programme (DSEP) serves as the operational backbone for EESG, ensuring that all interventions are evidence-based, technology-enabled, and skill-driven. This alignment guarantees interoperability across the SLUC portfolio and embeds resilience into programme delivery.

Under DSEP, EESG benefits from baseline diagnostics that map SME finance gaps, trade facilitation bottlenecks, and digital inclusion deficits. These diagnostics inform the design of microfinance instruments, incubation services, and fair-trade certification pathways, ensuring that interventions are targeted and data-driven.

Technology enablement is central to this alignment. DSEP provides digital financial platforms, interoperable payment systems, and e-customs solutions that reduce transaction costs and enhance transparency. These tools are complemented by open-data dashboards, which allow stakeholders to monitor programme performance in real time.

Skill development is institutionalised through accredited training modules for entrepreneurs, financial institutions, and trade facilitation agencies. These modules are delivered via blended learning systems, ensuring scalability and accessibility across diverse geographies. By embedding these operational pillars, DSEP transforms EESG from a policy initiative into a fully functional, technology-integrated programme capable of sustaining impact over decades.

## Final Word

Economic Empowerment for Sustainable Growth (EESG) is conceived as a cornerstone of inclusive development within the SLUC framework. By combining financial inclusion, entrepreneurial capacity-building, and fair-trade facilitation under a unified governance and compliance regime, EESG addresses structural barriers to equitable growth while reinforcing institutional integrity.

Its integration with **GSIA** ensures transparency and accountability; its alignment with DESA provides a robust policy and institutional foundation; and its operationalisation through DSEP guarantees technological interoperability and skill transfer. These linkages position EESG not as an isolated intervention but as a catalytic instrument within a fifty-year trajectory defined by Agenda for Social Equity 2074.

Through this programme, local markets will be strengthened, marginalised groups empowered, and regional economies interconnected under lawful, standards-based frameworks. EESG thus stands as a testament to the principle that economic empowerment, when anchored in governance, technology, and social equity, is not merely a development goal—it is a legal and moral imperative for sustainable prosperity.