

U20 2025 Contribution

Title: Advancing Gender-Inclusive Economic Opportunities in South Africa’s Property Sector

Submitted by: WECONA Property Sector, supported by RB Property Group

Introduction

This submission draws on the *WECONA Property Sector Desktop Study (Phase 1)*, a research-driven initiative aligned with the **National Strategic Plan on Gender-Based Violence and Femicide (NSP-GBVF)**, specifically Pillar 5: Economic Power. The property sector in South Africa, valued at over **R9.3 trillion**, remains one of the most male-dominated industries, with women—especially Black women—severely underrepresented in leadership, ownership, and procurement opportunities.

This contribution provides **evidence-based insights and policy recommendations** that align directly with the U20 2025 priorities of:

- **Economic Opportunities and Financing**
- **Social Inclusion and Equity**
- **Digital Transformation and Innovation**
- **Climate Action and Urban Resilience**

The findings highlight how advancing women’s economic participation in urban property ecosystems can lead to more inclusive growth, reduce gender-based violence, and improve social outcomes in cities across the Global South.

1. Economic Opportunities and Financing

Despite legislative targets—such as the 40% procurement allocation to women-owned businesses—**actual procurement remains under 10%**. The research identifies persistent barriers including:

- Stringent access to finance criteria
- Lack of gender-responsive lending instruments
- Weak enforcement of policy targets in both public and private sectors

Recommendations:

- **Establish a Women’s Property Fund:** A blended finance mechanism involving the Banking Association of South Africa, DFIs, and municipalities to provide low-interest loans, guarantees, and grants to women in property development, construction, and green building.
- **Enforce procurement targets:** Introduce accountability measures across municipalities and state-owned entities to ensure compliance with gender procurement thresholds.
- **Public-private incentives:** Offer tax breaks and scoring bonuses on B-BBEE scorecards for companies exceeding women-in-procurement benchmarks.

These interventions will enable cities to unlock value in untapped talent, stimulate inclusive entrepreneurship, and meet fiscal justice objectives.

2. Social Inclusion and Equity

The WECONA study reveals that **systemic exclusion of women from the property sector** reinforces economic vulnerability, deepens inequality, and increases exposure to gender-based violence and femicide (GBV-F). Women make up 51% of the population but hold a disproportionately small share of economic assets in the urban property landscape.

Recommendations:

- **Mainstream gender across urban property planning and development:** Municipal integrated development plans (IDPs) should embed gender-disaggregated data and inclusion metrics.
- **Targeted training and mentorship:** Expand partnerships with SETAs, universities, and real estate firms to scale up industry-specific skills development for women.
- **Support for informal and community-based women enterprises:** Many women participate in informal housing, land use, and construction markets. Programs should be tailored to formalize and integrate these actors through localised support.

The study also draws links between economic exclusion and vulnerability to GBV-F, underlining how economic inclusion is a public safety strategy and not just a development goal.

3. Climate Action and Urban Resilience

Though not a core focus of the study, the findings intersect with urban resilience by recommending **inclusive urban planning** that promotes sustainable, affordable housing and public infrastructure developed by women-led businesses.

Recommendations:

- **Support women-led green building initiatives:** Promote access to climate-smart building technologies and sustainability certifications for women-owned developers.
- **Integrate women in climate-resilient housing policy design:** Their lived experiences can enhance responsiveness to climate risks in informal settlements and peri-urban areas.
- **Leverage the property sector for just energy transitions:** Ensure that women entrepreneurs are included in municipal retrofitting and green infrastructure investment pipelines.

These measures enable cities to deliver on climate goals while ensuring that women are not excluded from the green economy.

4. Digital Transformation and Innovation

The study identifies a digital divide that limits women's access to land information systems, real estate data, digital skills, and tech-enabled business models.

Recommendations:

- **Digital skills training:** Launch city-supported training initiatives to improve digital literacy for women in the property ecosystem (e.g., GIS, CRM tools, construction tech).
- **Data transparency tools:** Develop and publicly share gender-disaggregated data dashboards to track procurement spend, ownership, and employment trends in the sector.
- **Support women-led proptech start-ups:** Create municipal innovation hubs that prioritise support to women-led start-ups in real estate, smart buildings, and land use technologies.

Digital innovation is a key enabler of inclusive participation and must be proactively shaped to avoid reinforcing existing inequalities.

Conclusion

This contribution from the **WECONA Property Sector Study** affirms that cities have a transformative opportunity to **reshape urban economies by unlocking the full economic potential of women** in the property sector. The study's policy recommendations are practical, scalable, and backed by multi-stakeholder engagement involving government departments, banks, academia, civil society, and industry associations.

As cities prepare for the **U20 Summit**, we call on city leaders to:

- Champion **gender-inclusive procurement and finance**
- Drive **accountable transformation in urban infrastructure delivery**
- Embed **equity in climate and digital transitions**

Women must not remain spectators in the urban economy—they are critical to designing, building, owning, and sustaining the cities of the future.

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