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**Women's Entrepreneurship Development – A powerful route to  
Women's Economic Empowerment**

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\* The views expressed in this paper are those of the authors and do not necessarily represent those of the United Nations.

## *Introduction and context*

“Fewer women run big companies than men named John.”<sup>1</sup>

Bill Gates (Microsoft), Steve Jobs (Apple), Richard Branson (Virgin), Mark Zuckerberg (Facebook) all had started their businesses by age of 22.  
Anita Roddick founded Body Shop at the age of 34.<sup>2</sup>

In terms of the economic empowerment of women, this information highlights the prevalence of inequalities between women and men in the world of big business and entrepreneurship.

So what has been happening, what is going on, and what can be done to improve this situation?

Increasingly it is recognised that promoting gender equality and women’s empowerment are both the “right thing” and the “smart thing”. Therefore, it is important to get beyond well-intentioned statements to carry out practical actions that can make tangible contributions towards the economic empowerment of women. For a woman to start up and run her own business, this can be an important way for her to have greater control over her economic destiny. Women in rural communities, women as market traders, women with disabilities can all improve their economic wellbeing by running their own small business in a profitable way.

Women experience significant gender-based barriers and problems when it comes to starting and growing their own enterprises, both in terms of social and cultural issues (e.g. lack of support from family and male relatives; lack of awareness and confidence on business matters; poor entrepreneurial mind-set; limited opportunities for networking with other entrepreneurs, etc.), as well as perceived and actual barriers in relation to the business enabling environment (BEE), such as costly and time-consuming regulations; not being taken seriously by bankers and officials; “gender neutral” policies which effectively ignore or exclude women, etc. Therefore it is important that women who seek to run their own businesses should have the right to create their own “decent work environment” and not experience gender-based discrimination or bias in accessing finance and business assets, and taking advantage of market opportunities.

There is no globally agreed definition of entrepreneur or entrepreneurship, and increasingly “entrepreneurial” is a word that can be applied to non-business activities (e.g. innovative problem solving in the public sector, etc.). However, as the focus of this paper is “women’s entrepreneurship”, the following definitions from a recent OECD paper can guide our approach.<sup>3</sup>

**Entrepreneurs** are those persons (business owners) who seek to generate value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets.

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<sup>1</sup> See Ceri Parker’s article, “15 women changing the world in 2015”, for World Economic Forum - <https://www.weforum.org/agenda/2015/03/15-women-changing-the-world-in-2015/>

<sup>2</sup> It was not easy to identify young women entrepreneurs who have become household names.

<sup>3</sup> Ahmad, Nadim and R.G. Seymour (undated). Defining entrepreneurial activity (OECD) <http://www.oecd.org/std/business-stats/39651330.pdf>

Entrepreneurial activity is the enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets *and through innovative problem solving*<sup>4</sup>.

Entrepreneurship is the phenomenon associated with entrepreneurial activity.

Women's Entrepreneurship Development is about women creating jobs and enterprises and generating decent incomes for themselves, their families and others. Women can also work together in an entrepreneurial manner within self-help groups and cooperatives in carrying out their business activities. Just as in all aspects of the labour market and in the enabling business environment, women are greatly disadvantaged in comparison to men.<sup>5</sup> It is essential that these gender-based inequalities are systematically addressed.

### ***Who has been doing what?***

Over the past 10-15 years, there has been an increasing number of development partners and private sector foundations engaging in supporting women's entrepreneurship development. Below is a summary of some of these support organizations<sup>6</sup> and brief reference to a range of practical tools and approaches.

In 2000, the International Labour Organization (ILO) created a global initiative on Women's Entrepreneurship Development and Gender Equality (ILO-WEDGE).<sup>7</sup> It was a means of promoting gender equality and decent work for women who wanted to start and grow their own businesses, and for women in the informal economy who wanted to get out of poverty and move away from precarious and vulnerable work situations. For Women's Entrepreneurship Development (WED) to be effective, it should be implemented and set in the context of Gender Equality (GE) – hence the name given to the original ILO programme: WED plus GE = WEDGE.

At one stage in the mid-2000s, the ILO was the lead international agency promoting women's entrepreneurship, as evidenced by its top ranking in Google search engines. The ILO worked closely with its social partners in employers' and workers' organizations to promote WED. Regional events were held to promote WED through national employers' organization in Asia (Bangkok, 2002) and Africa (Lusaka, 2006). Such activities served to strengthen women entrepreneurs' representation and voice by linking them to mainstream employers' organizations at the country level. The ILO in partnership with employers' organizations and the International Organization of Employers (IOE) continues to promote women's entrepreneurship and economic empowerment globally (ILO, 2016).

In addition, the ILO with workers' organizations in Ethiopia and Zambia, WED was promoted for laid-off women workers to help them create their own employment opportunities. These initiatives related to the

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<sup>4</sup> Text added by author.

<sup>5</sup> It is beyond the scope of this paper to detail the range of inequalities and discrimination faced by women in starting and growing their enterprises. See for example Richardson P., Howarth R., and Finnegan G. (2005). The challenges of growing small businesses: Insights from women entrepreneurs in Africa. ILO. - [http://www.ilo.org/empent/Publications/WCMS\\_111395/lang--en/index.htm](http://www.ilo.org/empent/Publications/WCMS_111395/lang--en/index.htm)

<sup>6</sup> This is not intended as a comprehensive summary but rather to illustrate the types of support available.

<sup>7</sup> I created and managed this initiative from 2000 to 2006.

ILO's mission of promoting Decent Work for women and men, which prioritizes gender equality and women's empowerment.

Through its WEDGE activities the ILO partnered extensively: with the OECD on its global Women's Entrepreneurship conferences in Paris (2000) and Istanbul (2003), and with the African Development Bank (AfDB) in several African countries. In addition, the ILO established a partnership with Irish Aid through which Ireland provided financial support for WED activities in several countries in Africa.

The AfDB, World Bank and International Finance Corporation, the Commonwealth, United Nations Industrial Development Organization (UNIDO) and UK-Aid are among the agencies that actively support women's entrepreneurship development and economic empowerment.

The **AfDB** has had African Women in Business (AWIB)<sup>8</sup> as a priority initiative and, in partnership with the ILO and based on original work from Atlantic Canada, it gave considerable emphasis to supporting Growth-oriented Women Entrepreneurs (GOWE) in several countries in Africa (e.g. Ethiopia, Kenya, Tanzania, Uganda).<sup>9</sup>

In partnership with the **Commonwealth**, ILO developed a set of WED Gender Briefs around key economic and trade issues. Subsequently, as part of its continuing mission to promote gender equality and women's empowerment, at its 10<sup>th</sup> Women Affairs Ministers' Meeting (10-WAMM) in Dhaka, Bangladesh, the Commonwealth explored various approaches to GOWE (Finnegan 2013). In 2015 it emphasized approaches for improving women's financial inclusion (Commonwealth, 2015).<sup>10</sup>

As the UN's specialized agency dealing with industrial development, **United Nations Industrial Development Organization (UNIDO)** gives considerable attention to gender equality and women's empowerment, particularly in the context of its Inclusive and Sustainable Industrial Development (ISID) approach.<sup>11</sup> For women entrepreneurs to be able to grow and break into global markets, they require access to state-of-the-art knowledge and skills on industrial development, technology and productivity services, and UNIDO has produced various useful Guides to Gender Mainstreaming in key industrial and business sectors.<sup>12</sup>

The **World Bank Group** (World Bank International Finance Corporation – IFC, among others) has taken the lead in a number of key areas aimed at strengthening women's economic empowerment, women-owned businesses and women's greater engagement in the private sector. The World Bank produces its

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<sup>8</sup> See <http://www.afdb.org/en/topics-and-sectors/initiatives-partnerships/african-women-in-business-initiative/>

<sup>9</sup> As one example, see the ILO/AfDB report on Uganda -

[http://www.afdb.org/fileadmin/uploads/afdb/Documents/Policy-Documents/GOWE\\_Uganda.pdf](http://www.afdb.org/fileadmin/uploads/afdb/Documents/Policy-Documents/GOWE_Uganda.pdf)

<sup>10</sup> See

<http://thecommonwealth.org/sites/default/files/inline/Women's%20Financial%20Inclusion%20Discussion%20Paper%20FINAL.pdf>

<sup>11</sup> See - [https://www.unido.org/fileadmin/user\\_media\\_upgrade/Who\\_we\\_are/Structure/Director-General/ISID\\_Brochure\\_web\\_singlesided\\_12\\_03.pdf](https://www.unido.org/fileadmin/user_media_upgrade/Who_we_are/Structure/Director-General/ISID_Brochure_web_singlesided_12_03.pdf)

<sup>12</sup> UNIDO Guide on Gender Mainstreaming: Agribusiness Development Projects -

[https://www.unido.org/fileadmin/user\\_media\\_upgrade/What\\_we\\_do/Topics/Women\\_and\\_Youth/Guide\\_on\\_Gender\\_Mainstreaming\\_Agribusiness\\_Development\\_Projects.pdf](https://www.unido.org/fileadmin/user_media_upgrade/What_we_do/Topics/Women_and_Youth/Guide_on_Gender_Mainstreaming_Agribusiness_Development_Projects.pdf) as well as a Guide in Gender Mainstreaming: Business, Investment and Technology Services for Private Sector Development -

[https://www.unido.org/fileadmin/user\\_media\\_upgrade/What\\_we\\_do/Topics/Women\\_and\\_Youth/Guide\\_on\\_Gender\\_Mainstreaming\\_Business\\_Investment\\_and\\_Technology\\_Services\\_for\\_Private\\_Sector\\_Development.pdf](https://www.unido.org/fileadmin/user_media_upgrade/What_we_do/Topics/Women_and_Youth/Guide_on_Gender_Mainstreaming_Business_Investment_and_Technology_Services_for_Private_Sector_Development.pdf)

biennial Women, Business and the Law (WBL) reports which systemically document the legal, regulatory and traditional barriers that restrict women as workers and as entrepreneurs. This initiative started in 2010 and has grown into a major World Bank programme (or “product”).<sup>13</sup>

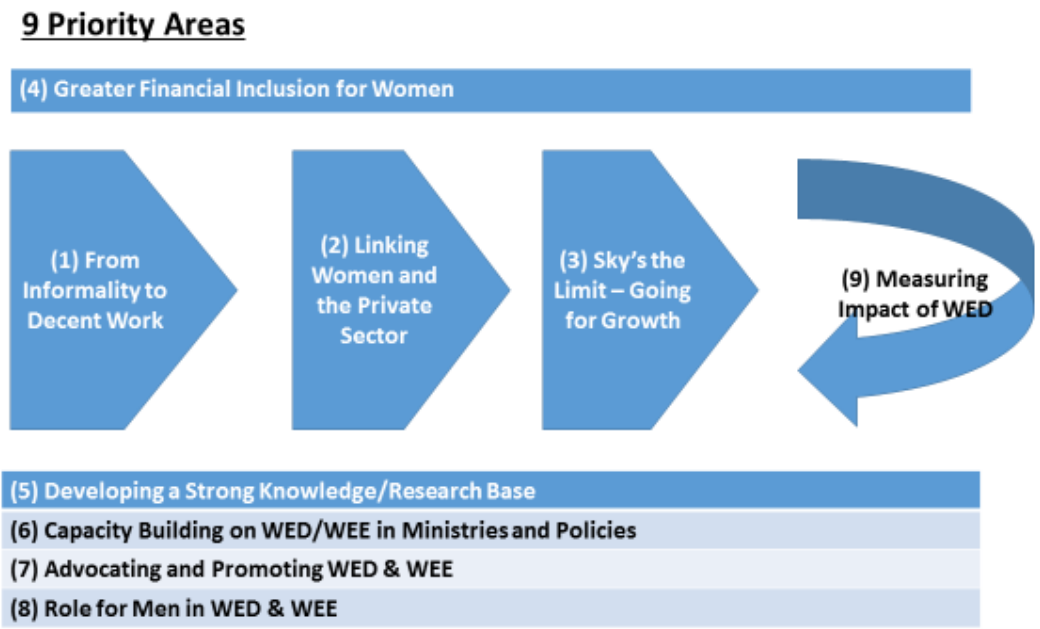
A series of country assessments were undertaken in the 2000s to examine the links between Gender and Economic Growth.<sup>14</sup> IFC has produced a Guide on Investing in Women’s Employment – Good for Business, Good for Development (IFC, 2013).<sup>15</sup>

More recently in Mozambique, **Department for International Development (UK-DFID)** has launched *Ligada*, a programme on Female Economic Empowerment (FEE) for women and adolescent girls, as well as its “Leave No Girl Behind” (LNGB) initiative (also covering Ghana, Kenya and Uganda) within its wider Girls’ Education Challenge (GEC) programme.<sup>16</sup>

***Moving forward the WED agenda***

If women are to be able to launch and grow their own enterprises, and unleash their full entrepreneurial potential, it is essential that they operate in a context or ecosystem that encourages and nourishes their entrepreneurial endeavours free from discrimination and inequality. Below are a set of nine priority areas aimed at strengthening the WED ecosystem, and providing more and better opportunities for women to create their own decent work situations and achieve decent incomes.

***Nine priority areas to strengthen the ecosystem for women entrepreneurs and WED***



<sup>13</sup> <http://wbl.worldbank.org/reports>

<sup>14</sup> See World Bank (2005) as elaborated on below.

<sup>15</sup> <http://www.ifc.org/wps/wcm/connect/5f6e5580416bb016bfb1bf9e78015671/InvestinginWomensEmployment.pdf?MOD=AJPERES>

<sup>16</sup> [Girlseducationchallenge@uk.pwc.com](mailto:Girlseducationchallenge@uk.pwc.com)

## 1. From informality to decent work through WED

The path from informality to formalization is a lengthy and complicated one – more of a marathon than a sprint. In the context of the informal economy it is important to promote gendered pathways to decent work to enable women to have a more secure and dignified work environment, and better prospects for decent jobs and incomes.

However, there are many women who are comfortable working in the informal economy, given its flexibility, as the work can fit in around family life and caring activities. There are also many women in the informal economy who are not willing or not capable of progressing to formalize their business and trading operations. Nevertheless, the informal economy poses numerous risks and vulnerabilities for women, including personal, financial and economic risk, and it tends to exclude both female and male operatives from all sorts of rights, protections and support, including access to business advice, regulated credit and so on.

The ILO developed a training manual on “Gender and Entrepreneurship Together – GET Ahead for Women in Enterprise” to help address the many challenges facing women in the informal economy who want to start a business. Unlike most other training manuals, this one deliberately linked gender and life cycle approaches to the business development process. It has been translated into many languages and adapted for different contexts and cultures (e.g. African and Asian versions).<sup>17</sup>

Cooperatives and self-help associations can provide a solution for groups of informal sector women, as they create a formal group structure within which the women can operate their business activities in a more secure environment. The ILO<sup>18</sup> and International Cooperative Alliance<sup>19</sup> work together to promote cooperative solutions for promoting decent work for women in the informal economy.

In relation to the large numbers of women (and high percentage of women) who operate in the informal economy, in terms of economic empowerment of women it is not a sustainable solution to get more women involved in informal types of business, but rather they should be encouraged and supported to move into markets (segments, niches) which are more profitable and offer better long-term business prospects. Essentially better quality jobs and businesses for women are desirable, rather than having a large quantity of women operating in such vulnerable situations.

## 2. A greater role for women in the private sector

The UN Global Compact and the Women’s Empowerment Principles (WEPs)<sup>20</sup> encourage private sector companies to play a greater role in promoting decent work and gender equality. In addition, many companies undertake voluntary corporate social responsibility (CSR) initiatives,<sup>21</sup> some of which promote actions in a philanthropic manner in support of women as workers, as suppliers and as entrepreneurs. More recently companies have embarked on creating shared value (CSV)<sup>22</sup> as a more sustainable form of

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<sup>17</sup> [http://www.ilo.org/empent/Publications/WCMS\\_116100/lang--en/index.htm](http://www.ilo.org/empent/Publications/WCMS_116100/lang--en/index.htm)

<sup>18</sup> See among others - [http://www.ilo.org/global/docs/WCMS\\_420269/lang--en/index.htm](http://www.ilo.org/global/docs/WCMS_420269/lang--en/index.htm) and [http://www.ilo.org/public/english/employment/ent/coop/africa/download/women\\_day\\_coop.pdf](http://www.ilo.org/public/english/employment/ent/coop/africa/download/women_day_coop.pdf)

<sup>19</sup> <http://monitor.coop/en/media/news/women-power-co-operatives>

<sup>20</sup> <http://www.wepinciples.org/>

<sup>21</sup> See for example - <http://www.csrwire.com/>

<sup>22</sup> See Porter M.E., and Kramer M. (2011) - <http://www.fsg.org/publications/creating-shared-value>

business partnership with local communities and designated target groups, including women. A number of high profile private sector foundations are also providing resources and support for various forms of women's economic empowerment, including WED, and other multinationals are integrating women's empowerment into their corporate strategies.<sup>23</sup> Although volunteerism is not the solution, some of these initiatives can shed light on sustainable and working models that create win-win solutions and improvements for the private sector companies as well as their designated partners, such as groups of women workers.

The International Finance Corporation (IFC) produced a practical guide, including several practical case study examples. on the theme of "Investing in women's employment: good for business, good for development". The World Bank commissioned a study on "Incentivizing the Market: Linking women and the private sector – a human rights based approach" based on the strategies of various agribusinesses in Zambia, and highlighted good practices by Cargill and SABMiller in promoting women's economic empowerment through their day-to-day business operations.<sup>24</sup> More attention is being paid to promoting employment and decent work by linking large-scale companies with small-scale local producers through value chain development. In this context, practical guides have been published to address prevailing gender inequalities, provide decent working conditions, and promote women's active engagement in value chain development.<sup>25</sup>

As already mentioned, the ILO's Bureau for Employers' Activities (ACTEMP) works with its global social partners, national employers' organizations and the voices of the private sector, in promoting gender equality and women's economic empowerment through these private sector organizations.<sup>26</sup>

There are many women entrepreneurs' associations (WEAs) both at national and international levels. These associations need to be strong, democratic and member-based. The WEAs can provide added voice and representation for their members, as well as forging links with key private sector bodies, employers' organizations and chambers of commerce.

### 3. The sky is the limit – Women entrepreneurs going for growth

Research has demonstrated that there is a positive relationship between gender equality and economic growth, but there is no guarantee that economic growth will lead to greater gender equality.<sup>27</sup>

Furthermore, promoting gender equality is now recognised as the "smart thing" from an economic perspective, both for economies as well as for individual companies, as well as being the "right thing" in

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<sup>23</sup> See for example: Goldman Sachs "10,000 Women" initiative, and "Investing in the power of women" - <http://www.goldmansachs.com/citizenship/10000women/> and Walmart Foundation "Empowering women together" - <http://corporate.walmart.com/global-responsibility/womens-economic-empowerment/empowering-women-together-program> among others.

<sup>24</sup> See World Bank study (2015): Linking women with agribusiness in Zambia - <http://documents.worldbank.org/curated/en/2015/08/24663581/linking-women-agribusiness-zambia-corporate-social-responsibility-creating-shared-value-human-rights-approaches>

<sup>25</sup> Among others, see Linda Mayoux and Grania Mackie (2007). Making the Strongest Links: A practical guide to Mainstreaming Gender Analysis in value chain development. ILO Addis Ababa.

<sup>26</sup> See ILO (2016)

<sup>27</sup> See Aguirre et al. (2-12) cited in IMF Staff Discussion Note (2013). Women, Work and the Economy: Macroeconomic gains from gender equity. IMF SDN/13/10 - <https://www.imf.org/external/pubs/ft/sdn/2013/sdn1310.pdf>

so far as it promotes greater human rights and decent work opportunities for women, including business opportunities from entrepreneurship.

In the past, many programmes with a focus on “women’s entrepreneurship” tended to concentrate on women who were the poorest of the poor, and women operating subsistence micro-businesses in the informal economy. These women were in receipt of micro-credit and various support initiatives. Often unintentionally, these tended to provide supports that would ensure that the women’s businesses stayed small and failed to connect to wider market opportunities. More recently, attention has been shifting to enable women to grow and expand their business operations, and to connect with more lucrative products and market segments. The above-mentioned partnership between the African Development Bank and the ILO adapted an approach from Atlantic Canada to promote growth-oriented women entrepreneurs.

As indicated above, by affiliating with activities of the private sector, women entrepreneurs can have greater opportunities to access mainstream markets and benefit from a wider range of lucrative market opportunities.

The World Bank Group embarked on a series of studies on “Gender and Economic Growth”, and reports were produced on Uganda,<sup>28</sup> Tanzania and several other countries. In a systematic manner these studies attempted to estimate the costs to national economies arising from prevailing gender-based inequalities. The findings were truly enlightening as they documented and quantified the adverse impacts that various discriminatory policies and practices had on women’s access to assets and economic opportunities, and attempted to put a financial estimate on the opportunity costs in terms of limiting GDP growth. They illustrated the massive extent of the gender-based inequalities that women face when pursuing their entrepreneurial interests. The message from these studies has subsequently been taken further in a range of recent IMF publications from 2013 to 2016.<sup>29</sup> Now what is needed is immediate action to rectify these inequalities at the macroeconomic level and in the business “enabling” environment.

#### 4. Financial inclusion for women

Access to finance is vitally important for any women wanting to start up and grow her business. However, as in other areas of enterprise and employment, women once again face a gender gap.

The World Bank’s Global FINDEX Database reports for 2011 and 2014 show a significant increase in financial inclusion for women and men globally, up from 51% to 62%.<sup>30</sup> However, even behind this marked global increase is the alarming fact that the 7-percentage point gender gap between women’s and men’s financial inclusion has not changed or decreased. Given the importance of access to finance in the economic empowerment of women, innovative strategies and programmes need to be developed to close this gap (Commonwealth 2015).

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<sup>28</sup> See World Bank (2005) Gender and Economic Growth in Uganda: Unleashing the power of women - <http://elibrary.worldbank.org/doi/abs/10.1596/978-0-8213-6384-3>

<sup>29</sup> See for example: IMF (2016). Macroeconomic impacts of gender inequality and informality in India. IMF Working Paper WP/16/16; IMF (2016). Trends in Gender Equality and Women’s Advancement. IMF Working Paper WP/16/21; IMF Staff Discussion Note (2015). Catalyst for Change: Empowering women and tackling income inequality. IMF SDN/15/20

<sup>30</sup> <http://www.worldbank.org/globalindex>.



The Zambian central bank, Bank of Zambia, in close association with New Faces New Voices<sup>31</sup> and the ILO, has adopted an ILO-based training programme on Female And Male Operated Small Enterprises (The FAMOS Check)<sup>32</sup> to promote greater outreach to women by the Bank itself as well as all commercial banks in the country. The Commonwealth paper cited above also gives prominence to innovative approaches for women's financial inclusion by the Reserve Bank of India.

Among the international banking community, the Global Banking Alliance for Women (GBA)<sup>33</sup> has been in existence for some 20 years. The GBA is comprised of approximately 40 banks and financial service providers who have specific priorities to reach out to more women as customers.

Increasingly, women's informal saving and credit schemes are transforming into credit unions which provide greater security and better forms of social protection for their members.

##### 5. Developing a strong knowledge and research base

In terms of research on the topic of women's entrepreneurship, Helene Ahl documented the strong male bias that existed in academic circles, even in terms of getting research published on women's entrepreneurship.<sup>34</sup> Since the publication of her work, the academic community has paid more attention to gender balance in entrepreneurship research, as well as giving more emphasis to research on women entrepreneurs. This was a significant breakthrough for gender equality in terms of research. Such research needs to be promoted as the research findings can play an important role in demonstrating what works and what doesn't work, and informing the development agenda on women's entrepreneurship globally. In addition, organizations such as the International Association for Feminist Economics (IAFFE)<sup>35</sup> are able to provide a strong conceptual base for analysing gender-related aspects of economics at the global, regional and national levels. Research on the macroeconomic environment affecting women's entrepreneurship will help highlight effective policies, as well as assess related economic costs and benefits.

In third level education more needs to be done in undergraduate and post-graduate business courses to promote studies on women's entrepreneurship and economic empowerment. To this end Greenleaf Publishing, as part of its contribution to the UN Global Compact's initiative on Principles for Responsible Management Education (PRME), has recently published teaching materials aimed at promoting greater gender equality in the workplace.<sup>36</sup>

Taken together, all of these are important developments that demand greater attention and better inclusion into the mainstream. Academic and research-based initiatives can play an important role in documenting the economic contribution made by women entrepreneurs globally.

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<sup>31</sup> <http://www.nfnv.org/>

<sup>32</sup> [http://www.ilo.org/global/docs/WCMS\\_248595/lang--en/index.htm](http://www.ilo.org/global/docs/WCMS_248595/lang--en/index.htm)

<sup>33</sup> <http://www.gbaforwomen.org/>

<sup>34</sup> Helene Ahl (2003). The scientific reproduction of gender inequality.-  
[https://www.atria.nl/epublications/2003/Gender\\_and\\_power/5thfeminist/paper\\_346.pdf](https://www.atria.nl/epublications/2003/Gender_and_power/5thfeminist/paper_346.pdf)

<sup>35</sup> [www.iaffe.org](http://www.iaffe.org)

<sup>36</sup> Flynn P. et al. (2016)

The ILO, UN Women, UN regional Economic Commissions and others produce valuable reports on a regular basis documenting important aspects of women's economic empowerment. (See also references to World Bank and IMF publications below.)

#### 6. Capacity building on WED for Gender Ministries and greater inclusion in Gender policies

A large number of gender ministries give little attention to the business aspects of WED, or to the business enabling environment that impacts WED. Often they concentrate on supporting women's income-generating activities in subsistence agriculture through access to micro-credit. Similarly, a large number of national gender policies ignore the broader and more strategic aspects of WED, such as the macroeconomic context, the importance accessing commercial business loans, and the issues relating to women's entrepreneurship development and their potential to become GOWEs.

The Gender ministries should take account of some of the measures and indices shown in section 9 below, and strive to lead their country through systematic progress by improving their scores and ranking. In this way the Gender ministries can effectively improve prospects for WED and the economic empowerment of women, at the same time as portraying their country in a more positive light in the eyes of the international community

It is hoped that through the CSW discussions and events in March 2017 that greater awareness can be given to promoting the business dimensions of WED and removing barriers in the business enabling environment as a means of economically empowering women and advancing the Decent Work Agenda in a more sustainable manner.

#### 7. Advocating and promoting WED and building/strengthening networks

It is important that women entrepreneurs as individuals and through their member-based associations have effective representation and a strong voice, and that this voice is heard and heeded. Women entrepreneurs' associations (WEAs) require the skills necessary to lead and manage their organizations, and to make their presence felt at decision-making and policy-making forums. The ILO has produced a guide on capacity building for women entrepreneurs' associations.<sup>37</sup> As stated above, links to national employers' organizations can also be an effective means for women entrepreneurs and their associations to link into private sector and business development forums.

There are many ways of ensuring that the achievements and contributions made by women entrepreneurs are given adequate prominence and are in the public eye. As part of its WEDGE initiatives, the ILO launched the Month of the Woman Entrepreneur (MOWE) in several countries, and in Zambia the month of activities has been running each September for the past 12 years – no longer depending on donor assistance. This has proved to be an effective means of putting a spotlight on the business achievements of women entrepreneurs and celebrating their contribution to the national economy. Globally there is an annual Entrepreneurship Week in November each year, and in each country this week can provide opportunities for profiling the achievements of and challenges facing women entrepreneurs.

Profiles of successful local women entrepreneurs can be produced in print and on film, and these can act as a strong motivation for other women to enter into business. It is important however, that the women

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<sup>37</sup> [http://www.ilo.org/global/docs/WCMS\\_248603/lang--en/index.htm](http://www.ilo.org/global/docs/WCMS_248603/lang--en/index.htm)

entrepreneur role models should be appropriate and in line with the experiences of the targeted groups – rather than profiles of women who were already wealthy or those women who had benefitted from political patronage.

#### 8. A role for men in WED

In many contexts it would not be possible for a women to start up a business, faced with the opposition of her male family members – husband, father, brothers, etc. On a more positive note, male family members often prove to be strong pillars of support for many successful women entrepreneurs. They can be successful advocates for their business endeavours. When ILO was producing a video on women entrepreneur role models in Pakistan, it was important to capture the voices of male family members and express their views on their female relative’s business activities.

The UN Women initiative on HeForShe<sup>38</sup> offers excellent opportunities for men – in particular men as leaders in the world of politics and business – to publicly lend their support to the promotion of gender equality and women’s empowerment. As an example, in a situation where a male head of state aligns himself to the HeForShe campaign, this is likely to open up new space at the country level where issues around gender equality and women’s empowerment can be taken more seriously.

At the level of the individual enterprise, the ILO-WED<sup>39</sup> programme has produced an Issue Brief on “Engaging men in women’s economic empowerment and entrepreneurship development interventions”.<sup>40</sup> The paper offers a range of practical approaches aimed at engaging men in the development of the women’s enterprise activities.

There is an increasing body of knowledge around “Men and Masculinities” aimed at greater involvement of men in equality issues. The Gender Hub has offered online training on “Engaging men towards gender equality: why and how we should do it?” based largely on tried and tested approaches that have been applied in Nigeria.<sup>41</sup>

In addition to the influence that husbands can have on their wives’ business operations, families in general can have positive or detrimental impact of the success of the business. This situation, which reflects the realities faced by a large number of both female and male entrepreneurs, is being given added attention in the work of Nathan Fiali and others.<sup>42</sup>

#### 9. Measuring the impact of WEE

Over the past 10 years there has been a proliferation of various measures and indices to assess progress in relation to gender equality, women’s empowerment (including economic empowerment) and WED. As indicated in section 6 above, Gender ministries could rise to the challenges of improving their country’s rankings and use these indices in a motivational way to strengthen aspects of women’s economic

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<sup>38</sup> <http://www.heforshe.org/en>

<sup>39</sup> The “Gender Equality” part of the title was subsequently omitted by ILO.

<sup>40</sup> [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/briefingnote/wcms\\_430936.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/briefingnote/wcms_430936.pdf)

<sup>41</sup> See <http://www.genderhub.org/>

<sup>42</sup> See for example Nathan Fiali (2015). Business is Tough, but Family is worse. American Economic Association - [https://www.aae.wisc.edu/mwiedc/papers/2015/Fiala\\_Business%20is%20tough.pdf](https://www.aae.wisc.edu/mwiedc/papers/2015/Fiala_Business%20is%20tough.pdf)

empowerment. Some of these measures and indices could help inform national programmes and policies in relation to gender – e.g. improving the country’s status in Women, Business and the Law reporting. Below are some of the better known indices and measures.

- World Economic Forum (WEF) Gender Gap Report 2014<sup>43</sup> - these reports are based on 4 criteria: Health and Survival; Educational Attainment; Economic Participation and Opportunity, and Political Empowerment.
- African Development Bank’s African Gender Equality Index (2015)<sup>44</sup> – the most recent index, launched in May 2015 and covering 52 African countries: it includes Economic Opportunities Performance and measures gaps between women and men in terms of participation in labour, their wages and incomes, their business ownership, and their access to financial services.
- UNDP Gender Inequality Index (GII)<sup>45</sup> – which includes “economic status” expressed as labour market participation and measured by labour force participation rate of women and men aged 15 years and over.
- UNDP Gender-related Development Index (GDI)<sup>46</sup> includes “command over economic resources, measured by female and male estimated earned income” across 187 countries.
- UN Economic Commission for Latin America and the Caribbean (ECLAC/CEPAL) Gender Equality Observatory (GEOLAC)<sup>47</sup> – showing country-level structures and mechanisms in support of gender equality existing across the region.
- Catalyst – The Gender Equality Dashboard 2016<sup>48</sup>
- Global Entrepreneurship and Development Institute (GEDI) and the Female Entrepreneurship Index (FEI)<sup>49</sup>
- World Bank’s Women, Business and the Law reports (2010, 2012, 2014)<sup>50</sup> – these biennial reports cover legal and regulatory frameworks affecting women’s economic empowerment in more than 140 countries.
- World Bank’s Little Data Book on Gender 2015.<sup>51</sup>
- World Bank’s Enterprise Surveys<sup>52</sup> – includes data on ownership, management, employees, etc. on 125,000 firms in 139 different countries, and includes sex-disaggregated data in a number of countries.
- OECD Gender, Institutions and Development (GID) database<sup>53</sup> – which includes measurement on “restricted resources and assets”: secure access to land, secure access to non-land assets, and access to financial services.

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<sup>43</sup> See <http://reports.weforum.org/global-gender-gap-report-2014/>

<sup>44</sup> See [http://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/African\\_Gender\\_Equality\\_Index\\_2015-EN.pdf](http://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/African_Gender_Equality_Index_2015-EN.pdf)

<sup>45</sup> See <http://hdr.undp.org/en/content/gender-inequality-index-gii>

<sup>46</sup> See <http://hdr.undp.org/en/content/gender-development-index-gdi>

<sup>47</sup> <http://oig.cepal.org/en>

<sup>48</sup> <http://catalyst.org.au/campaigns/the-gender-equality-dashboard-2016>

<sup>49</sup> <https://thegedi.org/research/womens-entrepreneurship-index/>

<sup>50</sup> See <http://wbl.worldbank.org/>

<sup>51</sup> See <http://data.worldbank.org/products/data-books/little-data-book>

<sup>52</sup> See <http://www.enterprisesurveys.org/>

<sup>53</sup> See <http://www.oecd.org/dev/poverty/genderinstitutionsanddevelopmentdatabase.htm>

- Global Entrepreneurship Monitor (GEM) 2015 Women's Report<sup>54</sup> - illustrating the Total Early-Stage Entrepreneurial Activity (TEA) by women in 893 economies.

At the level of the household or community, the following measures can be applied:

- Women's Empowerment in Agriculture Index (WEAI), as developed by Feed the Future (FtF), USAID and others<sup>55</sup> - This index attempts to measure and quantify aspects of women's empowerment and disempowerment at the household, community and farm level.
- Analysis of Time Use Data<sup>56</sup>.

### ***Conclusion***

As can be seen above, there can be a great source of power coming from organizations working together around a common purpose, such as WED and WEE. The UN Secretary-General's High Level Panel on women's economic empowerment is an excellent way of bringing key individuals and organizations together.<sup>57</sup> Within the UN family there are many agencies which engage directly in women's entrepreneurship and women's economic empowerment, including among others UNWomen and ILO, UNIDO, ITC, UNDP, UNCTAD, FAO and WFP, UNFPA, UNICEF, etc. In addition, within the World Bank Group, the Bank itself and IFC continue to be very active in promoting WED. Since 2013 the IMF has been a strong advocate for WEE. The regional development banks also play an increasingly important and supportive role, including AfDB, ADB and IDB. Other development partners are active in this field, including *inter alia* (and at the risk of omitting some) Swedish Sida, DFID/UKAid, USAID, Irish Aid, and so on.

The March 2017 CSW can provide excellent opportunities for further collaboration and strategic alliances around specific aspects of WED, particularly in the context of the Decent Work Agenda. Such partnerships can help to address significant gaps in the support structure, as well as to upscale the outreach and dissemination of proven support initiatives.

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<sup>54</sup>[http://www.bgwomeninict.org/language/bg/uploads/files/documents\\_\\_0/documents\\_\\_4c6987411084771f679b8a9bc953395e.pdf](http://www.bgwomeninict.org/language/bg/uploads/files/documents__0/documents__4c6987411084771f679b8a9bc953395e.pdf)

<sup>55</sup> See <https://feedthefuture.gov/lp/womens-empowerment-agriculture-index>

<sup>56</sup> See for example - [http://unstats.un.org/unsd/publication/SeriesF/SeriesF\\_93e.pdf](http://unstats.un.org/unsd/publication/SeriesF/SeriesF_93e.pdf)

<sup>57</sup> UN Secretary-General's High-Level Panel on Women's Economic Empowerment, Draft framing paper – retrieved from <https://www.empowerwomen.org/en/who-we-are/initiatives/sg-high-level-panel-on-womens-economic-empowerment>

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