



Employers' Organizations and Women Entrepreneurs: How to reach out?

Turin, Italy • 23 - 25 November 2011

Discussion Paper



TABLE OF CONTENTS

Introduction.....	3
Section 1 - Questions for discussion.....	4
Section 2 - Results of the ITCILO survey	5
Section 3 - Case Studies	14
I. Case Study from NHO (Norway) The Female Future Programme.....	14
II. Case Study from NECA (Nigeria) NNEW – NECA’s Network of Entrepreneurial Women	18
III. Case Study from FUE (Uganda) Female Future programme - FUEWEC Federation of Uganda Employers Women Executive Chapter.....	23
IV. Case Study from FSE&CC (Swaziland) Scaling up Innovation and Entrepreneurship for Rural Woman – Survey	28
V. Case Study from OEB (Cyprus) Women in the Cypriot labour market – Survey.....	33
VI. Case Study from JEF (Jamaica) Networking and training.....	38
VII. Case Study from FEC (Sri Lanka) Services targeted to women	44
Section 4 - Literature review	49

Introduction

The globalization of world economies creates new challenges for countries' development; their success depending on how smart they are in utilizing all their economic and social assets. Women are undeniably an important untapped source of economic growth. Over the last decades, women have made a remarkable entry in the labor market and the number of women-owned business has increased substantially. However, the entrepreneurial gap between women and men is still high, also in more advanced economies. Research show that women face greater challenges in developing their enterprises, scaling up, and creating jobs for others. These challenges include "hard" obstacles related to the process of enterprise development (such as legal impediments for women to earn property or register an enterprise) in some countries and "soft" constraints linked to existing gender inequalities, societal attitudes and biases in the environment women entrepreneurs operate in.

Employers' Organizations, which mission is to advocate for a better business environment and to provide services to member companies, are well placed to provide solutions to the challenges faced by women business-owners' and managers. But how are Employers' Organizations actually organizing and supporting women entrepreneurs? Are they effectively responding to the needs and interests of women entrepreneurs in their respective countries? Are they today sufficiently tapping women entrepreneurs' potential?

The objective of the workshop entitled "Employers' Organizations and Women Entrepreneurs: How to reach out?" is to offer a platform for discussion and exchange to a selected number of Employer Organizations (EOs) representatives worldwide. It is organized by the Programme for Employers Activities of the ITCILO in cooperation with DECP (Dutch Employers Cooperation Programme) from 23 to 25 November 2011 in Turin, Italy. The workshop will result in the drafting of a set of recommendations by participants for EOs on how to reach out efficiently to women entrepreneurs. These recommendations will form the backbone of guidance material to be developed by the ITCILO in 2012.

The aim of the present Discussion Paper is to gather together background information for participants to the workshop in order to inform discussions.

It is composed of several parts:

- * A list of questions to be discussed during the workshop throughout the different sessions (Section 1)
- * The summary of the answers collected in September-October 2011 to an online questionnaire sent by the ITCILO to all members of the IOE (International Organization of Employers) (Section 2)
- * A series of case studies featuring good practices currently being implemented by a number of EOs; the good practices will be presented and discussed during the workshop (Section 3)
- * A list of reading material on the issue of women entrepreneurship and its contribution to economic and social development (Section 4)

More information is available for participants on the workshop's platform accessible from <http://lempnet.itcilo.org> or by contacting the project manager Ms. Jeanne Schmitt from the Programme for Employers' Activities of the ITCILO. Moreover, Ms Barbara Chiavarino is to be thanked for her research work. Appreciation is extended to Ms Suzelie Seide for her inputs.

Section 1 - Questions for discussion

The following questions have been identified to be discussed during the different sessions of the workshop.

Session on the business environment for women entrepreneurs: setting the scene & issues at stake

- * Is there a tangible difference between men and women entrepreneurship? If yes, which one?
- * What is the present situation today: what are the obstacles and challenges faced by women entrepreneurs in each country?
- * Which are the tools that can be used to better understand a country's business environment and the way it impacts on women entrepreneurs?
- * Should Employers' Organizations (EOs) care about women entrepreneurs?

Session on Governance and Membership

- * How can EOs devise membership recruitment and retention strategies to have greatest impact and attractiveness towards women business-owners' and managers?
- * How can EOs raise awareness on their mission and activities, improve their image and communicate on the added-value of their membership?
- * How can women be given a voice within the organization at all levels (Governing Board, policy committees) and ensure that they have an influence on the organizations strategies and activities?

Session on Lobbying and Advocacy

- * What are the constraints on women doing business? Which lobbying priorities should EOs select and how?
- * How can EOs' advocacy efforts be more effective? How could the outcomes look like?
- * How shall we lobby in an environment which is not conducive to more gender equality? What are the arguments? How can they be successfully used?
- * Should alliance building be sought by EOs? Which partners should be considered?

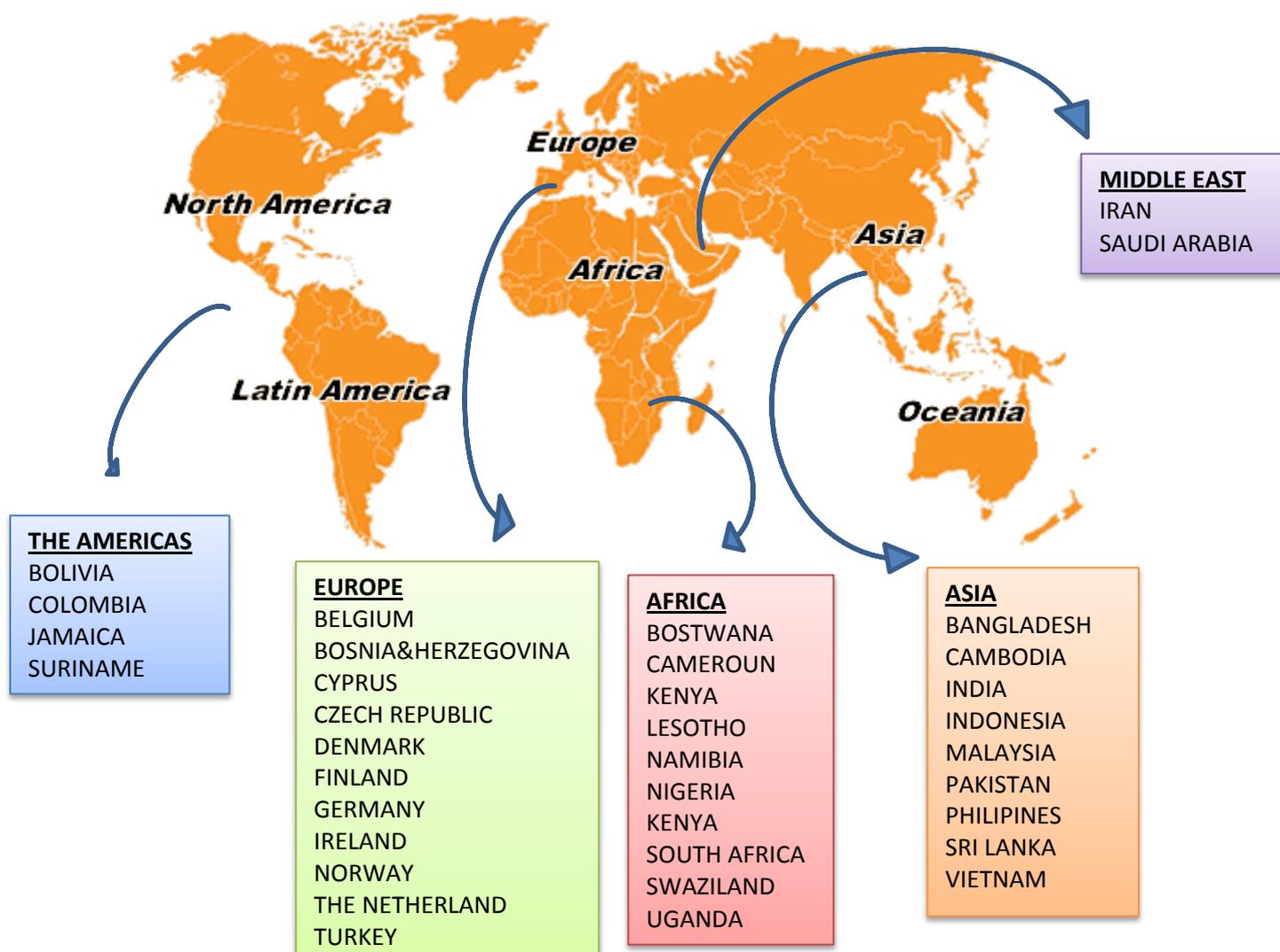
Session on Services provision

- * What are the specific needs of women entrepreneurs? How can EOs effectively respond to them?
- * How can we define the priority areas to focus through services provision?
- * How shall services be designed and deliver to reach women entrepreneurs?
- * Is there a recipe for success?

Section 2 - Results of the ITCILO survey

Within the framework of the preparatory process for the workshop entitled “Employers’ Organizations and Women Entrepreneurs: How to reach out?”, the Programme for Employers’ Activities of the ITCILO launched a survey to all members of the IOE (International Organization of Employers) to better understand their current practices in reaching out to women entrepreneurs in their respective countries. Answers to the survey were collected throughout September and October 2011. Some EOs have already embarked since years on projects targeting women entrepreneurs (WE) and some others not. The survey aimed to collect data on employers’ organizations’ (EO) activities in the following areas: Representation of women entrepreneurs in governance structures and membership; Advocacy and Lobbying efforts; Provision of services. The main findings of the survey are described in this section.

Answers were collected from the following 36 countries:



Regional level Employers’ Organizations also replied such as EUROCIETT and EUROCOMMERCE.

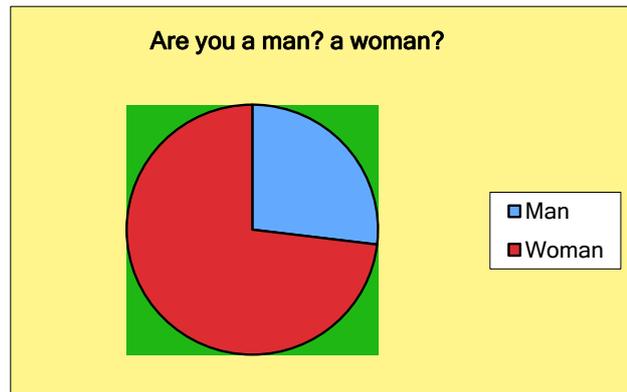
More information on the number and profile of the **respondents** can be found below. Respondents were asked a number of questions on themselves and their Employer Organization, notably on the structure of its membership (federation of associations, with companies as direct members or both). Respondents were either staff members or Governing Board members of organizations.

THE TARGET

Total answers to be considered: 52

People 51 (One person answered twice, on behalf of 2 different organizations)
 Generally speaking, the respondents hold good/high position within organizations

By gender
 Women 73%
 Men 27%



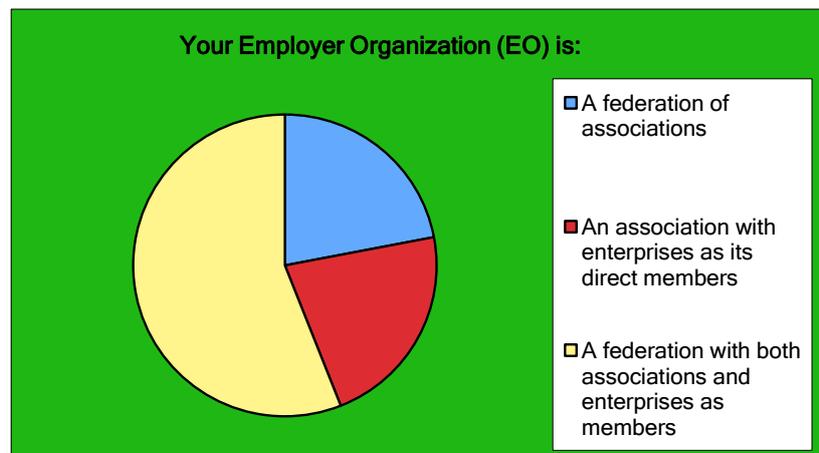
Organizations

Company 1 (Aran Baran Chemi co - Iranian company)

EOs 46 (Two people are from the same organizations, NICA - Nigeria)

WE Association 4 (Women in Finance - South Africa; Women Chamber of Commerce and Industry - Peshawar. Both are federations with ass & WE; AIWE - Iran; WVEC- Vietnam)

A federation of associations	22.0%
An association with enterprises as its direct members	22.0%
A federation with both associations and enterprises as members	56.0%



A second set of questions regarded the **country's context**. Questions were asked on the availability of statistics on women entrepreneurs, their importance and sector spread in the economy; the size

of businesses owned by women in the respective countries as well as the obstacles (hard and soft) to women entrepreneurship.

THE CONTEXT

Collecting gender disaggregated data isn't a common practice.

18 positive answers to question n.8 (21 no, 13 skipped answered)

According to data and/or perceptions,

WE are (*37 answers):

less than 10% **30%**

11-33% **46%**

34-66% **38%**

in % of all enterprises

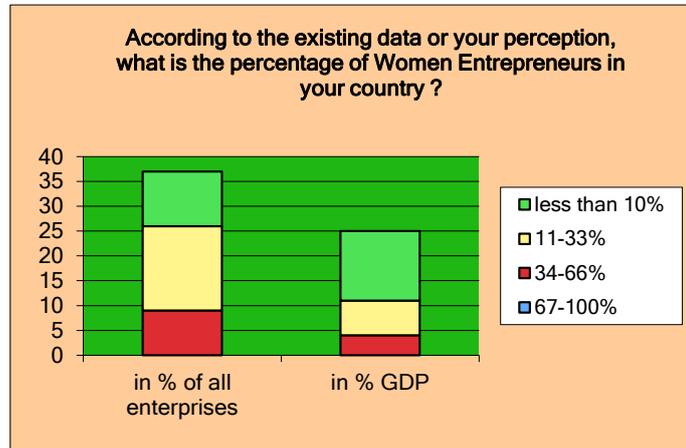
and represent of total GDP

less than 10% **56%**

11-33% **28%**

34-66% **16%**

(25 answers)

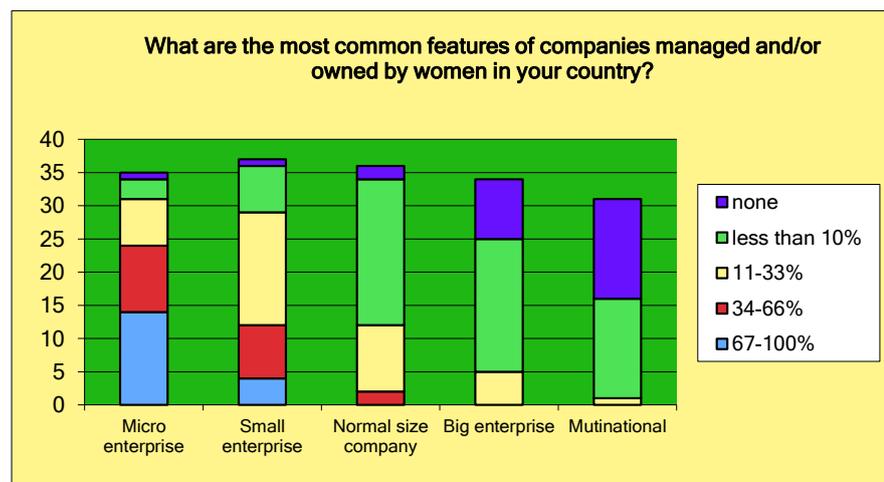


Main Sectors of activities

- 1 Wholesale and retail trade
- 2 Other community, social and personal services activities
- 3 Business service activities
- 4 Health and social work
- 5 Education
- 6 Agriculture
- 7 Hotels and restaurants
- 8 Manufacturing
- 9 Transport
- 10 Financial intermediation and auxiliary activities

The answers confirm horizontal segregation: the presence in WE in social and personal services and retail. Interesting the high presence of business service activities. The increasing presence of WE here is a trend confirmed by researches.

WE manage and/or own micro and small enterprises



Barriers and constraints:

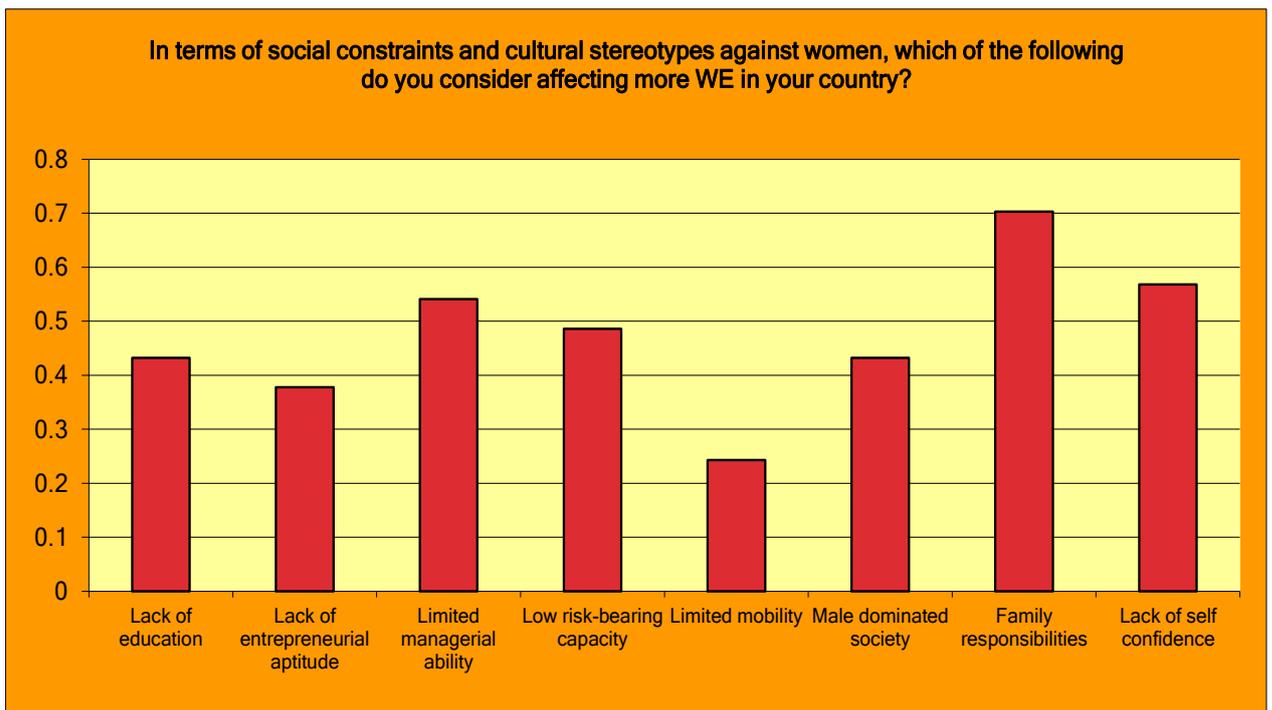
Due to laws and regulations

5 (Ira, Jeddah, Kenya, Pakistan, Swaziland)

- using property and going to court are the main restrictions
- getting a job generally speaking and accessing institutions follow

In terms of **social constraints and cultural stereotypes**, those affecting more WE are:

family responsibilities	70%
lack of self confidence	57%
limited managerial abilities	54%
low risk-bearing capacity	49%
male dominated society	43%
lack of education	43%
lack of entrepreneurial aptitude	38%
limited mobility	24%



(37 total answers)

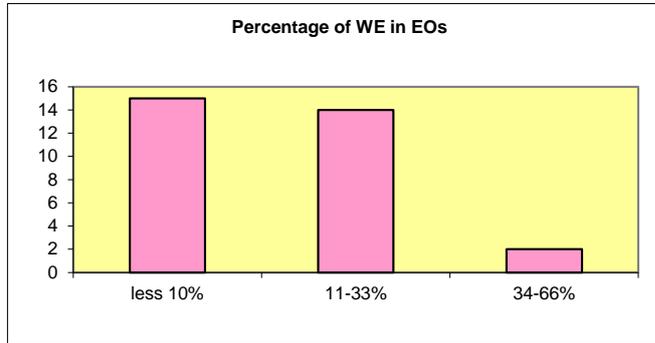
The answers confirm the need for a true work-life balance, a wider involvement of men in family responsibilities, plus more caring services.

On the other hand, the answers show that we do need to work on women-self esteem and skills: empowerment remains a priority as well as training and services useful to support and develop women managerial abilities.

The set of questions relating to **Representation and Governance** aimed at understanding what the current state of play is with regards to the proportion of women entrepreneurs in the membership of EOs and their presence in governance structures such as the Governing Board and Policy Committees through which EOs typically discuss and decide the main orientations of the organization, its priorities and workplan as well as its policy positions.

REPRESENTATION & GOVERNANCE

WE are to a large extent a minor but increasing group in EOs involved in the survey



(34 answers, 31 answers analysed - 3 WE Associations, that answered, not included)

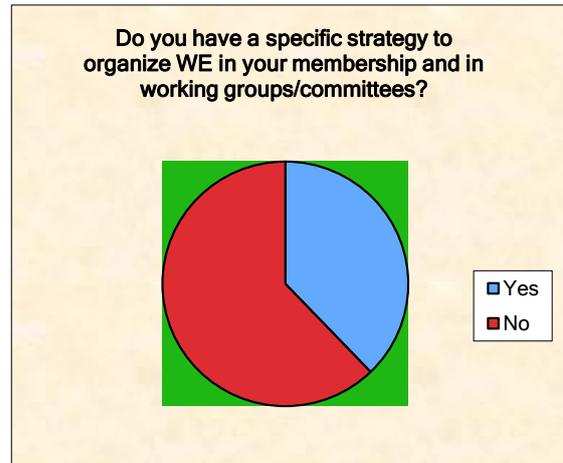
WE are represented on Boards and/or Governing Councils	76%
WE are involved in Main Committees and Working Groups	89%

Looking at comments provided, in some cases WE are present in strategic groups, such as environment & digital agenda. Usually they are present in Education and Training Committees. In a couple of cases, are mentioned Corporate Social Responsibilities Committees. CSR seems to be an important emerging issue that can help and support women's empowerment.

In terms of **Specific Strategies** to organize WE in EOs membership and in working groups/committees, on a total of 37 answers, **38%** of respondents provide affirmative answers and examples:

The **establishment of a network** among WE is the main way to organize WE in EOs membership. The basis of that network (Forum, Chapter or Chamber) are usually **women in executive/top-managerial positions**.

The WE network is a platform where **sharing experiences** and **supporting** each others. **Training** is a task of the net in order to improve business and managerial abilities of women members.



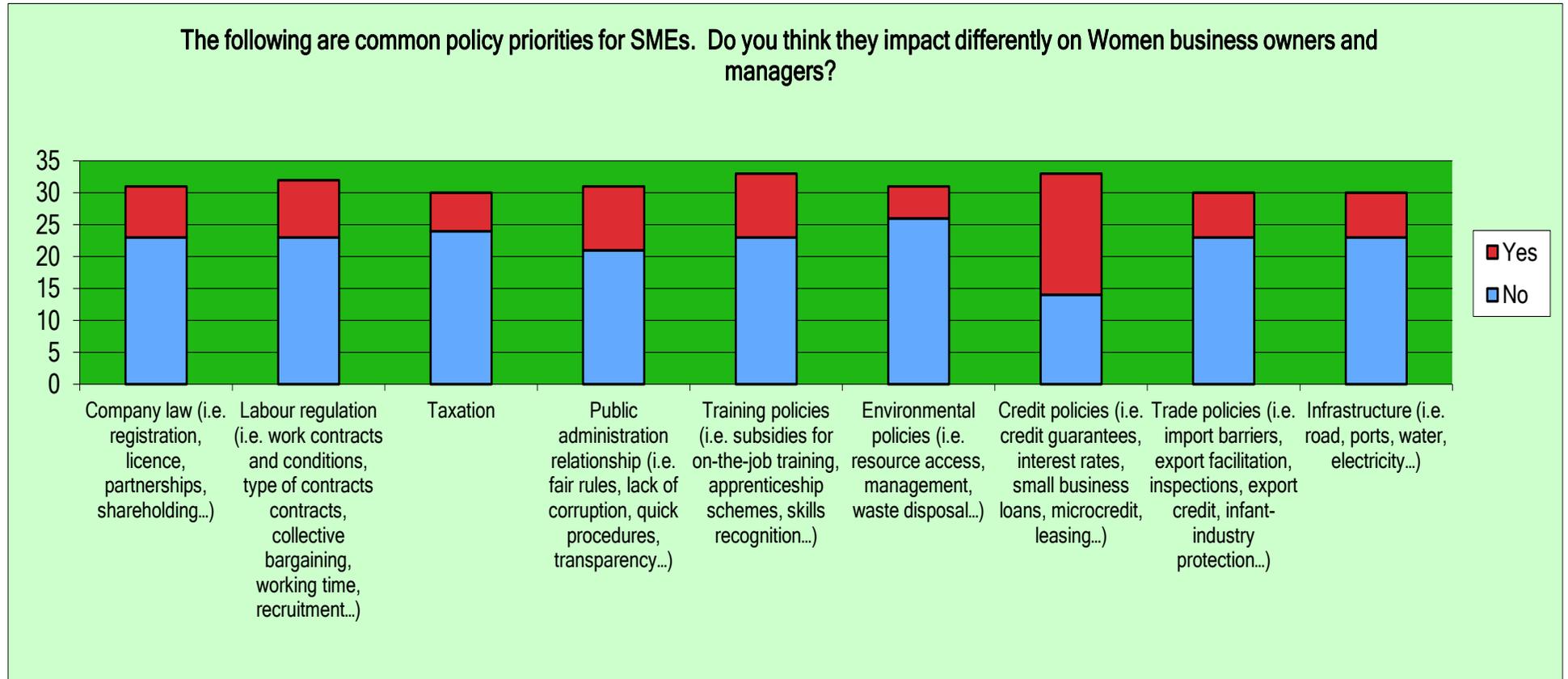
Experiences as those of:
NHO (Norway) with the **Female Future Programme**
NECA (Nigeria) with **NNEW** -
 NECA's Network of Entrepreneurial Women
FUE (Uganda) with the **FUEWEC**
 can be showed as successful exempla of governance and membership strategies.

The following set of questions aimed to portrait which are the issues on which EOs undertake **lobby and advocacy work** on behalf of women entrepreneurs and if they make a distinction between lobbying issues for women entrepreneurs v. lobbying issues for entrepreneurs in general (women and men), notably Small and Medium sized ones. It also included some questions on strategic alliances between EOs and other business associations (notably women entrepreneurs associations) for lobbying purposes.

ADVOCACY AND LOBBYING

Credit policies are the strategic area where WE need EOs' support in terms of advocacy and lobbying.

Training policies and public administration relationship follow.



In addition, to be noticed (*see explanations provided- n.20):

- corruption, that remains a huge threat preventing women's access to decision making positions and loans
- limited access to informal networks where formal decisions are made



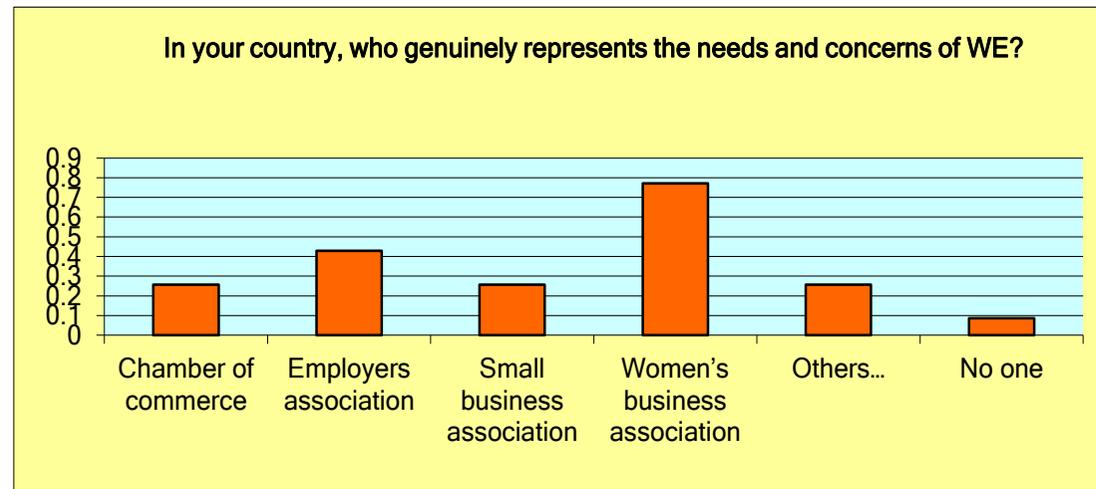
45% of the organizations take actions to deal with the concerns regarding WE. (on 31 total answers)

Surveys are recognized as the first step in the process of designing effective lobbying strategies.

1. identifying WE's characteristics and needs.
2. developing how to advocate and lobby for them.

OEB Cyprus and **FSE Swaziland** provide interesting case studies in this respect.

WE Associations genuinely represent the needs and concerns of WE (77%) EOs follow at 43%.



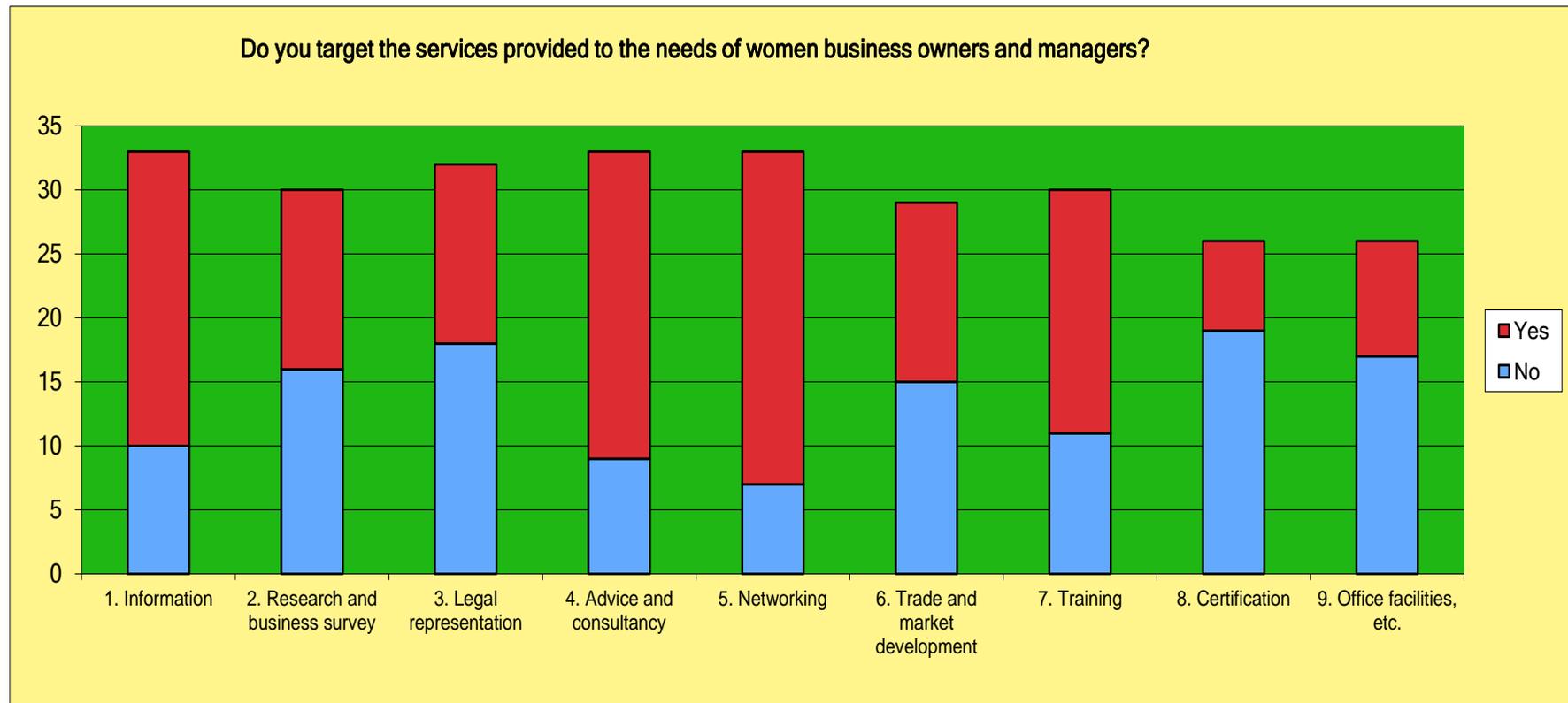
EOs and WE Associations collaborate to a great extent. The collaboration is very good (35%) or at least good (56%).

The last set of questions was related to the **services** for companies provided by EOs. It aimed at understanding if EOs provide business development services, to which extent, which kind of services and for which audience. A specific question was asked to understand if some of the services provided target women entrepreneurs.

SERVICES

Where present (34 answers), business support services are good (47%) or at least adequate (35%)
On 18%, they are ranked as poor or not existent.

The main Services targeted to the needs of WE are **Networking, Advice & Consultancy, Information, Training.**



Not all the organizations providing business support services target them to WE.
Some of them explicitly declare that "services are the same for both women and men with no distinctions";
or "we do not treat women business owners or managers differently than men..."

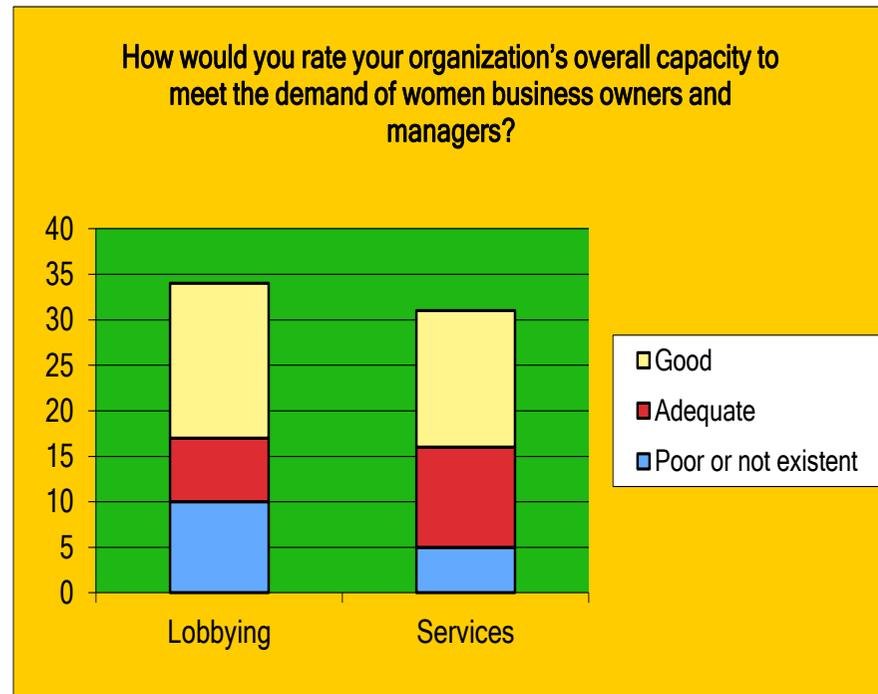
Looking at the examples provided (question n. 27), networking and training are confirmed as those playing a significant role.

Rates of organizations' capacity to meet the demand of WE

Lobbying must be increased.

Among the 34 respondents, 29% rate lobbying capacity poor or not existent (vs 16% services).

Services are considered good or at least adequate.



Section 3 - Case Studies

I. Case Study from NHO (Norway) The Female Future Programme

1. Background

Country context

Norway (Europe)



Population: 4,691,849 (July 2011 est.) ¹	Population grow rate: 0.329%
Age structure: 0–14 years: 18% 15–64 years: 66% 65 years and over: 16%	Median age: 40 years (male: 39.1, female: 40.8)
GDP: 0.4% (real growth rate)	GDP composition by sector agriculture: 2.5% industry: 39.3% Services: 58.1% (2010 est.)
Unemployment rate: 3.6 % (2010 est.)	Population below poverty line: n.a.

The Norwegian economy is an exemplum of welfare capitalism, featuring a combination of free market activity and government intervention. The Government controls key areas, such as the petroleum sector, through large-scale state-majority-owned enterprises. The country is richly endowed with natural resources – petroleum, hydropower, fish, forests, and minerals. Petroleum accounts for nearly half of exports and over 30 per cent of state revenue. Norway is the world’s second-largest gas exporter.

Norway is among the top nations in the world for female participation in the workforce. More than 70 per cent of all Norwegian women are active in the labor force. Moreover, in the field of education, women are in the clear majority at universities and higher educational institutions. Despite that, Norway has the most gender segregated labor market in Europe: as of today, 63 per cent of the private sector consists of men while 69 per cent of the public sector consists of women (Government

¹ Data source: CIA Factbook

white paper No. 6 (2010–11)). Furthermore, vertical segregation affects the market. Very few women hold leadership positions within the business community. If they happen to be leaders, they are often information directors or marketing directors, or are responsible for HR management or support functions. Women very seldom take up executive positions as CEOs.

Organization

The Confederation of **Norwegian Business and Industry** (in Norwegian, Næringslivets Hovedorganisasjon; NHO) is Norway's major organization for employers and the leading business lobby. The NHO currently has more than 20,000 member companies, ranging from small family-owned businesses to multinational companies in most sectors. More than half of NHO members (52 per cent) come from service industries such as tourism, crafts, media and research. The others (48 per cent) are from industries like oil and building.

2. The case study

Main features

Female Future is a leadership and boardroom competence development programme for the enterprise's own talents. It originated in 2003 as an NHO response to the 'threat' by Norwegian Government to introduce quotas for the composition of boards for public limited companies.

The NHO is not in favor of quota laws. However, it decided to take a proactive approach to the quota law proposal that its members oppose. The NHO feels that entrepreneurs and owners of enterprises should decide for themselves who they want on their boards.

Female Future's aim is to recruit more women to senior executive positions and to the boardroom, working systematically to change attitudes within companies. It is based on a business perspective. It has been developed for companies. The NHO feels that drawing on the whole population as a recruitment base is imperative if it is to succeed in having the best leaders in companies. Women represent an important resource: they have the knowledge, competence and motivation to run companies. Failing to make use of this resource will amount to a waste of talent, and the competitiveness of businesses will be hampered.

The **objectives** of the NHO's efforts on Female Future:

- Contribute to the corporate sector being regarded as attractive for and by women.
- Increase the percentage of women in corporate decision making processes, in corporate management and in the boardroom in general.
- Ensure a good balance between a personal life and a professional career.

How does it work?

The enterprises nominate their talented women – those that they recognize have potential to meet challenging assignments – to the programme and pay a participation fee. At the same time, the management of the company signs an agreement confirming that it will endeavor to recruit more women to top management positions and onto boards.

The programme's emphasis is on leadership development, boardroom competence, communication skills, network building, personal growth and facilitating greater visibility.

The participants in the programme should:

- be nominated by the management of their enterprise;
- be motivated to undertake leadership tasks and senior executive tasks, and to gain boardroom experience;
- have a desire for greater personal insight and a drive towards attaining their professional goals;
- Be able to give priority to their participation in the programme and attendance at basis groups.

The programme takes one year, with 13 days of exams and basis group meetings:

- kick off (½ day);
- leadership development and network building (5 days);
- boardroom competence and exam (5 days + 3 days and 7.5 ECTS² credits);
- course in communication skills (2 days);
- Arena Female Future – national gathering for the participants and their superiors (1 day);
- Basis group meetings.

The programme focuses on personal growth and is in practical terms directed towards 25 participants in every stream. These participants have different backgrounds and different levels of competence. What they have in common are the goals of improving their individual leadership profiles and enhancing their opportunities for candidature of board director positions.

Results

- 1302 women have been nominated by their corporations to participate in the Female Future programme;
- 750 enterprises in Norway have participated in the programme;
- 62 per cent have been appointed to leadership positions and/or sit on boards;
- 97 per cent of participants want continuing information about Female Future;
- Female Future was nominated by the ILO as one of the ten best practice examples of gender equality;
- Japan, Austria, **Nigeria** and **Uganda** have initiated their own Female Future programmes modeled after the NHO's initiative.

The **advantages** (added value for members) of the programme are that Female Future enables enterprises to work long-term towards recruiting more women to the boardroom and to corporate management positions. Female Future gives the enterprises access to and contact with potential board members.

- favorable country context (Government quotas);
- NHO's high commitment;
- Business based project (The Female Future programme is developed for companies).

Female Future programme can be seen as a best practice in terms of corporate governance.

Challenges

- Change the attitudes of companies and encourage enterprises to recruit more women to top managerial positions.

² European Credit Transfer and Accumulation System

- Establish the right balance between work and daily life, strive to find solutions that are advantageous to women leaders;
- Stimulate the interest of talented women in developing careers as leaders;
- Mobilize women from the whole of Norway and from many different sectors and professional fields as well as from the public sector.

3. Lessons learned

- Engage CEOs as prime movers with regard to recruiting more women to senior executive positions and to the board room.
- Commit the enterprises by obtaining a signed agreement.
- Each woman has to set her own goals and talk about them. Individual motivation is extremely important.
- Networking groups and engaging in networking is a must. Challenge your own comfort zone!

List of material used and persons interviewed

Female Future programme presentations:

http://www.nho.no/getfile.php/bilder/RootNY/filer_og_vedlegg1/femalefuture-english-web.pdf

http://www.nho.no/files/Female_Future_English_Summary.pdf

NHO website: <http://www.nho.no/english/>

Person interviewed: Ms Kari Mæland

II. Case Study from NECA (Nigeria) NNEW – NECA’s Network of Entrepreneurial Women

1. Background

Country context

Nigeria (Africa)



Population: 125,215,573 (July 2011 est.) ³	Population growth rate: 1.935%
Age structure: 0–14 years: 40.9% 15–64 years: 55.9% 65 years and over: 3.1%	Median age: 19.2 years (male: 19.2, female: 19.3)
GDP: 8.4% (real growth rate)	GDP composition by sector: agriculture: 30% industry: 32% services: 38% (2010 est.)
Unemployment rate: 4.9 % (2007 est.)	Population below poverty line: 70% (2007 est.)

Oil-rich Nigeria has been hobbled by political instability, corruption, inadequate infrastructure, and poor macroeconomic management but in 2008 began pursuing economic reforms. Nigeria’s former military rulers failed to diversify the economy away from its overdependence on the capital-intensive oil sector, which provides 95 per cent of foreign exchange earnings and about 80 per cent of budgetary revenues. Since 2008 the Government has begun to show the political will to implement market-oriented reforms, such as modernizing the banking system, curbing inflation by blocking excessive wage demands and resolving regional disputes over the distribution of earnings from the oil industry. GDP rose strongly in 2007–10 because of increased oil exports and high global crude prices in 2010. The current Government has pledged to continue the economic reforms with emphasis on infrastructure improvements and is working toward developing stronger public-private partnerships for roads. Nigeria’s financial sector was damaged by the global financial and economic crises and the Central Bank governor has taken measures to strengthen that sector.

³ Data source: CIA Factbook

Nigerian women make up 49 per cent of Nigeria's population and 37.14 per cent of employees (7 per cent in industry and 26 per cent in services). Data show that women are highly concentrated in the informal sector of the Nigerian economy. They are mostly found in agriculture and commerce with a few of them in the manufacturing sector. Actually, women play the role of major financial contributors to the purse of their families.

The number of women entrepreneurs is increasing. As a result of societal prejudices, access to credit is still the major challenge Nigeria women have to face, when they start their business.

Organization

NECA – Nigeria Employers' Consultative Association – is the umbrella organization of employers in the organized private sector of Nigeria. It is a federation with both associations and enterprises as members. It was formed in 1957 to provide the forum for the Government to consult with private sector employers on socio-economic and labour policy issues. Presently, NECA promotes small and medium enterprise growth through facilitation, direct provision of selected demand-driven services and through advocacy aimed at creating a better business environment.

2. The case study

Main features

NNEW – NECA's Network of Entrepreneurial Women – was established in 2005 within the framework of the "Working with SMEs for growth and sustainability" project, an initiative promoted by NECA and the NHO (Confederation of Norwegian Enterprise), to build NECA's capacity to provide medium and small enterprises with meaningful services.

Following the low attendance of women in the workshops organized in the political zones of Nigeria, the idea of a women's group under NECA was conceived by the NHO adviser, with the objective of establishing a network of women who would support one another in managing their business professionally and profitably. Supported by the NHO, in March 2006 Nigerian women entrepreneurs met and discussed three major issues:

- problems and challenges facing women entrepreneurs;
- possible solutions;
- What the network could do.

At the end, a group of ten vibrant women were selected and invited to a meeting with the Director-General of NECA, who shared the vision of establishing a women's entrepreneurial network. Those women formed a volunteer group working on the development of the network. They became later the Executive Committee of NNEW.

NNEW was formally launched on 22 November 2006 with about 100 registered members.

The NNEW **vision** is: "Building generations of successful women entrepreneurs in Nigeria". The **mission statement** is: "Empowering women to embrace entrepreneurship and prosper in business for the general good of the society."

The NNEW **strategic objectives** are to:

- assist women entrepreneurs to expand their businesses and prosper;
- support women with innovative ideas to become entrepreneurs;
- Influence policies that would lead to the creation of an enabling environment, with particular focus on policy issues that relate to women entrepreneurs.

To achieve strategic goals, **specific objectives** have been identified:

- provide members with access to information on business and socio-economic topics;
- develop advisory services targeted to women entrepreneurs' needs;
- offer opportunities for capacity building through training;
- facilitate access to funds;
- Improve advocacy.

How does it work?

These activities support the strategic objectives:

1. information and education (networking meetings);
2. training of consultants and members;
3. facilitating access to funds;
4. Advocacy.

1. Network meetings have the following benefits:

- they bring existing and potential members of the network together to interact on a bi-monthly basis;
- they provide a semi-formal mentoring platform, where concrete successful practices and avoidable pitfalls in business are shared;
- They give members the opportunity to hear speakers able to enhance their business skills.

2. Training is a trigger tool to reach out to women. According to a survey, many Nigerian women run their businesses for many years without formal management training, bankable plans or proper structures.

To ensure high quality training, NNEW has decided to adopt the ILO modules SIYB (Start and Improve Your Business) and EYB (Expand Your Business). In 2009 the ILO Gender Bureau supported and co-financed various capacity building programmes and two sensitization workshops.

NNEW promotes both *training of trainers* and *training of members*.

Training of trainers aims to build the capacity of consultants and experts to provide high quality services and to hold effective courses for women entrepreneurs.

Training of members equips women entrepreneurs with concrete tools to understand the basic principles of business management, and to implement useful practices (e.g. undertaking simple but appropriate record keeping; estimating costs and pricing of goods and services).

Supported by the NHO, NNEW has initiated its Female Future programme.

3. Facilitating accessibility to funds was a major challenge for NNEW. To achieve this, the Executive Committee met with selected banks, which clarified their guidelines and requirements for accessing funds. SME-friendly banks were invited to attend NNEW workshops to understand SME needs. The outcome of all the meetings was the need to create a cooperative, as most of the banks and institutions

applying low interest and collateral free funds only worked with cooperative societies. The NNEW Cooperative Multipurpose Society Limited held its inaugural meeting on 1 September 2010 with 41 NNEW members in attendance. Today, there are 53 members.

4. Advocacy

NNEW has built relationships with Government (i.e. SMEDAN Small and Medium Enterprises Development Agency of Nigeria, Federal Ministry of Women Affairs), stakeholders and international organizations in order to:

- make women entrepreneurs' voices heard;
- influence national policies on micro, small and medium enterprises;
- Place gender perspective in the mainstream of the national development strategy.

Results

Main achievements:

- 15 consultants certified by the ILO to train and provide services to women entrepreneurs;
- more than 300 women trained;
- several networking meetings implemented;
- launch of the Abuja Chapter;
- establishment of NNEW Cooperative Multipurpose Society Limited;
- Signed Memorandum of Understanding (MOU) with NERFUND (the National Economic Reconstruction Fund).

The **advantages** (added value for members) for women entrepreneurs of being a member of NNEW are:

- the opportunity to build trust and business understanding among themselves;
- the ability to grow their contact database and develop relationships that enhance their products and services;
- the opportunity to boost their reputation and generate referrals for their products and services;
- access to suppliers they can trust, support and advise, also receive valuable input from their colleagues;
- The provision of vital information to women that further prepares them for participation in the global economy.

NNEW benefits NECA too.

The Director General of NECA has stated: "Women constitute half the population and focusing attention on women's potential is a means to create wealth in the country."

According to its objective of increasing membership through NNEW, NECA developed a new strategic thrust to expand membership and ensure representativeness by attracting micro and small scale businesses into the fold of the Association.

Challenges

- Increase the number of consultants in order to provide members with adequate services in all the six Nigerian political zones.
- Cover the equipment costs of administrative offices in other parts of Nigeria.

- Improve core competencies of consultants in order to provide services of best quality.
- Identify measurable indicators of success to validate women entrepreneurs' efforts, talents, capacities, as well as the benefits of NNEW support.
- Become a national body.

3. Lessons learned

Factors that have contributed to the success of NNEW are:

- the right mix of people – a committed, vibrant and well-mixed working group of women;
- the strong administrative support of NECA;
- the technical and funding support of the NHO and the ILO;
- the focus on micro business related issues;
- Structured meetings in which members learn from professionals and from shared experiences with one another.

List of material used and persons interviewed

NECA web site: <http://www.necang.org>

NNEW web site: <http://www.nnew.org>

Persons interviewed: Ms Adenike Adebayo Ajala
Ms Celine Oni

III. Case Study from FUE (Uganda) Female Future programme - FUEWEC Federation of Uganda Employers Women Executive Chapter

1. Background

Country context

Uganda (Africa)



Population: 34,612,250 (July 2011 est.) ⁴	Population grow rate: 3.576%
Age structure: 0–14 years: 49.9% 15–64 years: 48.1% 65 years and over: 2.1%	Median age: 15.1 years (male 15, female 15.1)
GDP: 5.2% (real growth rate)	GDP composition by sector: agriculture: 23.6% industry: 24.5% services: 51.9% (2010 est.)
Unemployment rate: n.a.	Population below poverty line: 35% (2001)

Uganda has substantial natural resources, including fertile soils, regular rainfall, small deposits of copper, gold, and other minerals, and recently discovered oil. Uganda has never conducted a national minerals survey. Agriculture is the most important sector of the economy, employing over 80 per cent of the workforce. Coffee accounts for the bulk of export revenues.

Since 1986, the government – with the support of foreign countries and international agencies – has acted to rehabilitate and stabilize the economy by undertaking currency reform, raising producer prices on export crops, increasing prices of petroleum products, and improving civil service wages. The policy

⁴ Data source: CIA Factbook

changes are especially aimed at dampening inflation and boosting production and export earnings. Since 1990 economic reforms ushered in an era of solid economic growth based on continued investment in infrastructure, improved incentives for production and exports, lower inflation, better domestic security, and the return of exiled Indian-Ugandan entrepreneurs. The global economic downturn has hurt Uganda's exports; however, Uganda's GDP growth is still relatively strong due to past reforms and sound management of the downturn.

Women in Uganda have made major improvements in public participation and access to services in the last two decades, thanks to the affirmative action adopted by Government. The Constitution of the Republic of Uganda (1995) provides an overall legal framework for the pursuance of women's rights. A National Equal Opportunities Policy has been in place since 2006 and an Equal Opportunities Commission was established in 2008 to enforce compliance with the legislation on equal opportunities in Uganda. Gender parity is almost attained in school enrolment. In parliament, representation of women stands at 30 per cent. So it goes in Local Government; women constitute a minimum of 30 per cent at Local Council levels as provided for in the Local Government Act (1997). Despite the remarkable progress, still few women are in senior management echelons. Findings of the Uganda Development Health Survey of 2006 indicate that female constituted 28.2 per cent of managers, senior officials and administrators, compared to 71.5 per cent male. The same survey puts female professionals at 29.5 per cent compared to 70.5 per cent.

Organization

FUE – Federation of Uganda Employers – is a federation with both associations and enterprises as members. FUE advocates for employers on policy issues and represents employer's interests on different national, regional and international bodies which have a bearing on labour, employment, business and social issues.

FUE works closely with the Government and the National Organisation of Trade Unions to strengthen tripartism in order to promote industrial peace, enhance social security, develop vocational and managerial skills.

2. The case study

Main features

The Female Future programme was adopted because it answered the needs of a comprehensive programme that enhances women's abilities to become effective leaders and helps them break the glass ceiling. Before this programme, trainings conducted on leadership were not as comprehensive.

The Executive Director (ED) pushed to work on the idea.

In order to bring the Female Future Programme to Uganda, it was considered necessary to have an organ within FUE that would be responsible for its promoting. The FUE Secretariat therefore took the bold step of establishing the **FUEWEC – The Federation of Uganda Employers Women Executive Chapter**. Preparation to start FUEWEC was in 2008 following the ED's participation in a Conference for Women Entrepreneurs in Oslo organized by the NHO. The current ED also picked a leaf from an already

established Woman's Chapter within the Nigerian Employers Consultative Association (NECA). An interim Committee Chaired by the ED was constituted to draft the objectives of FUEWEC. After lengthy discussions members of the interim committee agreed that FUEWEC should operate within FUE, hence its existence had to be approved by FUE Executive Council. FUEWEC was launched on 5th March 2010. FUEWEC Technical Committee of 12 people was constituted to guide and oversee the activities of FUEWEC. The Committee has now 15 members, a Chair and Vice Chair. It meets on a quarterly basis and reports to the FUE Executive Committee.

FUEWEC's goal is empowerment and promotion of women in top decision-making positions in Uganda's private and public sector. Female Future programme is an important tool to achieve such a result.

The **objectives** of FUEWEC are:

- Promote women in top decision-making positions in the corporate world
- Enhance capacity of young women to take up management positions
- Provide a forum for women executives and women board members to interact and exchange ideas
- Create capacity at the FUE secretariat to manage the Executive Chapter

How does it work?

In Uganda the Female Future programme was introduced in 2008 and was only launched recently.

In the first phase the NHO (Confederation of Norwegian Business and Industry) has worked with FUEWEC to adapt the relevant aspects of Female Future to Uganda's needs.

In the second phase, in spring 2011, the NHO conducted Training Of Trainers where suppliers of the course content in Norway worked with Ugandan local suppliers to adapt the different components of the courses offered in FF i.e. Board competence, leadership development, rhetoric and networking skills. The NHO funded nearly all of these activities.

Third phase – FUEWEC is now in the process of running the pioneer group with 16 participants who will graduate on 15th December 2011. These women have been selected through FUE member companies and also from the public sector.

FUEWEC is also mobilizing for the second intake which will take place in February 2012 where 20 participants are targeted.

To achieve its objectives FUEWEC undertakes other activities such as:

- networking meetings, where women managers share experiences and find solutions to their challenges;
- workshops with the involvement of high qualified professionals;
- mentoring of young girls. According to the purpose of supporting and mentoring young women, in 2012 FUEWEC intends to include young girls into the Female Future programme through tutoring programs. Some women managers will be identified as tutors of the selected young girls. The girls will be involved in on-the-job-training in identified organizations for 3 months.

Results

- Female Future Programme rolled out on 5 July 2011 with 16 participants.
- Capacity to deliver Female Future in Uganda developed (3 TOTs conducted on leadership development 10 participants, Rhetoric 10 participants, Board competence 10 participants).
- Workshops with key speakers on women leadership attended by over 150 Women Managers.
- Talks on leadership to female students in 5 universities covering different topics.
- Project proposal for fundraising to start Female Future developed.
- Establishment of a fully-fledged office with modern furniture for FUEWEC manned by a competent coordinator.
- Mini survey covering 3 districts on status of women in top management positions.

The **advantages** (added value for members) of the introduction of Female Future to Uganda cannot yet be assessed, as it is too early to make predictions regarding the impact that Female Future will have on increasing the number of women in leadership positions and on boards in Uganda. This is a long term goal and Female Future is the strategy employed by FUEWEC to meet this objective.

Nevertheless, meetings conducted in Uganda in this whole process have witnessed an enthusiasm for this programme from both the private and public sector. There is an understanding that Female Future is an important tool for enhancing gender equality in the workplace and also that diversity in management and on boards has the proven potential to enhance a company's profitability, so in the end it makes business sense for companies to involve themselves in the FF project.

Challenges

- Getting participants to pay for the programme (many do want the programme but cannot get their organizations to pay for them).
- Sustaining the quality of the programme.
- Retention of the trained consultants (although we are building capacity in FUE).
- Getting suitable venues for conducting the programme.
- Carrying out survey covering the whole country which should provide a better picture of the situation, and challenges faced by women in top management positions.
- Getting the all work force appreciate and accept that women are a great resource to organizations.
- Getting the male CEOs and managers support women in the workforce.
- Policies in work places that support suitable work environments.
- Funds to support women for development (training, networking meetings).
- Work-life better balance for women in top positions.

3. Lessons learned

- a. Very few organizations are willing to fund the training for women.
- b. From the pioneer group experience: not to encourage private payment because the women will face problems getting permission to attend the programme and implementing what they have learnt.

- c. Fees are too expensive for individuals – from the pioneer group: some participants decided they need the programme and decided to pay for themselves which is not working out for at least three and some are struggling to complete the payments.
- d. Development partners to support and co-finance the training are needed at the present stage.
- e. Women who are already CEOs and top management and can influence decisions are the ones who are on the programme. But this is very few and usually they do not have long in the organization to have much impact.

List of material used and persons interviewed

<http://www.fuemployers.org/fuewec.htm>

Person interviewed: Ms Fatmah Nsereko

IV. Case Study from FSE&CC (Swaziland) Scaling up Innovation and Entrepreneurship for Rural Woman – Survey

1. Background

Country context

Swaziland (Africa)



Population: 1,370,424 (July 2011 est.) ⁵	Population growth rate: 1.204%
Age structure: 0–14 years: 37.8% 15–64 years: 58.6% 65 years and over: 3.6%	Median age: 20.3 years (male: 19.9, female: 20.6)
GDP: 2% (real growth rate)	GDP composition by sector agriculture: 7.4% industry: 49.4% services: 43.2% (2010 est.)
Unemployment rate: 40% (2006 est.)	Population below poverty line: 69% (2006)

In this small, landlocked economy, subsistence agriculture occupies approximately 70 per cent of the population. The manufacturing sector has diversified since the mid-1980s. Sugar and wood pulp were major foreign exchange earners; however, the wood pulp producer closed in January 2010, and sugar is now the main export earner. In 2007 the sugar industry improved its efficiency and increased its diversification efforts, in response to a 17 per cent decline in EU sugar prices. Mining has declined in importance in recent years, with only coal and quarry stone mines remaining active.

Surrounded by South Africa, except for a short border with Mozambique, Swaziland is heavily dependent on South Africa, from which it receives more than nine-tenths of its imports and to which it sends 60 per cent of its exports. Swaziland's currency is pegged to the South African rand, subsuming Swaziland's monetary policy to South Africa. With an estimated 40 per cent unemployment rate, Swaziland's need to increase the number and size of small and medium enterprises and attract foreign direct investment is acute.

⁵ Data source: CIA Factbook

Overgrazing, soil depletion, drought, and floods persist as problems for the future. More than a quarter of the population needed emergency food aid in 2006–07 because of drought, and more than a quarter of the adult population has been infected by HIV/AIDS.

In Swaziland women make up a slight majority of the population (approximately 52 per cent). Business women suffer prejudice due to their subordinate status resulting from patriarchal structures that accord males a dominant status in law. This has had a serious impact on the ability of women to access finance in the formal sector and has deprived the country of the full benefits that could be derived from the latent talents and capabilities of women. While it is true that there has been an unprecedented increase in the number of women entrepreneurs both in rural and urban areas, their progress is still limited.

Organization

FSE&CC – The Federation of Swaziland Employers and Chamber of Commerce – is the leading private sector business organization. It acts as a bridge for cooperation between business and Government in efforts to help remove barriers to trade, mobilize investment, foster a good environment for business, and promote good practice in corporate governance and corporate citizenship. The FSE&CC represents businesses employing the vast majority of workers outside of Government, with more than 500 members. It includes the majority of Swaziland’s top 200 companies.

2. The case study

Main features

“Scaling up innovation and entrepreneurship for rural women in Swaziland: The role of private sector” is the title of the study commissioned by the Federation of Swaziland Employers and Chamber of Commerce (FSE&CC) to examine the role of the private sector in scaling up innovation and entrepreneurship for rural women in Swaziland.

Specifically, it is an initiative of the Business Women’s Forum under the FSE&CC, in collaboration with the United Nations Development Programme (UNDP).

The main purpose of the baseline survey was to determine the nature of the operating environment for rural women entrepreneurs (RWEs) in order to inform policy interventions aimed at scaling up innovation and entrepreneurship among RWEs.

Rural women entrepreneurs are considered part of the small and medium enterprise sector but their specific concerns are not addressed in the policy that has been developed by Government. The tendency is for Government to generalize, rather than addressing the specific concerns of different women located in different places, with the result that growth and development of rural women’s businesses lags behind. Gender dynamics are not addressed. There is a need for strategies to assist in the growth of rural women’s businesses if sustainable development is to be realized.

The **objectives** of the study:

- Assess the business operating environment for RWEs and identify key inequalities that constrain women’s economic empowerment and well-being and that need to be addressed within short- and long-term investments.

- Assess existing policy and legal frameworks and determine the extent to which they facilitate entrepreneurship development among rural women. This includes the identification of key areas for intervention and strategies for action.
- Assess the effectiveness of existing business enhancement intervention strategies aimed at encouraging rural female entrepreneurship and identify existing gaps.
- Examine institutional capacity for advancing entrepreneurship among rural women.
- Provide recommendations for accelerating progress in entrepreneurship development among rural women.

How does it work?

The baseline survey was conducted among women entrepreneurs in the Shiselweni region, which is one of the four administrative regions of the country, and covered all types of businesses conducted by rural women.

Methodology:

- A desk review was undertaken to study the existing business environment in Swaziland. This took into consideration the legal framework, macroeconomic policies and social norms, and the literature on existing initiatives aimed at the empowerment of rural women.

In the field:

- Key informant interviews were carried out with individuals in decision-making positions and those with significant influence on issues of entrepreneurship development among women (i.e. Director, SME Department, Ministry of Enterprise and Employment; Director, Gender Unit, Ministry of Home Affairs).
- Traditional leaders were interviewed as key informants as they are custodians of information on community governance structures and have opinions on women in decision-making.
- Focus group discussions were held with women in various entrepreneurship activities to establish more information on the progress of those activities.
- An individual survey of women entrepreneurs was carried out to fully investigate the extent to which women have benefited from initiatives aimed at entrepreneurial development.

Results

Quantitative:

- 352 women entrepreneurs interviewed;
- an integrated analysis of all information obtained;
- a report divided into five sections covering the personal profile of RWEs, general entrepreneurial details, operating environment, income and decision-making process.

Qualitative:

- first essential step taken towards the creation of an appropriate database containing characteristics of RWEs and their needs;
- list of recommendations provided to the Government to design policies and strategies supporting RWEs (the FSE&CC was advised to make that recommendation in the Citizens Empowerment Bill);
- List of recommendations provided to SME Unit and other private partners to design policies and services targeting RWEs.

The **advantages** (added value for members):

- The initiative provided the FSE&CC with data that helps it respond to the needs of RWEs in terms of support to address issues concerning their challenges. It allows the FSE&CC to design a **lobbying strategy** targeted to RWEs.
- Due to the general lack of support for RWEs, the FSE&CC gains a competitive advantage and can become the most representative federation of RWEs.
- RWEs are consulted about their characteristics and needs.
- RWEs are informed about the relevant Government institutions and the kind of support and information they can get from such institutions.
- RWEs are involved in the process of obtaining support in terms of representation and services.
- The FSE&CC earns legitimacy as the most representative umbrella body for businesses in Swaziland.
- The FSE&CC becomes relevant to the SME sector as the vast majority of SMEs are either run or owned by women.

Challenges

- The role played by Government, civil society and the private sector in supporting rural women entrepreneurs needs to be better defined, and strategies for the implementation of that support need to be developed, so as to be able to monitor the tangible benefits that these institutions/sectors are providing and determine how they should respond to the entrepreneurial needs of rural women, such as challenging financial institutions to support their businesses.
- Ensure that RWEs are aware of all the relevant Government institutions and the kind of support and information they can get from such institutions.
- Facilitate capacity building of RWEs in business management (e.g. providing a continuous training programme).
- Introduce programmes aimed at helping RWEs to access finance.
- Include RWEs as a permanent component of national statistics surveys.
- Address the gender dynamics in Government policies (the FSE&CC has lobbied the Ministry of Finance to include women in the Government Procurement Act, but that suggestion was not adopted).

3. Lessons learned

Obstacles (limitations encountered in conducting the study):

- a. **Accessibility:** some of the areas where information was being collected are inaccessible by car.
- b. Some community members were reluctant to be interviewed, complaining that various organizations collect data from their communities and never return to provide the various forms of assistance they promise community members.
- c. Some respondents had difficulty answering certain questions, particularly questions relating to trading licences, for fear of being reprimanded.
- d. The period within which the study was undertaken was too short; this limited the extent to which investigations could be carried out.

Strengths:

- Tools used worked well. Although the intended sample was 352 RWEs, a total of 349 questionnaires provided good information for analysis, which means a high response rate of 99 per cent.

- The Shiselweni Region is one of the poorest regions in the country, hence it provided a good benchmark for such a study.
- The team that conducted the survey was well balanced, with an economist, a sociologist and a marketing specialist.

List of material used and person interviewed

Federation of Swaziland Employers and Chamber of Commerce. 2009. *Scaling up innovation and entrepreneurship for rural women entrepreneurs: The role of private sector*, Baseline survey report (Mbabane, Swaziland).

FSE&CC web site: <http://www.business-swaziland.com>

Person interviewed: Ms Zodwa Mabuza

V. Case Study from OEB (Cyprus) Women in the Cypriot labour market – Survey

1. Background

Country context

Cyprus (Europe)



Population: 1,120,489 (July 2011 est.) ⁶	Population growth rate: 1.617%
Age structure: 0–14 years: 16.2% 15–64 years: 73.4% 65 years and over: 10.4%	Median age: 34.8 years (male 33.5, female 36.6)
GDP: 1% (real growth rate)	GDP composition by sector: agriculture: 2.3% industry: 17.1% services: 80.6% (2010 est.)
Unemployment rate: 4.6% (2010 est.)	Population below poverty line: n.a.

The area of the Republic of Cyprus under Government control has a market economy dominated by the service sector, which accounts for nearly four-fifths of GDP. Tourism, financial services, and real estate are the most important sectors. Cyprus joined the European Exchange Rate Mechanism (ERM2) in May 2005 and adopted the euro as its national currency on 1 January 2008. An aggressive austerity program in the preceding years, aimed at paving the way for the euro, helped turn a soaring fiscal deficit (6.3 per cent in 2003) into a surplus of 1.2 per cent in 2008, and reduced inflation to 4.7 per cent.

⁶ Data source: CIA Factbook

The strong economic growth during the period 2004–08, led to the creation of 45,000 new work positions, which increased the overall employment rate to 70.9 per cent from 69.1 per cent in 2004⁷. A steady improvement was observed in the position of women in the labour market which is reflected in rising employment participation rates, lower unemployment rates and higher wages. The average annual employment growth rate for women during the 2004–08 period was 3.8 per cent, compared to 2.7 per cent for men. As a result, the employment gender gap narrowed to 16.3 percentage points in 2008.

The vast majority of jobs (88 per cent) were created in the services sector, which during the abovementioned period exhibited an annual average employment growth rate of 3.6 per cent.

This prosperity came under pressure in 2009, as construction and tourism slowed in the face of reduced foreign demand triggered by the ongoing global financial crisis.

Organization

OEB – The Cyprus Employers and Industrialists Federation – was founded in 1960 by 19 pioneering entrepreneurs. Today, its members are active in all sectors of the economy and employ more than 60 per cent of the private sector’s workforce, a percentage that is one of the highest in the world. The OEB is a pan-Cyprian independent organization comprising of more than 55 of the main professional/sector associations, as well as hundreds of companies from the manufacturing, services, commercial, construction and agricultural sectors. In total, the OEB has more than 4,500 member/enterprises.

2. The case study

Main features

“The position of women in the Cypriot labour market” is the title of the joint survey carried out by the OEB and BPW Cyprus (the Cyprus Federation of Business and Professional Women).

According to the objective stated in its mission – to encourage women entrepreneurs as part of its general objective to promote growth – the OEB has included BPW Cyprus as member and actively engages with the issues of women’s participation in the labour market and in the Cyprus economy as a whole, aiming to highlight women’s talents and capabilities and promote gender equality in all sectors, with particular emphasis on employment.

The **objectives** of the survey were to:

- identify the role played by women in internal economic activity;
- record the differing perceptions of men and women with regard to female employment;
- establish the reasons that limit/hinder the increase of female participation in economic activity;
- suggest measures, the introduction/implementation of which will help improve the situation.

⁷ Cyprus Department of Labour, *Employment in Cyprus 2008*, <http://www.mlsi.gov.cy>

How does it work?

The survey was conducted between November 2010 and January 2011. A questionnaire was sent to enterprises, employers and employees from all economic sectors in Cyprus, women's organizations, trade unions and the public services.

The research examined:

- women's position in the Cyprus labour market;
- the differing perceptions of men and women regarding women's employment;
- the obstacles faced by women in advancing their careers;
- effective potential measures to improve women's participation in the labour market.

The questionnaire was distributed on a nationwide basis and consisted of 32 questions. A total of 958 questionnaires were returned (25 per cent completed by men and 75 per cent by women).

Results

The survey results suggest that women are more disadvantaged than men in the Cypriot labour market. As they are key topics to be addressed through lobbying, a summary of the main findings follows.

Views on women's employment

- 67 per cent of those surveyed "agreed" or "strongly agreed" with the statement that "because of their gender, women entrepreneurs face challenges that men do not."

The survey also found that:

- 80 per cent "believed" or "strongly believed" that women's family obligations inhibit opportunities to advance their careers;
- 52 per cent believed there is prejudice from male employees regarding women's opportunities;
- 68 per cent of respondents "disagreed" or "strongly disagreed" with the view that it is difficult for women to take decisions and deal with difficult situations;
- 49 per cent "disagreed" or "strongly disagreed" that longer maternity leave and paid parental leave would inhibit greater participation by women in top executive positions because it would keep them away from work for longer.

Obstacles to women's participation in work

- Family obligations and the lack of suitable/adequate childcare infrastructure were claimed to be the biggest obstacles to women's employment and career advancement.

Other barriers to women's participation in the labour market included:

- absence of flexible working hours;
- difficult working hours;
- obligations in connection with children's education.

Women's lack of qualifications, husbands' refusal to let their wives work and sexual harassment were not given particular weight by the respondents as these obstacles received the lowest percentages.

Measures to improve women's participation in the labour market

Survey participants were also asked to evaluate a series of potential measures to help improve female employment.

- 89 per cent of respondents considered arrangements for childcare to be an “important” to “very important” measure;
- the provision of equal opportunities for career advancement, help in the home by husbands and working from home were ranked next, being judged as having approximately the same importance.

The **advantages** (added value for members) of the action:

In the light of the survey results, the OEB has:

- shaped its policy on these matters;
- focussed efforts in supporting women within bodies and committees such as the National Machinery for Women's Rights (under the Ministry of Justice) and the Equal Treatment in Employment and Vocational Training Committee;
- improved efforts to raise awareness regarding the importance of promoting equality in the workplace, working to promote seminars and events jointly with trade union women's departments and other women's organizations;
- issued guides for employers for work–life balance, labour legislation and promoting equality and diversity in the workplace;
- issued a code for the prevention of sexual harassment in the workplace;
- initiated the Corporate Social Excellence Awards for businesses, aimed to recognise best practices in the field of corporate social awareness including practices that are applied in the field of promoting equality.

Challenges

- Submission to the relevant Ministries of Justice and Public Order and of Labour and Social Security of concrete proposals for shaping any future policy aimed at strengthening the participation of women in the labour market.
- Introduction of a Gender Label for Women (action undertaken jointly with BPW Cyprus).

3. Lessons learned

- a. The fact that both sexes are aware of the discrepancy between male and female employment opportunities sets the issue on a new foundation with a better chance of a lasting resolution.
- b. Female career advancement, women's participation in top executive positions and women's pay are among the most pressing issues that have widened the gap between men and women, due mainly to the multiple roles of the working woman as spouse, employee and housewife.
- c. It is important that participants felt it would be feasible to improve the current situation.
- d. Because reconciliation of work and family life is the main demand, sharing survey results and widely discussing them among the social partners, women's associations and other stakeholders have been of help and need to be strengthened in order to provide/lobby for solutions.
- e. A working environment free of inequalities and prejudices is an operational advantage for any business, not only regarding the workforce but also regarding the strategies/policies to promote products and services to clients and the wider society.

List of material used and persons interviewed

The position of women in the Cyprus labour market, Report of the survey, March 2011

OEB web site: <http://www.en.oeb.org.cy>

Persons interviewed: Ms Lena Panayiotou

Mr Polyvios Polyviou

VI. Case Study from JEF (Jamaica) Networking and training

1. Background

Country context

Jamaica (Central America and Caribbean)



Population: 2,868,380 (July 2011 est.) ⁸	Population growth rate: 0.733%
Age structure: 0–14 years: 30.1% 15–64 years: 60.3% 65 years and over: 7.6%	Median age: 24.2 years (male 23.7, female 24.7)
GDP: -1.1% (real growth rate)	GDP composition by sector: agriculture: 5.8% industry: 30% services: 64.3% (2010 est.)
Unemployment rate: 12.4% (2010 est.)	Population below poverty line: 16.5% (2009 est.)

The Jamaican economy is heavily dependent on services, which now account for more than 60 per cent of GDP. The country continues to derive most of its foreign exchange from tourism, remittances, and bauxite/alumina. Remittances account for nearly 15 per cent of GDP and exports of bauxite and alumina make up about 10 per cent. The bauxite/alumina sector was most affected by the global downturn, while the tourism industry was resilient, experiencing an increase of 4 per cent in tourist arrivals. Tourism revenues account for roughly 10 per cent of GDP, and both arrivals and revenues grew in 2010, up 4 and 6 per cent respectively. Economic growth faces many challenges: high crime and corruption, large-scale unemployment and underemployment, and a debt-to-GDP ratio of more than 120 per cent. Public debt hinders the government's ability to spend on infrastructure and social programmes, particularly as job losses rise in a shrinking economy. Jamaica faces the difficult prospect of having to achieve fiscal discipline in order to maintain debt payments, while simultaneously attacking a serious

⁸ Data source: CIA Factbook

crime problem that is hampering economic growth. High unemployment exacerbates the crime problem, including gang violence that is fuelled by the drug trade.

Over the years, data indicate an increase in the numbers of women entrepreneurs from micro, small and medium-size enterprises (MSMEs). Many of these female entrepreneurs operate businesses ranging from cosmetology to handicrafts from their own homes. In Jamaican society, women are slowly moving from the traditional precepts of being “the movers and shakers of the family” and thereby having the ability to empower men, children and, by extension, the nation.

Organization

JEF – the Jamaica Employers’ Federation – represents the views of employers, locally and internationally, and actively contributes to the development of employer/employee relations within Jamaica.

The JEF stands fully committed to offering a wide variety of services geared towards enhancing harmonious relations within the workplace, supporting enterprise development and the requirement for productivity. It is recognized both locally and internationally as the sole employer representative in the field.

2. The case study

Main features

The Jamaica Employers’ Federation strongly believes in gender equality and rights. The JEF, through many initiatives, collaborative efforts, projects and training, works assiduously to foster and promote the success of women managers and business owners through education, research, mentorship and networking.

EFW – The Executive Women’s Forum – is an organization of professional women who hold top positions in public sector, private sector and non-governmental organizations.

Established and officially launched in 2006, the JEF Executive Women’s Forum was re-launched in 2009, having been refocused and recognized as a vital medium for executive women. The women’s group is open to executives who hold top positions in companies.

With the establishment of EWF, the JEF realized the need among executive women for a forum where they can get together to discuss issues that affect them, share their talent and wisdom and also provide support for each other. Importantly, the forum has fostered serious networking and professional development.

Women entrepreneurs aged 45 and under can become members of the **YEA – Young Entrepreneurs Association**. Women are increasing as a proportion of YEA members.

The YEA was formed under the auspices of the Jamaica Employers’ Federation (JEF) in 2005 and is a volunteer-driven non-profit organization with a mandate to support young people in business. The YEA provides members with an opportunity to learn from each other’s experiences and take advantage of peer mentorship as they grow their businesses.

The **objectives** of the EWF are to:

- provide a forum where executive women can share common interests and challenges;
- provide opportunity to hear discourse on a range of topics pertinent to executive women from interesting and knowledgeable local and international speakers (including male counterparts);
- enhance the leadership skills of business and progressive women;
- advocate and facilitate increased representation of women on boards and other executive positions;
- gather for networking and socializing.

In terms of young entrepreneurship, the YEA's objectives are to:

- identify and organize young entrepreneurs in Jamaica;
- transform the Jamaican mindset through the promotion of innovation and creativity;
- influence public policy in order to improve the Jamaican business environment;
- facilitate the success of entrepreneurial ideas through the provision of relevant training and education;
- develop a forum for networking among members and the local and international business community;
- promote best ethical practices;
- foster an inclusive approach.

How does it work?

TRAINING

Training opportunities at the JEF have been dynamic and evolving. Women executive can benefit from the wide range of training (over 160 courses in any one year) that the JEF provides. Courses are open to all members. As a consequence of greater efforts to support women, their numbers as participants in training activities have increased.

- JEF remains alert and flexible to the changing needs within the environment.
- All training is conducted using a hands-on methodology.
- A distinctive training calendar is prepared each year.
- Additional training includes customized courses for specific target groups, which may include executive women.

Each year the specialized training courses for female executives have been:

- Leadership Skills and Strategies for Executive Women Leaders;
- Women in Business.

Highly-qualified experts and trainers are involved in facilitating 2- or 3-day workshops, providing practical tools and using active learning techniques.

Female target audience:

- CEOs/presidents;
- general/unit managers;
- managing directors;
- organizational development managers;
- operations managers;
- production managers;

- HR managers.

NETWORKING

Networking is an ongoing activity at the JEF, among its members and potential members.

The three main opportunities for networking are:

1. Annual Convention;
2. Executive Women's Forum;
3. Partnering and partnership.

Annual Convention

- Annually some 400 participants (mainly females), exhibitors and presenters use the convention for networking.
- The JEF enhances the learning and training aspect of the convention with networking opportunities continuously throughout the 4-day event.

Executive Women's Forum

- As explained above, this forum provides a place and space for members to glean information, to network and to obtain support for their ventures.
- The Executive Women's Forum has a defined place at the annual convention, where a special luncheon is arranged to enhance networking.
- The guest speakers are themselves executive women and leaders in the fields of trade unionism and business, and have included the Postmaster General and the President of the Jamaican Bar Association, among many others.

Partnering and partnership

As the JEF pursues the fulfilment of its mission, which is: "To lead the development of an enabling business environment, through the effective representation and provision of value-added services that strengthen the ability of employers to optimize competitiveness and workplace harmony", it actively seeks to partner with other agencies and associations to host meetings, workshops and other ventures. Networking comes as a value added benefit a synergistic result of the partnerships.

Other formal and informal opportunities of networking are organized. They are open to men and women who want to start or already run their own businesses. Women fully join them.

Informal opportunities – socials

Socials are informal mixers, hosted at various social locations around the community. The dynamics of the events allow members to build personal relationships and engage in more one-on-one conversations and provide opportunities to network and discuss their lives and businesses, successes and challenges.

Professionals' events

On-site company tours and overviews of successful local businesses

Usually consisting of small groups of 10–20 members, these events are extremely popular for the real-life business lessons and experiences shared by the president or CEO who conducts the presentation. The goal of this series is to provide tangible experiences and information to JEF members who can take what they have learned and apply it directly to their businesses.

Peer mentorship programme

Particular attention is paid to mentoring as a successful process of sharing and transferring experiences and empowering business and professional skills and abilities.

JEF/YEA does a very good job in the field. Peer mentorship groups (PMGs) are groups of 8–10 young entrepreneurs who meet monthly to discuss relevant issues in their lives and businesses. This allows the collective support and resources of the group to be applied against specific, tangible issues that affect young entrepreneurs as their businesses mature. The programme is based on three important principles: confidentiality, commitment and communication. This allows members to get to know one other, and establishes an environment of trust and respect.

Results

- JEF's **successes in training** have been demonstrated by the knowledge that the training material and methodology have become the benchmark for other training enterprises.
- Evaluation of the courses has provided very satisfactory information and led to requests for more frequent training.
- Participants have ranged from women who are just starting their businesses to those who have been in business for many years, and embrace micro, small and medium enterprises.

The **advantages** (added value for members) of being a member of the JEF include:

- opportunities to meet and network;
- significantly reduced cost for JEF programmes and events;
- access to a wide variety of resources from partners and sponsor;
- access to member-only programmes and events (e.g. WEF/YEA);
- access to information and resources to help grow businesses and/or improve personal and professional skills;
- advice and referrals regarding problems and concerns that may arise in the course of business, including but not limited to matters such as tax and audit, regulatory compliance, tax compliance certification, customs procedures, loan finance preparations, industry incentives, general procedures.

Challenges

The JEF's greatest challenge comes from competitors in other agencies and associations.

The measures the JEF undertakes to overcome the challenge include:

- continuously revising and refining the course content and devising creative ways to enhance the offering through location, style and presenters;
- identifying partners with whom to collaborate in staging the training, e.g. academia, professional associations and business sectors;
- being alert to and interactive with local and international financing opportunities to offer training

- to the target market;
- adjusting the timing of the training.

3. Lessons learned

Keys to success:

- quality, continuous improvement and flexibility in training;
- customized training;
- wide mix of networking activities (social and professional) .

List of material used and persons interviewed

JEF web site: <http://www.jamaicaemployers.com>

Person interviewed: Ms Brenda Cuthbert

VII. Case Study from FEC (Sri Lanka) Services targeted to women

1. Background

Country context

Sri Lanka (South Asia)



Population: 21,283,913 (July 2011 est.) ⁹	Population growth rate: 0.934%
Age structure: 0–14 years: 24.9% 15–64 years: 67.2% 65 years and over: 7.9%	Median age: 30.8 years (male 29.7, female 31.8)
GDP: 9.1% (real growth rate)	GDP composition by sector: agriculture: 12.8% industry: 29.4% services: 57.8% (2010 est.)
Unemployment rate: 5.8% (2010 est.)	Population below poverty line: 23% (2008)

Sri Lanka is engaging in large-scale reconstruction and development projects following the end of the 26-year conflict with the Liberation Tigers of Tamil Eelam, including increasing electricity access and rebuilding its road and rail network. Additionally, Sri Lanka seeks to reduce poverty by using a combination of state directed policies and private investment promotion to spur growth in disadvantaged areas, develop small and medium enterprises, and promote increased agriculture. High levels of government funding may be difficult, as the government already is faced with high debt interest payments, a bloated civil service, and historically high budget deficits.

The 2008–09 global financial crisis and recession exposed Sri Lanka's economic vulnerabilities and nearly caused a balance of payments crisis, which was alleviated by a \$2.6 billion IMF standby agreement in July 2009. The end of the civil war and the IMF loan, however, have largely restored

⁹ Data source: CIA Factbook

investors' confidence, reflected in part by the Sri Lankan stock market's recognition as one of the best performing markets in the world. After experiencing 3.5 per cent growth in 2009, Sri Lanka's economy is poised to achieve high growth rates in the post-war period.

Despite being influenced by patriarchal values and social norms, Sri Lanka has achieved a greater degree of gender equality than many other developing countries. In the 1940s the country established equal and free access to health and primary and secondary education. Today, women constitute the majority of university students, although they continue to face gender barriers in the labour market (women are only 32 per cent of the labour force) and in the political arena.

Customs and traditions vary across Sri Lanka's various regions and religions, affecting women in different ways. Most women are employed in the informal sector; poverty, coupled with political instability and traditions of male leadership, make it difficult for them to challenge or change their situation. War widows – an estimated 40,000 women – are a particularly vulnerable group.

Organization

EFC – The Employers' Federation of Ceylon – was established in 1929 as an organization of employers dealing with labour and social issues in Sri Lanka. It is today the principal employers' organization, promoting employer interests at national level, especially focusing on industrial relations and labour law. Presently the EFC has over 540 employers as members, representing all business sectors.

2. The case study

Main features

The provision of legal and advisory services lies at the core of the EFC's functions. The EFC represents its members in labour tribunals and in discussions with the labour authorities, negotiates with trade unions on behalf of its members, drafts employment-related documents and advises members on all labour law and industrial relations matters.

The EFC provides its members with highly qualified legal and advisory services; some free of charge, some at lower costs than the consultancy market. This is especially relevant in the context of about micro and small businesses, as these are often owned by women who cannot afford the services of lawyers but have to deal with bureaucracy and many labour laws.

Training is the second core activity. At present this is directed primarily towards company employees, especially those working for large businesses. As consequence, there are fewer female than male participants (on average 60–65 per cent male; 35–40 per cent female), in line with the prevailing composition of the labour force.

A growing number of women are establishing small businesses, notably in sectors such as food processing, catering, childcare and the care of the elderly, janitorial and other service provision, and the production of footwear and garments. Women belonging to the most vulnerable groups, such as those in rural areas, are increasingly endeavouring to turn from the invisible/informal economy to the formal one. They can take advantage of business opportunities that provide greater sustainability, focusing on the empowerment of rural women in the supply chain.

In addition, the Sri Lankan Government has recently embarked on a five-hub economic programme: aviation, shipping, commercial, energy and tourism.

The need for a female full contribution to the national economy is well known and is the subject of much discussion in Sri Lanka. Widows and rural women are a matter of particular concern. An effective support system is needed in order to enable women to play a full role. Developing the entrepreneurial skills of young people and women is an important task to undertake, involving both the second-level education system (universities) and employers' organizations.

The EFC works on a regular base with the WCIC – Women's Chamber of Industry and Commerce, a non-profit organization of professional and business women founded in 1985 to promote the special interests of women entrepreneurs with the objective of incorporating them into the mainstream of business activity in the country. The WCIC is the first women-only trade chamber to be set up in Sri Lanka and is said to have been the first in the world. Membership presently stands at 120.

The partnership with the WCIC helps improve the EFC's attention to the needs of business women, and its capacity to target services to them.

The **objectives** of the EFC are:

- To encourage workers, their organizations and the Government to cooperate with businesses for the attainment of the following objectives:
 - to make employees more efficient and quality conscious;
 - to achieve better terms and conditions of employment;
 - to prevent industrial strife and, where disputes have arisen, to resolve them in a fair and expeditious manner;
 - to generate employment opportunities;
 - to provide members with services to achieve growth and stability.

How does it work?

a. Legal advisory

Free services for members:

- exclusive personalized consultations and advice on labour law, industrial relations and human resources at the EFC;
- easy access to the highly skilled and specialized professional staff of the EFC, for CEOs, human resources and administration managers, etc.;
- advice on retrenchments, termination of employment, disciplinary procedures, etc.;
- facilitating workplace dispute resolution;
- advice by telephone or email.

In addition, the WCIC offers a free Q&A service. This provides women with the opportunity to ask some of Sri Lanka's leading business women and professionals questions about starting up business, the Sri Lankan economic environment, laws, etc.

Paid-for services:

- advisory services on labour law, industrial relations and human resource management;
- legal representation in employment-related litigation in labour courts and before arbitrators, the Department of Labour and the Human Rights Commission;
- collective bargaining negotiations with trade unions;
- drafting of collective agreements;
- advice on drafting employment-related documents such as contracts of service and redundancy letters;
- dispute settlement through negotiations with trade unions;
- consultancies on labour issues in business restructuring;
- drafting of employee handbooks and procedural manuals.

b. Training

The EFC has a dedicated training unit focusing on the training and development of employees of member and non-member companies. The unit consists of EFC professional staff together with a panel of external experts, selected through the International Labour Organization and overseas employer organizations. The core areas of training cover:

- labour laws;
- industrial relation;
- human resource management.

Programmes are generally for smallish groups (unless taking the form of a symposium) for 25–40 participants, with good interaction among participants and experts.

Targeted training is run at the request of members and/or partner organizations, such as the WCIC. For the women's chamber, the EFC has run programmes on labour law. These were one-day programmes, open to all WCIC members.

The labour law training programmes include:

- dealing with employee misconduct, disciplinary procedure;
- working hours, leave, holidays and overtime;
- superannuation benefits;
- laws relating to trade unions;
- labour law for line managers.

Specific training actions belong to gender and employment.

Despite some difficulties and obstacles, the EFC promotes:

- ILO/EFC guidelines for company policy on gender equity/equality;
- CSR related initiatives;
- workplace HIV prevention and education programmes;
- green jobs;
- employers' network on disability;

- many sessions (free of charge) on preventing sexual harassment at work.

A new ILO/EFC project has started to target the broader issue of gender based violence.

To date no programmes have been run for women entrepreneurs.

Results

- highly qualified services provided;
- many training programmes organized;
- several training programmes on gender issues organized.

The **advantages** (added value for members):

Female-owned businesses gain advantages from the provision of services that they could not usually afford. Specifically, they appreciate the free-of-charge services and the telephone advisory service.

Challenges

- Increase membership among female-owned businesses.
- Ensure that women are represented on the EFC Council on a continuing basis.
- In the framework of the two Memoranda of Understanding signed with the Yarlpanam Chamber of Commerce and Industries and the Hambantota District Chamber of Commerce, empower women's capacities to enter the formal labour market, support women in starting up their own businesses and focus on young women as key resources in the improvement of the wealth of these two regions.
- Reinforce the partnership with the WCIC.
- Inaugurate a new series of training courses targeted at business women.
- Introduce training programmes on "know the employment laws", focusing on small businesses, with the direct participation of entrepreneurs. This will promote as consequence an improvement in women's participation in training.

3. Lessons learned

- a. Participation in training activities is still lower among small businesses. Even though the EFC programmes are open to all members (with slightly reduced charges for smaller businesses) as well as to representatives of non-member organizations/individuals, 90 per cent of participants come from large companies.
- b. It is not easy to contact small and micro businesses, which are often owned by women. This is an issue of advertising tools and marketing methods.
- c. Strengthening the partnership with affiliated organizations as the WCIC is an important goal to achieve in order to reach out to women entrepreneurs.

List of material used and persons interviewed

EFC web site: <http://www.employers.lk>

Person interviewed: Ms Ayomi Fernando

Section 4 - Literature review

GLOBAL REPORTS

WOMEN, BUSINESS AND THE LAW 2012

REMOVING BARRIERS TO ECONOMIC INCLUSION

WORLD BANK

Summary

Creating the kind of environment in which men and women can have equal opportunity to start and run a business or to get a good job requires effort in a broad range of areas, from security and infrastructure to education and health. It also requires good business regulation that is fit for the purpose and streamlined, but also accessible—so that the chance to build a business, or to have a good job, depends not on your connections or wealth or power, but on your initiative and ability. Numbers of governments are focusing their efforts on creating a sounder business environment, but how to be sure that as governments improve business regulation, women entrepreneurs and workers benefit alongside men? According to UN Women “women perform 66 percent of the world’s work, produce 50 percent of the food, but earn 10 percent of the income and own 1 percent of the property.” To understand why the world display this negative picture as regard to women, factors such as good basic infrastructure, education and healthcare, to social and cultural norms need to be taken into account. The laws is one important parameter as regulations and institutions in some countries can create huge differentiation between women and men in ways that affect their incentives or capacity to work or to set up and run a business. On this basis, *Women, Business and the Law* focuses this study on legal differentiations on the basis of gender in 141 economies around the world, covering 6 areas: accessing institutions, using property, getting a job, providing incentives to work, building credit and going to court. The empirical evidence suggests that, slowly but surely, governments are making progress in expanding opportunities for women. From June 2009 to March 2011 *Women, Business and the Law* recorded 46 legal and regulatory changes occurring in 39 economies that affected the indicators. Though there has been much progress toward legal parity between women and men throughout the world, important distinctions still exist that may prevent women from improving their own and their families’ well-being by working or by running a business.

Main Findings

This report focuses on gender differentiations in legal treatment, one of the many sets of factors that determine the course of women’s working lives, in 6 particular areas that affect women’s participation in the economy, for a total of 141 economies. The first three indicators: accessing institutions, using property, and getting a job capture mainly those laws having direct gender dimensions and are based on a reading of such laws from the perspective of individual women. Each of these three indicators also examines areas of the law with indirect gender dimensions. The fourth indicator: providing incentives to work, examines not only explicit gender differentiations which may exist in tax law, but also the public provision of services that are not gender differentiated by design,

but which are more likely to favor women in practice. The last two indicators, building credit and going to court examine the ease of access to credit bureaus and courts to assess the indirect effects that microfinance institutions and dispute resolution have on women, who are more likely to rely on non-traditional financial services. Going to court captures laws that have explicit gender differentiations regarding accessing legal services.

ACCESSING INSTITUTIONS

This indicator explores women’s lack of autonomy to interact with government institutions or conduct official transactions which may limit their access to resources and services and restrict their ability to be an entrepreneur or get a job. A series of 10 different business related actions that women may have to carry out in order to earn an income are examined such as travel outside the home or country, sign a contract, open a bank account and register a business without permission.

Table: Countries where women have at least one restriction on their capacity to act

OECD/East Europe Central Asia	Latin America Caribbean	East Asia Pacific	Sub-Saharan Africa	South Africa	Middle East North Africa
Out of the 141 economies examined, 48 impose restrictions, among which none is in high-income OECD or in Eastern Europe and Central Asia.	2 countries: Chile & Honduras where married women can’t be heads of household	3 countries: Indonesia, Malaysia, Thailand, where married &/or unmarried women can’t confer citizenship	25 out of the 35 economies covered in Sub-Saharan Africa impose some of these restrictions on a women’s capacity to act	Out of the 5 economies covered 4 have restrictions; Except Sri Lanka	All 14 economies covered impose at least 1 restriction on married or unmarried women’s capacity to act

USING PROPERTY

The ability to access, manage and control property is important to individuals everywhere regardless of gender. This indicator analyzes women’s ability to access and use property based on their capacity to own, manage, control and inherit it, which in developing economies is especially important because women are more likely to work in family enterprises and their income can hinge on their access to property. In fact, none of the economies covered makes any legal distinction between unmarried women and unmarried men when it comes to their rights to moveable and immoveable property; but in seven economies, married women do not have the same property rights as married men.

Table: Seven economies where married women don't have the same property rights as married men

OECD/East Europe Central Asia	Latin America Caribbean	East Asia Pacific	Sub-Saharan Africa	Middle East North Africa	South Asia
Equal Inheritance Rights & equal Property Rights in all covered economies rights to men and women	Equal Inheritance Rights in all covered economies & equal Property Rights in the majority except Chile and Ecuador	Property Rights is restricted only in Philippines Inheritance Rights, Indonesia & Malaysia	Property Rights is restricted in 4 economies(Cameroon, Democratic Republic of Congo, Republic of Congo & Côte d'Ivoire) and Inheritance Rights in 7 economies(Burundi, Guinea, Mali, Mauritania, Senegal, Sudan and Tanzania)	All of the 3 economies covered differentiate between women and men with regard to Inheritance Rights	3 of the economies covered (Bangladesh, Nepal & Pakistan) differentiate between women and men with regard to Inheritance Rights

BUILDING CREDIT

Since three-quarters of microfinance borrowers are women, it is women who are more likely to benefit when credit bureaus and registries collect and distribute information on microfinance loans. Having a record of successful repayment allows women to build up their credit histories and may help them graduate to larger loans and conventional financing. This indicator identifies minimum loan thresholds in private credit bureaus and public credit registries and tracks bureaus and registries that collect information from microfinance institutions. Low minimum loan thresholds mean more coverage for small businesses—many of which are owned by women, who tend to take out small loans. Such loans can help these businesses build credit histories if credit bureaus and registries set low thresholds for inclusion in their data.

Among middle- and low-income economies, 49 have at least one credit bureau or registry which obtains credit information from microfinance institutions. In all of these economies, the minimum loan amount covered is less than 1% of income per capita, except in Jordan, where the minimum loan amount exceeds six times the average income per capita. In 15 of the 20 economies covered in Latin America and the Caribbean, credit bureaus and registries include microfinance borrowers. But only 6 out of 35 economies do the same in Sub-Saharan Africa.

GOING TO COURT

This indicator considers the ease and affordability of justice by examining women's access to small claims courts, it also includes information on whether women's testimony is given the same evidentiary weight as that of men, and whether married women have the legal capacity to file cases on their own, or require their husbands' permission to do so. The vast majority of economies grant equal access to the court system for men and women. However, in 11 economies (Islamic Republic of Iran, Kuwait, Malaysia, Oman, Pakistan, Saudi Arabia, Sudan, Syrian Arab Republic, United Arab Emirates, West Bank and Gaza, and Republic of Yemen), the testimony of a woman carries less evidentiary weight than that of a man. And in 1 economy (Democratic Republic of Congo), married women need the permission of their husbands in order to initiate legal proceedings in court. Although most economies do not prevent women from accessing the court system, many do not provide small claims courts, which would make dispute resolution for minor claims easier.

Table: Only 75 economies have small claims courts or fast-track procedures for claims of a smaller value

OECD/East Europe Central Asia	Latin America Caribbean	East Asia Pacific	Sub-Saharan Africa	Middle East North Africa	South Asia	South Africa
Among the 30 high-income OECD economies covered, 25 offer this service, as do 12 of the 23 economies covered in Eastern Europe & Central Asia	half of the economies covered in Latin America and the Caribbean offer this service	8 of the 14 economies in East Asia and the Pacific	Only Zambia and Zimbabwe out of the 35 economies covered in Sub-Saharan Africa.	9 of the 14 economies in Middle East and North Africa	3 of the 5 in South Asia (Bangladesh, India and Pakistan)	only Botswana, Ethiopia, Ghana, Kenya, Mauritius from South Africa

<http://wbl.worldbank.org/~media/FPDKM/WBL/Documents/Reports/2012/Women-Business-and-the-Law-2012.pdf>

WORLD DEVELOPMENT REPORT 2012:**GENDER EQUALITY AND DEVELOPMENT****WORLD BANK****Summary**

This Report points to four priority areas for policy going forward. First, reducing gender gaps in human capital, specifically those that address female mortality and education. Policy action to improve the delivery of services such as clean water, sanitation, and maternal care, is of primary importance in order to reduce excess deaths of girls and women in infancy, early childhood, and the reproductive years. Second, closing gender gaps in access to economic opportunities, earnings and productivity. A combination of policies is needed to address the various constraints that disproportionately affect women's access to economic opportunities. Third, shrinking gender differences in voice and agency within society. Policies need to address the combined influence of social norms and beliefs, women's access to economic opportunities, the legal framework, and women's education and skills. Fourth, limiting the reproduction of gender inequality across generations. It is important to reach adolescents and young adults because this is the age when they make decisions that determine their acquisition of skills, future health, economic prospects, and aspirations. These are all areas stressed in this report where higher incomes by themselves do little to reduce gender gaps, but focused policies can have a real impact.

<http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1315936222006/Complete-Report.pdf>

GLOBAL GENDER GAP REPORT 2011**RICARDO HAUSMANN, LAURA D. TYSON, SAADIA ZAHIDI****WORLD ECONOMIC FORUM****Summary**

The most important determinant of a country's competitiveness is its human talent: the skills, education and productivity of its workforce. The Global Gender Gap Index is a framework for capturing the magnitude and scope of gender-based disparities and tracking their progress. The Index benchmarks national gender gaps between men and women on four fundamental categories: economic participation and opportunity, political empowerment, educational attainment and health and survival and provides country rankings that allow for effective comparisons across regions and income groups, and over time.

http://www3.weforum.org/docs/WEF_GenderGap_Report_2011.pdf

WOMEN'S EMPOWERMENT PRINCIPLES

EQUALITY MEANS BUSINESS

A PARTNERSHIP INITIATIVE OF UN WOMEN AND THE UN GLOBAL COMPACT OFFICE

SECOND EDITION 2011

Summary

In an increasingly globalized and interconnected world, utilizing all social and economic assets is crucial for success. Yet, despite progress, women continue to confront discrimination, marginalization and exclusion, even though equality between men and women stands as a universal international precept—a fundamental and inviolable human right. The Women's Empowerment Principles, forged through an international multi-stakeholder consultative process, provide a "gender lens" through which business can survey and analyses current practices, benchmarks and reporting practices and also reflect the interests of governments and civil society and support interactions among stakeholders. It helps companies tailor existing policies and programmes or, if needed, establish new ones to realize women's empowerment.

http://www.unglobalcompact.org/docs/issues_doc/human_rights/Resources/WEP_EMB_Booklet.pdf

GLOBAL REPORT 2010

DONNA J. KELLEY, NIELS BOSMA, JOSÉ ERNESTO AMORÓS

GLOBAL ENTREPRENEURSHIP MONITOR

Summary

The Global Entrepreneurship Monitor (GEM) report of 2010 surveyed over 175,000 people in 59 economies and gives a comprehensive picture of entrepreneurs around the world, measuring the attitudes of a population and the activities and characteristics of individuals participating in various phases of entrepreneurship. These 59 economies represent not only the largest sample yet, but also the most geographically and economically diverse group surveyed. Grouping countries into six geographic regions: Sub-Saharan Africa, the Middle East and North Africa (MENA) / South Asia, Latin America and the Caribbean, Eastern Europe, Asia/Pacific and the United States and Western Europe, it compares economies across similar development levels and geographic locations.

<http://www.gemconsortium.org/download/1320923384062/GEM%20GLOBAL%20REPORT%202010rev.pdf>

ACCESS AND REPRESENTATION OF WOMAN IN CORPORATE GOVERNANCE BODIES

IFA – EUROPEAN PWN-ORSE

SEPTEMBER 2009

Summary

To become a Board Member it requires obviously particular experience, competencies and expertise to such an extent that, only a few people in each company are concerned. For women to come to that representativeness point on corporate governance it requires an environment free from gender discrimination throughout their career. This report gives an overview of recent and notable arguments in favor of diversity in corporate governance and the regulations in different countries to give a better understanding of the context and the processes that have led to a greater diversity in Boards. It also provides an analysis of new challenges, pressures and behavioral standards that threaten companies today and help a country to position itself as regard to the gender gap in the global context, based on a comparative approach between over 160 other countries in areas such as Economic, Political, Education and Health.

http://www.orse.org/site2/maj/phototheque/photos/divers/eng_etude_ifa_orse_epwn.pdf

WOMEN MATTER: GENDER DIVERSITY, A CORPORATE PERFORMANCE DRIVER 2007

MCKINSEY AND COMPANY

Summary

This study is conducted as part of the Women's Forum for the Economy and Society partnership, and suggests that companies with a majority of women at board or top management are best performer companies. The study offers fact based insights for companies to foster the development of women in the business arena in favor of a greater number of female in high responsibility position.

http://www.europeanpwn.net/files/mckinsey_2007_gender_matters.pdf

THE ENTREPRENEURSHIP GENDER GAP IN GLOBAL PERSPECTIVE:

IMPLICATIONS FOR EFFECTIVE POLICYMAKING TO SUPPORT FEMALE ENTREPRENEURSHIP

CENTER FOR GENDER IN ORGANIZATIONS (CGO), INSIGHT

OCTOBER 2005

Summary

This report measures the difference between the number of men and the number of women participating in entrepreneurial activity. The latest data show that among the countries with the largest entrepreneurship gender gaps are nations as varied as Poland, Argentina, Norway, and Greece, while countries with among the lowest gaps include South Africa, Peru, Portugal, and Japan. Survey of the limited literature on female entrepreneurial activity highlights a global gender gap in entrepreneurship. The survey also highlights three possible channels through which policies and programs might encourage the rate of female entrepreneurial activity: venture financing, social networks, and national culture.

http://www.simmons.edu/som/docs/centers/insights_22.pdf

PROMOTING WOMEN'S ENTREPRENEURSHIP DEVELOPMENT BASED ON GOOD PRACTICE

PROGRAMMES: SOME EXPERIENCES FROM THE NORTH TO THE SOUTH

INTERNATIONAL LABOUR OFFICE GENEVA 2001

PAULA KANTOR

Summary

This paper focus on good practice to examine women's entrepreneurship support programmes in the context of developed countries in order to formulate recommendations for their replicability in developing countries, based on a combination of performance criteria such as outreach/scale, effectiveness, cost efficiency, impact and sustainability. The paper presents some key findings about methods of service delivery, provision of training in the skills particular to a sector needed by women to start or run a business and incubator to help create networking and mentoring opportunities between business owners, reaching girls, improve women's access to information.

http://www.ilo.org/wcmsp5/groups/public/@ed_emp/@emp_ent/documents/publication/wcms_113762.pdf

WOMEN ENTREPRENEURS IN THE GLOBAL ECONOMY

SUSANNE E. JALBERT

CIPE, MARCH 17, 2000

Summary

As owners of small and medium-sized enterprises (SMEs) women can also supply multinational companies with ideas, inventions, technology, raw materials, supplies, components, and business services. This paper examines how women entrepreneurs affect the global economy, why women start businesses, how women's business associations promote entrepreneurs, and to what extent women contribute to international trade.

<http://www.cipe.org/programs/women/pdf/jalbert.pdf>

LATIN AMERICA

WOMEN'S ECONOMIC OPPORTUNITIES IN THE FORMAL PRIVATE SECTOR IN LATIN AMERICA AND THE CARIBBEAN

A FOCUS ON ENTREPRENEURSHIP 2010

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT/ WORLD BANK

Summary

The gender condition in the Latin America and the Caribbean have seen many improvement in areas such: education where in many countries in the region, girls have surpassed boys in education enrolment and completion; progress have been made also in term of institutional reform such changes in National Constitutions, the creation of Women Affairs Ministries or Institutes, reforms to the Civil Code, penalization of Gender-Based Violence, implementation of gender equality policies etc. However, gender-based inequalities between male and female entrepreneurs persist. These differences may be related to the link between gender-based inequalities and ownership of productive assets, such as land and capital, and its detrimental impact on women's ability to partake in the opportunities afforded by economic development. This report explores questions like: why women become entrepreneur, what are the main characteristics of female owned firms, what are the barriers faced by women in doing business etc.

<http://www.gtz.de/de/dokumente/gtz2010-en-womens-economic-opportunities.pdf>

WOMEN'S ENTREPRENEURSHIP IN LATIN AMERICA:**AN EXPLORATION OF CURRENT KNOWLEDGE****JULIE R. WEEKS AND DANIELLE SEILER****INTER-AMERICAN DEVELOPMENT BANK, SEPTEMBER 2001****Summary**

Although much has been written about women's economic activity and entrepreneurship in Latin America and the Caribbean, there are few statistics that quantify the economic contributions of women. This study focuses on formal women-owned small businesses and intends to introduce the discussion of gender gaps in entrepreneurship development and to explore possible actions that could effectively foster women's entrepreneurship in Latin America and the Caribbean. The outcomes of the present study are the identification of new issues to be discussed, and recommendations for further action.

<http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=384485>

AFRICA**2009 ACTION PLAN ON FOSTERING WOMEN'S ENTREPRENEURSHIP AND EMPLOYMENT IN THE MENA****AND 2007 DECLARATION ON FOSTERING WOMEN'S ENTREPRENEURSHIP IN THE MENA REGION****MENA-OECD INVESTMENT PROGRAMME****Summary**

This paper is presenting the action plan endorsed by the participants in the Marrakech Women Business Leaders' Summit held on 22 November 2009 as a framework for developing effective means for women's economic empowerment and for mainstreaming gender in business reforms. In order to meet their fixed objectives, participants encourage governments in the MENA region to take concrete policy actions to encourage women's entrepreneurship and employment by creating a business enabling environment; to facilitate business registration and growth through enhanced access to finance, in particular for women-owned businesses; to improve economic policy through better gender-disaggregated statistics and indicators; to facilitate participation in the OECD-MENA women's business forum and ensure increased contacts between business networks

<http://www.oecd.org/dataoecd/14/1/44092571.pdf>

CASE STUDIES OF WOMEN ENTREPRENEURS ACROSS AFRICA WHO HAVE OVERCOME LEGAL AND REGULATORY OBSTACLES TO CREATE NEW BUSINESS OPPORTUNITIES

DOING BUSINESS: WOMEN IN AFRICA 2008

Summary

Doing Business is investigating the regulations that enhance business activity and those that constrain it, presents quantitative indicators on business regulations and the protection of property rights that can be compared across 178 economies—from Afghanistan to Zimbabwe—and over time. *Doing Business: Women in Africa*, is the first in a series of regional reports designed to showcase successful women entrepreneurs and explore how they overcame obstacles to business creation and growth. That report present seven women profiled which represent countries from across the continent. It presents their stories, their successes and the obstacles they faced which pave the way for more opportunities for other women entrepreneurs.

<http://www.doingbusiness.org/~media/FPKM/Doing%20Business/Documents/Special-Reports/Women-in-Africa.pdf>

THE ENVIRONMENT FOR WOMEN'S ENTREPRENEURSHIP IN THE MIDDLE EAST AND NORTH AFRICA REGION

NADEREH CHAMLOU

THE WORLD BANK 2008

Summary

This report is pointing out the many barriers to investment and business to both men and women and those that affect women entrepreneurs disproportionately in countries like Egypt, Jordan, Lebanon, Morocco, Saudi Arabia, Syria, Gaza and the West Bank and Yemen based on data coming from over 5100 surveyed firms in the formal sector. It provides an overview of the main characteristics of female owned firms in that region, revealing that female owned firms hire more women but also hire more workers in general. It also gives gender-specific barriers analysis that exists across the region or within countries and identifies factors inside and outside the business environment that affect women entrepreneurs. Finally it provides policy recommendation to government to reduce the analyzed barriers and create a better environment for business women in the targeted countries.

http://siteresources.worldbank.org/INTMENA/Resources/Environment_for_Womens_Entrepreneurs_hip_in_MNA_final.pdf

JOBS, GENDER AND SMALL ENTERPRISE IN AFRICA

TANZANIAN WOMEN ENTREPRENEURS: GOING FOR GROWTH

INTERNATIONAL LABOUR ORGANIZATION, APRIL, 2003

Summary

This ILO report is the culmination of the research and consultations that took place throughout 2002, it summarizes the key issues, findings and dig deeper and probe these critical issues, particularly as they affect women entrepreneurs' motivations, economic opportunities, and passages to growth and formalization, describes and analyses the survey main findings, such as only one-quarter of the women entrepreneurs are members of women's business associations, and only 7 per cent are members of chambers and other organizations, or further finding such as "lack of awareness" is the main reason for not joining associations and it finally presents recommendations from the national consultative process.

http://www.cartierwomensinitiative.com/docs/Tanzanian_women_entrepreneurs_ILO.pdf

EUROPE

GOOD PRACTICES IN THE PROMOTION OF FEMALE ENTREPRENEURSHIP

EXAMPLES FROM EUROPE AND OTHER OECD COUNTRIES

EUROPEAN COMMISSION

VIENNA, DECEMBER 2002

Summary

This publication is produced in the framework of the strategy of the Lisbon European Council defined for Europe to become *'the most competitive and dynamic knowledge-based economy in the world'*, emphasizing the need for the creation of an environment conducive to starting up and developing innovative businesses and, especially small and medium sized enterprises (SMEs). It is aimed at collecting information on specific actions and support measures promoting female entrepreneurship and at identifying good practices, thus facilitating the exchange of information on good practices among the Member States. This publication provides an overview of specific actions and support measures adopted by national administrations in the Member States of the European Union and the EFTA/EEA countries in order to promote female entrepreneurship, particularly in the fields of start-up, funding, training, mentoring, information, advice and consultancy, and networking.

<http://www.career.tuc.gr/downloads/study-female-entrepreneurship-en.pdf>

WOMEN'S BUSINESS ASSOCIATIONS

EXPERIENCES FROM AROUND THE WORLD: SOUTH ASIA

NUCHHI CURRIER AND CORNELIA ROTARU

CENTER FOR INTERNATIONAL PRIVATE ENTERPRISE CIPE 2009

Summary

Since women's role in the formal economy is fairly limited in South Asia, the need for women's business associations is essential. In 2001, 24 women became the founding members of the Bangladesh Women Chamber of Commerce and Industry (BWCCI). This publication assesses the regional context in which BWCCI and other women's business associations operate and provides the details of its dramatic success.

<http://www.cipe.org/publications/papers/pdf/South%20Asia%20Chapter.pdf>

DEVELOPING WOMEN ENTREPRENEURS IN SOUTH ASIA:

ISSUES, INITIATIVES AND EXPERIENCES

SHALINI SINHA

UNESCAP, DECEMBER 2005

Summary

Studies have shown that a host of barriers prevent women from realizing their full potential as entrepreneurs, the situation is more critical in many South Asian countries including Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka; this paper reviews the issues, initiatives and experiences in developing women entrepreneurs in this area.

<http://www.unescap.org/tid/publication/indpub2401.pdf>

CONSTITUENCY-BUILDING AND ELECTORAL ADVOCACY WITH GRASSROOTS WOMEN IN THE PHILIPPINES

ELIZABETH CUNANAN-ANGSIOCO

THE ASIA FOUNDATION/GLOBAL WOMEN IN POLITICS

MARCH 2000

Summary

This case study from the Philippines is primarily a description of how a national federation mobilizes its membership to advocate at different levels. The rich experience of DSWP provides multiple lessons about organizing the power of numbers. In this sense, the study responds to a number of burning questions expressed by activists and advocates worldwide, concretely: 1) how grassroots members are incorporated into and ultimately drive the advocacy agenda; 2) how decisions are made at the community level and in the organization so that the process is empowering and owned by the members; and 3) how women and other disadvantaged groups have created alternative forms of political strategy and organization -- including new political parties -- in order to engage in politics and at the same time, transform political culture.

<http://unpan1.un.org/intradoc/groups/public/documents/apcity/unpan002540.pdf>

More information on the ITCILO
Programme for Employers Activities and
on this workshop is available here:

<http://lempnet.itcilo.org>