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# Gender-Aware Women's Entrepreneurship Development for Inclusive Development in Sub-Saharan Africa

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### Key points

- Supporting women entrepreneurs as drivers of inclusive development requires policy-makers to apply a gender lens in the design, monitoring and evaluation of enterprise and entrepreneurship development policy. Gender-aware women's entrepreneurship development (WED) means taking into account the socially- and historically-constructed identities, roles, power relations and modes of action assigned to men and women.
- Although there is a small group of top-performing, growth-oriented women entrepreneurs, the vast majority of survival entrepreneurs in Africa are women. Survival entrepreneurs are a distinct group and follow a different logic than growth-oriented entrepreneurs.
- The performance and status of a business does not depend solely on the individual's aspirations, characteristics or capacities, but also on the level of gender bias in the environment of the entrepreneur. This includes inequalities in time use, mobility, intra-household decision making and responsibility for unpaid care work between men and women; gender biases in laws on inheritance and land ownership; inaccessibility of institutional support for entrepreneurship development by women; lack of women's agency in public spaces; inequalities in enrolment in secondary education and access to vocational training; and discriminatory practices, constraining norms and stereotypes on what is 'appropriate' behaviour and what types of tasks, roles and duties women and men can perform.
- Enterprise and entrepreneurship development interventions have to be attuned to the gendered risks and circumstances under which women entrepreneurs operate their businesses.
- Promotion strategies for women's business growth, increased income and improved productivity need to be systematically integrated with strategies that reduce women's vulnerability to poverty, redistribute resources, and combat inequality, violence and exclusion.
- Gender-aware enterprise development strives for the creation of a level playing field by ensuring access to resources and opportunities for all entrepreneurs, regardless of their business type, gender, age, health status, location, social class or ethnicity. The aspired outcome of gender-aware WED policy making is a reduction of gendered risks and vulnerability, equality in resource allocation in the business environment and an increase in women's agency and collective action to break through their disadvantaged and marginalized position.
- For women's businesses to prosper, policy-makers and practitioners need to ensure that enterprise development strategies are informed by a thorough identification of women entrepreneurs' practical and strategic needs and aspirations and an analysis of the formal and informal institutions that legitimize what women entrepreneurs can have, do and be.
- The desired outcomes of entrepreneurship development strategies need to be made explicit and in line with what women entrepreneurs want so that it can be established whether or not these outcomes materialize and if the 'right issues' are addressed.
- Entrepreneurship development strategies need to be diverse, integrated, appropriate and well targeted. This includes the provision of accessible, affordable and high-quality child-care services and the engagement of men in dialogue and activities on women's entrepreneurship development.
- Investment in women's business associations is key in order to build awareness of the rights, obligations and opportunities available for women entrepreneurs and to strengthen their advocacy capacity so that they can lobby for improved policy environments.

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In INCLUDE's thematic approach to inclusive development, special attention is given to opportunities for women. INCLUDE and the Gender Resource Facility ([GRF](#)) teamed up to gather and analyse knowledge on what works best for women in enterprise promotion and social protection. This paper is a key part of INCLUDE's dossier [Women and inclusive development](#).

## 1. Introduction

With ‘female entrepreneurship’ as the new buzz word in inclusive development in Africa, many governments and international development actors are interested in supporting women (to engage) in business. To ‘unleash this untapped potential for growth’ and economically empower women, numerous policies are being implemented across the African continent promoting women’s entrepreneurship. But with information and data scattered, policy-makers need to know: **What type of support do women entrepreneurs need and how will this contribute to more inclusive development?** This question was at the centre of debates during [the conference](#) ‘Building policy-knowledge communities for inclusive development in Africa’, organized by the Knowledge Platform on Inclusive Development (INCLUDE) together with the Africa Economic Research Consortium (AERC). During this conference, a wide variety of interesting questions were raised by African policy-makers, implementing agencies and women’s business networks. Questions raised included: ‘How can we help women to access economic resources such as land and credit needed to start and run a viable business?’, ‘What options do women entrepreneurs have to improve their income, as well as to combine their domestic and business activities more efficiently?’ and ‘How can we involve husbands to support women in business?’ (for an overview of the questions raised in the conference, see Box 1; answers are provided in the textboxes throughout the paper).

**Women’s entrepreneurship Development (WED)** is the design and implementation of policy solutions and instruments by key public and private actors to address barriers faced by women in starting and running viable businesses and influence women’s entrepreneurial behavior. Depending on the local context, key actors that practice WED include national, local and international governments, national and regional development banks, microfinance institutions, banks, donor agencies, chambers of commerce, international financial institutions, national and international NGOs, women’s organizations, private companies and business networks.

Although research currently underway by INCLUDE may provide useful answers on issues of women’s entrepreneurship development, these questions illustrate the importance of applying a gender lens when researching and making policy for women’s entrepreneurship development. Investigating what characterizes women’s entrepreneurship and what type of enterprise development support they need sheds light on the importance of understanding what drives exclusion and inclusion in social, political and economic processes in societies. We need to ask: ‘Who in society can and cannot access the resources needed for viable entrepreneurship and why?’ and ‘What type of support works where and for whom?’ (Buvinic et al., 2013). To answer these questions, a gender lens is critical. **This paper aims to contribute to the debate by discussing the importance and practicalities of gender-aware WED. Gender-aware WED recognizes the gendered risks and uncertainties in which women operate their businesses and assists women in coping with these insecurities at home, in the community and in the business environment. In addition, it strives to create a level playing field by ensuring access to, and control over, resources and opportunities for all entrepreneurs, regardless of business type, industry choice, gender, age, health status, location or ethnicity.**

**Inclusive development** is development that includes marginalized people, sectors and countries in social, political and economic processes for increased human wellbeing, social and environmental sustainability, and empowerment.

Source: Gupta et al. (2015)

## 2. Enterprise development interventions: empowering women?

### Box 1. Questions of African policy-makers on women's entrepreneurship development

To better understand how policy-makers and development practitioners can benefit from research, INCLUDE invited them to express their policy questions regarding women's entrepreneurship development during the conference *'Building policy-knowledge communities for inclusive development in Africa'*.

#### Questions:

- 'How can technology be used to improve access to information for women entrepreneurs?'
- 'How can we involve husbands to support women in business?'
- 'How can female politicians collaborate with women business leaders to influence policymaking that is favourable for women's entrepreneurship?'
- 'To what extent will reforming investment regulations and domestic revenue generation systems enable women entrepreneurs to improve the status of their businesses?'
- 'How can we help women access the economic resources needed for starting and running a viable business?'
- 'What options do women entrepreneurs have to improve their incomes, as well as their access to time and other resources, and improve their ability to combine and perform their domestic, reproductive, agricultural and productive tasks more efficiently?'
- 'What capacities enable women entrepreneurs to upscale from micro to small to medium-sized enterprises?'
- 'How do affirmative action policies that promote women's access to secondary education affect women's businesses?'

Enterprise development interventions have the expected outcome of 'unleashed entrepreneurial potential' for both growth-oriented and survival entrepreneurs (Berner et al., 2012). They include reforms for a more enabling business environment (e.g. making business and tax registration easier), improving linkages between smaller or weaker businesses and larger businesses in a value chain or clustered groups of businesses, and providing financial and business development services (BDS) for individual entrepreneurs. The latter is often based on the 'missing ingredient' assumption that 'by providing this ingredient entrepreneurs can start climbing the ladder towards graduation' (Berner et al., 2012, p. 390).

### Survival and growth-oriented entrepreneurs

Berner et al. (2012) argue that as most enterprise development interventions bear the implicit assumption that all types of entrepreneurs are motivated to expand their business, they often fail to address the specific needs of survival entrepreneurs in the informal sector. Survival and growth-oriented entrepreneurs are distinct groups -not different stages in the trajectory of firms - and follow a different logic (Grimm et al., 2012; Berner et al., 2012). Based on a review of available empirical evidence, Berner et al. (2012) conclude that survival entrepreneurs differ from growth-oriented entrepreneurs in the sense that they are not motivated to expand their businesses (see also Phillips & Bhatia-Panthaki, 2007; Banerjee & Duflo, 2007). Also, there is a clear gender dimension that distinguishes survival from growth-oriented enterprises. Although there is a small group of top-performing, growth-oriented women entrepreneurs, the vast majority of survival entrepreneurs in Africa are women (Grimm et al., 2012). Probably preferring a secure wage job, women survival entrepreneurs struggle to balance their business with unpaid care responsibilities and barely make enough income to satisfy household needs (let alone re-invest in the business) (Karim, 2001). They face sexual harassment and discrimination in the market place and institutions and have to deal with poor infra-structure, inadequate health and education services, immobility and inaccessible markets, and a lack of support networks (Berner et al., 2012; Grimm et al., 2012). Not expanding a business beyond the limits of their own labour and management capacities can make a lot of sense for women survivalists (Marcucci, 2001). Berner et al. (2012, p. 390) explain that:

*[...] the existing enterprise and entrepreneurship development policies provide inexcusably few handles for supporting the bulk of survival entrepreneurs, that is, those who are not on the way towards possible graduation. It is as if the elephant in the room has fallen between two stools and become invisible.*

Enterprise development professionals generally use gender-blind outcome indicators based on characteristics of growth-oriented businesses for their interventions. This leads to a bias in the income and employment generation dimension of poverty alleviation programmes (Berner et al., 2012, p. 390). Meaning that, in practice, most enterprise development is tailored to benefit a small group of (mostly male) growth-oriented entrepreneurs and fails to address the specific needs and wants of informal (mostly female) survivalists. Evidence demonstrates that the growth potential of survival entrepreneurs is extremely limited, even if they are targeted with well-intended enterprise development programmes<sup>1</sup> (Gomez, 2008; Liedholm & Mead, 1987, 1988; Mead, 1994, 1999; Fajnzylber et al., 2006). Regulatory efforts designed to make it easier for businesses to formalize for example, have not resulted in a reduction of informality in Sub-Saharan Africa (Campos et al., 2015). Women entrepreneurs could potentially benefit from formalization since informality exposes them to more risks which affects their business performance. Stories of confiscation of merchandise or requests for transactional sex from authorities threatening to shut down their businesses are not uncommon (Campos et al., 2015). Berner et al. (2012) conclude that even though the graduation of micro-enterprises from very small to medium sized rarely happens, it is still possible. It requires, however, a different intervention rationale more attuned to the risks, aspirations and circumstances of survival entrepreneurs. One that systematically integrates promotion strategies for business growth, increased income and improved productivity with strategies that reduce vulnerability, redistribute resources, and combat inequality, harassment and exclusion (Berner et al., 2012; Matin & Hulme, 2003).

## Women's entrepreneurship for inclusive development

Besides general (and often gender-blind) enterprise development practice, there is another strand of interventions known as women's entrepreneurship development (WED). Entrepreneurship is defined here as 'any attempt at a new business or venture, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business' (Reynolds et al., 1999, p. 3). WED is specifically tailored to address the barriers faced by women in starting, running and growing a viable business and is regarded an important instrument for women's economic empowerment and inclusive development (Patel, 2014; Kabeer, 2012; UNIDO, 2014). Four types of WED can be distinguished: the provision of financing, provision of business development services (BDS), improvement of market access and policy reforms (Patel, 2014; Minniti, 2008). However it is important to ask: '*Do WED interventions offer more space to accommodate the distinct needs and aspirations of women survival and growth-oriented entrepreneurs?*' and '*Are WED interventions more attuned to support women in their dealings with risks, uncertainties and vulnerabilities?*'

Studies indicate that, so far, policy making for women's entrepreneurship development has had limited impact on improving the marginalized position of the majority of women entrepreneurs because of its stand-alone solutions and for not addressing the 'right issues'. When the emphasis is on 'unleashing' women's potential for bringing about more economic growth and repairing women's 'underperformance' in terms of profit making and job creation, interventions become focused on improving women's individual financial and management capacities (Ahl & Marlow, 2012; Marlow & McAdam, 2013). Improving women's individual capacities, however, is not sufficient to support women entrepreneurs, as capacity is often not the issue that is holding them back (Jamali, 2009).

**Developing women's entrepreneurship as a driver of inclusive development requires a gender lens leading to integrated strategies that promote enterprise development and combat inequality and exclusion with well-targeted instruments that conform to the needs and wants of women entrepreneurs.** Inclusive development<sup>2</sup> is defined as a pattern of development in which all people in society participate, including the marginalized and poor, and that is characterized by income growth as well as a decrease in inequality in both income and non-income dimensions of wellbeing (Gupta et al., 2015). Adopting a gender lens in WED policy making means taking into account the socially- and historically-constructed identities, roles, power relations and modes of action assigned to men and women, which determine who is more vulnerable to poverty and who can access, make decisions and control the resources, time and opportunities needed for viable entrepreneurial activity. Gender, thus, serves as a tool for identifying and analysing what causes differences in female and male entrepreneurs' risks, needs, experiences and circumstances at home, in the community and in institutions, the market place and value chains.

<sup>1</sup> For a literature review on business graduation among micro and small enterprises, see Gomez (2008).

<sup>2</sup> NWO has defined the building blocks of inclusive development as: economic transformation, productive employment creation and social protection: <http://www.nwo.nl/en/research-and-results/programmes/research+for+inclusive+development+in+sub-saharan+afrika>.

## Women's economic empowerment

*How can WED contribute to a pattern of development that is beneficial for, and inclusive of, all entrepreneurs, including survivalists? How can WED contribute to women's economic empowerment and support women (business organizations) in their actions to transform women's exclusion and marginalization in social, economic and political processes?* Women's economic empowerment refers to improvements and transformations in women's rights, agency, voice and decision-making in relation to markets (Kabeer, 2012; Cornwall & Rivas, 2015). It is both a right in itself and a strategy to improve the capacity of women to participate in, and contribute to, economic growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (OECD, 2012; Eyben et al., 2008; Golla et al., 2011). Thinking of WED as a strategy for women's economic empowerment, thus, implies a strategy that aims for tangible improvements in women's individual and collective capacity to access resources and opportunities. It also requires a strategy that improves women's agency to make decisions about their own life and businesses and to act on these decisions free of harassment, violence, retribution, and fear. Finally, it requires a strategy that amends and transforms systemic inequalities and ensures the compliance of governments, companies, financial institutions and other key actors in the community and market place with women's right to access and control resources.

**Women's economic empowerment** is about making markets work for women at the policy level and empowering women to compete in markets at the agency level. Source: World Bank (2015)

This encompasses looking at inequalities in time use, mobility, intra-household decision making and responsibility for unpaid care work between men and women. Furthermore, it includes looking at gender biases in laws on inheritance and ownership, the inaccessibility of institutional support for entrepreneurship development, lack of women's agency in public spaces, and inequalities in enrolment in secondary education and access to vocational training. It also requires the examination of discriminatory practices, constraining norms and stereotypes on what is 'appropriate' behaviour' for men and women and what type of tasks, roles and duties they can perform? In other words, for inclusive development to materialize for women entrepreneurs, it is these inequalities in regulatory, normative and cognitive systems -which govern the distribution and allocation of available resources and influence women's chances and choices in building viable businesses- that need to be addressed by WED.

Decades of experience with women's economic empowerment strategies, however, has taught us that there are no quick fixes to achieving women's economic empowerment, and for progress to be made development policy should not assume that economic growth trickles down or that inequalities automatically disappear when women's participation in the market place increases (Kabeer, 2015; Al-Dajani & Marlow, 2014). Advancing gender-equality and women's economic empowerment requires integrated and transformative public policies, holistic approaches and long-term commitment from all development actors, including those in the private sector (Duflo, 2011; Jones, 2015; Cornwall & Rivas, 2015).

### 3. Women's entrepreneurship development in Sub-Saharan Africa

#### Box 2. Policy-maker's question: 'How does education affect women's businesses?'

According to the Global Entrepreneurship Development Institute (GEDI) Index (2014) the region's weaknesses are mainly related to low educational attainment among women, in general, and female entrepreneurs, in particular. Women's access to primary and secondary education is a critical issue in many countries and hampers and constrains women's chances and options to access entrepreneurial opportunities. The GEDI Index (2014) found that in Uganda and Nigeria only 46% of the adult female population has completed secondary education and only 13% of female business owners have a college degree. Others also point to a lack of career guidance for women, which generally limits women's access to public and private support services, including business development services and business skills training.

Source: *Kitching & Woldie (2004); Davis (2011)*

#### Gender-aware policy making and programming

Gender aware is a term used to describe programming or policy making that identifies and analyses differences in the positions, needs and circumstances of men and women and addresses inequalities in processes of resource allocation and opportunities (such as power, mobility, time, capital, experience, networks, skills and knowledge) among individuals and groups. It recognizes possible inequalities in intra-household dynamics and responsibilities for unpaid care and reproductive work as key aspects of economic activity. It takes into account women's assigned gender role in unpaid care work and how this affects women's position in the economy and market place more than men. It aims for the transformation of gender relations to be more equal and to alter the disadvantaged and marginalized position of individuals and groups in society. In contrast, gender-unaware programming is blind to the different gender needs and interests and can harm women because it reinforces men's privileges to the disadvantage of women. It reinforces the existing gender division of labour and inequalities and may improve women's and men's living conditions, but does not aim to improve the position of women in society.

Source: *Moser (1989); UN-INSTRAW (nd); Brush et al. (2009)*

Women entrepreneurs are contributing substantially to economies in Africa and their number is increasing at a faster pace than men (Niethammer, 2013; Kelly et al., 2015; Richardson et al., 2004; Spring, 2009). Promoting women's entrepreneurship is considered an important pathway for reducing poverty and supporting women's economic empowerment. The Ugandan government, for example, has identified the promotion of women's entrepreneurship as an important pillar for achieving its gender equality goals and, in 2015, launched a four-year programme to address 'the challenges women face in undertaking income generating activities including limited access to credit, technical knowledge and skills for business development as well as information regarding business opportunities' (Ministry of Gender, Labour and Social Development website). And, as part of the African Women in Business Initiative (AWIB), the African Development Bank has initiated various interventions across the continent to develop financing instruments and mechanisms for supporting the development and growth of women's enterprises (African Development Bank website). Donor agencies and development actors such as the International Finance Corporation (IFC), the UK Department for International Development (DFID), United States Agency for International Development (USAID) and Canadian International Development Agency (CIDA) are also promoting entrepreneurship, in general, and that of women, in particular, as a key strategy for women's empowerment to ensure that they benefit from and contribute to inclusive development<sup>3</sup>. The Dutch government is implementing the 2SCALE project to support small-scale entrepreneurs in eight African countries, with special attention to female entrepreneurs, to create and grow new businesses by providing training, brokering partnerships with financial institutions and providing business support services (2SCALE website).

<sup>3</sup>See, for example, the African Women Entrepreneurs Programme (AWED) of USAID <http://www.state.gov/p/af/rt/aWED/>.



### Box 3. Policy-maker's question: 'How can technology be used for WED?'

Using mobile phones, SMS, online platforms and networks, radio, TV, blogs and the Internet, women entrepreneurs are being provided with financial services, business development services, market information and access to new opportunities to network, build skills, expand markets, reach customers and build their businesses in ways that could not be done before.

Expectations are that the use of technology could have huge potential in reaching underserved and resource-constrained women and providing them with the information, knowledge and skills important for running viable businesses.

But only a small amount of evidence is available and more research is needed to evaluate what technology works for whom. ILO together with the United Nations Conference on Trade and Development (UNCTAD) created a [portal](#) called 'ICT4WED', which serves as an online sharing space with information about how to integrate ICTs into women's entrepreneurship development (WED).

➔ More information and practical guidelines about the use of ICTs for empowering women entrepreneurs can be found [here](#).

## A gender gap in entrepreneurship

Despite this recognition and emphasis on women's entrepreneurship development as an important driver of inclusive development and economic growth, women in Africa continue to struggle to take their rightful place in the market and remain overrepresented in informal, survivalist enterprises and underrepresented in growth-oriented businesses (Kelly et al., 2015; UNIDO, 2014). Survival enterprises In West Africa, for example, only 13% of survival enterprises have a male owner while only 20% of the top-performing businesses are owned by women (Grimm et al., 2012). The reason is that there is a gender gap in entrepreneurship in terms of motivation, business performance and industry choice (Campos et al., 2015). Ghana, Rwanda, Kenya and Uganda, for example, are characterized by high levels of female entrepreneurial activity, but data demonstrates that the majority of this is driven by a need for cash and survival rather than motives of business expansion and opportunity (Kelly et al., 2015; Spring, 2009; Mwobobia, 2012; Katwalo & Madichie, 2008; Katongole et al., 2014).

Although women in Africa are starting new businesses at a rapid rate, maintaining and growing a business well beyond start-up is a serious challenge for all entrepreneurs, but women seem to exit businesses at an even higher rate (Kelly et al., 2015). Graduating a business from micro to small or medium rarely happens (Gomez, 2008; Brush & Cooper, 2012; Klapper & Parker, 2011). The majority of women run micro businesses in the informal sector without employing others. In terms of business performance they make less revenue compared to their male counterparts (Kelly et al., 2015). Women tend to be absent in high-tech, finance, manufacturing and construction sectors, but are overrepresented in small-scale farming, service provision and the consumer sector. Such sectors often require little to no start-up capital, produce lower-priced goods and services with lower value added per hour of work (Said-Allsopp & Tallontire, 2014). In Sub-Saharan Africa, for example, 80% of women's businesses operate in the consumer sector in traditional women's roles such as hairdressing, food and beverages, and retail and wholesale outlets (Chant & Pedwell, 2008).

## Types of WED: overcoming challenges faced by women entrepreneurs

African countries are often characterized by a weak entrepreneurship environment and women entrepreneurs face additional challenges (Katwalo & Madichie, 2008; Spring, 2009). The Global Entrepreneurship Development Institute (GEDI) Female Entrepreneurship Index<sup>4</sup> (GEDI, 2014) has identified that women entrepreneurs in Sub-Saharan Africa are mainly challenged by low levels of educational attainment (see Box 2). Depending on the local context, other challenges identified are lack of access to, and securing of financial resources, lack of entrepreneurial and management competence, problems in finding and accessing markets and distribution networks (including information about these), lack of technological know-how, and limited

<sup>4</sup>The Gender-GEDI is a diagnostic tool that identifies and analyses the conditions that foster high-potential female entrepreneurship development. It does not measure the number of female entrepreneurs, but rather focuses on identifying a country's strengths and weaknesses in terms of providing favourable conditions that could lead to high-potential female entrepreneurship development.

government and institutional support (Jamali, 2009; Singh & Belwal, 2008; Demirgüç-Kunt et al., 2013; Richardson et al., 2004; Halkias et al., 2011; Stevenson & St-Onge, 2005; Aterido et al., 2013). Without addressing these challenges the majority of women will continue to be excluded from resources and opportunities, which is marginalizing their engagement in entrepreneurship and confining them to informal, small-scale, micro entrepreneurship with little prospects for growth.

To overcome the challenges faced by women in starting and running viable businesses, actors such as national and international governments, donor agencies, chambers of commerce, financial institutions, national and international NGOs, women’s organizations, private companies and business networks are promoting women’s entrepreneurship. Four types of WED can be distinguished: provision of financing, provision of business development services (BDS) including skill building, improvement of market access and policy reforms (Patel, 2014; Minniti, 2008). For an overview of these, see Table 1.

Table 1. Types of WED interventions

Financing	BDS	Market access	Policy reforms
<b>Interventions related to microcredit and other financial services, in-kind savings or cash grants, mobile banking services, investment match-making</b>	Interventions related to business skills training, business advice or mentoring, business incubation services, business formalization services; ICTs to connect women entrepreneurs to business information and networks	Policies or programmes that enable women to expand markets and customers for their products and services; ICTs are used to connect women to regional or international markets	Policy reforms to improve access to economic resources including land (or wider property rights) ownership, tax regimes and inheritance rights, regulations on trade and the encouragement of business and innovation activities

Source: ILO (2014)<sup>5</sup>

‘The Cherie Blair Foundation’s Mobile Technology Programme leverages mobile technology to support women entrepreneurs in becoming successful business owners. The programme works with a wide range of partners in the mobile ecosystem to provide women entrepreneurs with access to training, technology, networks and capital. We combine research, projects and advocacy to ensure financial inclusion and increase the participation and capacity of women in mobile and banking agent networks.’

Source: Website Cherie Blair Foundation

**Financing** for WED comprises efforts to reduce the financial constraints faced by female entrepreneurs. Recently, ICTs such as mobile banking services for women entrepreneurs have been promoted (see Box 3). Key actors here are the IFC<sup>6</sup> and the Cherie Blair Foundation (see example in textbox). WED interventions related to **business development services** usually include training in business management skills, the provision of business advice, incubation and formalization services, and the strengthening of women entrepreneur networks. In recent years, ICTs have been introduced to connect women entrepreneurs to business information, networks and incubation across countries (see Box 3). Examples are the [Women in Business Challenge](#) and the [Abafazi Incubator Project](#) in South Africa, established by International Labour Organization (ILO) together with a local business association, the Coca-Cola Fortune Foundation, and Tradelane Training and Development, a service provider. INCLUDE is studying incubators and networks for entrepreneurship development in Kenya and Uganda<sup>7</sup>.

<sup>5</sup> ILO’s [Women’s Entrepreneurship Development \(ILO-WED\) programme](#) has been empowering women entrepreneurs in developing countries and supporting them in starting and growing their businesses since the mid-2000s. This has led to a valuable list of resources, guidelines and tools available online for use by practitioners and policy-makers. Besides working directly with women entrepreneurs and supporting their capacities for income generation, productivity and competitiveness, ILO also works with, trains and sensitizes governments, employers’ organizations, business networks, financing institutions, trade unions, and local community-based organizations to build their institutional capacity.

<sup>6</sup> See, for example, the IFC’s Mobile Money Toolkit, which offers information from Consultative Group to Assist the Poor (CGAP), USAID, the World Bank, Groupe Speciale Mobile Association (GSMA) and other organizations that are doing research and programming in the realm of mobile money: [http://www.ifc.org/wps/wcm/connect/industry\\_ext\\_content/ifc\\_external\\_corporate\\_site/industries/financial+markets/publications/toolkits/mobilemoney\\_toolkit](http://www.ifc.org/wps/wcm/connect/industry_ext_content/ifc_external_corporate_site/industries/financial+markets/publications/toolkits/mobilemoney_toolkit).

<sup>7</sup> For more information see: <http://includeplatform.net/research-group/changing-the-mindset-of-ugandan-entrepreneurs-from-muppets-to-gazelles/> and <http://includeplatform.net/research-group/multipliers-for-employment-creation-the-it-sector-in-kenya/>.

Efforts to improve **market access** for women entrepreneurs can involve activities to improve women's participation in trade missions or the organization of women-only trade events and the improvement of marketing and packaging skills to enable the expansion of markets for goods and services offered by female entrepreneurs. In Kenya, [ShopSoko](#) developed a 100% mobile value chain in the creative industry to improve female artisan entrepreneurs' access to international clients by providing them with a virtual market place for their products.

#### **Box 4. Policy-maker's question:**

##### **'Does reforming investment regulations and tax regimes support women entrepreneurs to improve the status of their businesses?'**

Enterprise development policies tend to be based on financing, taxation, regulations on trade, and the encouragement of business and innovation activities (Minniti, 2008). Financing can involve offering credit (or financial services) and microcredit investments to early-stage, high-potential or high-risk start-ups and usually involves (male dominated) growth and technology industries. These policies are often designed and implemented in a gender-blind way and intentionally or unintentionally exclude women as they tend to focus on sectors in which women are absent or operate at the informal, lower end of the value chain. In some cases, such policies reinforce inequalities or are simply inadequate to meet female entrepreneurs' needs. Sometimes they are inaccessible to women because women cannot meet the criteria for eligibility (revenue, profit rates, number of employees, status) to benefit from such policies (GEDI, 2014).

→ More information about the status of the institutional policy environment for women entrepreneurs can be found in the [GEDI Index on female entrepreneurship](#), which measures the development of potential female entrepreneurs in 77 economies.

WED interventions that focus on the improvement of the **policy environment** for women's entrepreneurship development include the reform and enforcement of legal rights related to land and property ownership, taxation<sup>8</sup>, inheritance rights, and trade regulations and the encouragement of business and innovation activities (see Box 4). An example is the African Women Entrepreneur (AWP) Network initiative in Nigeria, which convened a [roundtable](#) of young women entrepreneurs in Lagos in 2014 to discuss the issue of corrupt tax regimes and how this challenges women's small businesses. Women, especially those in the informal sector, are often unaware of their tax obligations and the amount expected to be paid. Most tax collectors play on this lack of information among women business owners and impose exorbitant taxes, forcing women to pay cash or in kind. The AWP Network advocated for a gender desk in the Lagos State Internal Revenue Service so that women can operate their businesses free of tax harassment and stress. Another example is the stock-taking and diagnostic exercise undertaken by the [APEC Policy Partnership for Women Entrepreneurs Network \(WE-APEC\)](#), which involved the assessment of public policy-related obstacles for women entrepreneurs in Australia, Canada, Chile and Peru taking part in international trade<sup>9</sup>. The main conclusions and recommendations of this research involve the development of a 'one-stop' online Women's Trade Portal, which provides practical guidance and strategic planning support for women exporters and importers in APEC economies<sup>10</sup>.

<sup>8</sup>Taxation usually involves manipulations, reductions and incentives that can function as an encouragement for start-ups. Trade regulations can involve internationalization to regulate or restrict business movement and the most common instruments are protectionist tendencies such as tariffs, tax regimes, penalizing profits, export subsidies, credits and export guarantees.

<sup>9</sup>For the complete report see: <http://www10.iadb.org/intal/intalcdi/PE/2009/04509.pdf>.

<sup>10</sup>Asia-Pacific Economic Cooperation (APEC) is a space for the political agreement of 21 countries including Asian economies and 3 Latin American economies (Mexico, Chile and Peru).

#### 4. What works, where, and for whom?

What is known about the impact of these WED interventions for women entrepreneurs, what works and what does not, and what more can be done? Both ILO (Patel, 2014) and the United Nations Foundation together with the ExxonMobil Foundation (Buvinic et al. 2013) have engaged in a stock-taking and assessment of available empirical data to find out what the effects of women's entrepreneurship development are and what gaps remain. Available evidence demonstrates that until now WED interventions have seen limited results for women's business start-up survival and growth in terms of job creation and revenue generation and, in particular, for women's agency and position in society. Empirical gaps remain in our understanding of the effects of market access programmes and policy reforms for WED.

It seems that the majority of WED interventions follow the 'missing ingredient assumption', whereby the two key ingredients offered are financial services, including microcredit, and business development services (Berner et al., 2012). While such interventions are targeted at survival entrepreneurs, the amounts are generally too small to allow for growth-oriented investment (Zandniapour et al., 2004). Nor are the instruments (e.g. group lending and group-based collateral arrangements) appropriate for growth-oriented entrepreneurs (Richardson et al., 2004). Indeed, the evidence suggests that financing as a stand-alone solution is most likely to increase the start-up of new women-led microenterprises and tackle some of the financial barriers related to start-up capital for microbusiness entry. More flexibility in the repayment of loans seems to be effective in stimulating women's longer-term business investment and enterprise survival (Patel, 2014).

Buvinic et al. (2013) found that the provision of capital alone can work if it is delivered in kind (for example, as inventory) to more successful women micro entrepreneurs. Capital in kind, rather than in cash, can help women to invest and maintain the capital in the business and avoid pressure to use cash to resource other family members or household needs. It was also found that the delivery of financial services through mobile phones is promising and may assist women to invest in their businesses at low cost. It seems that financial services through mobile phones can help women grow their businesses, because it allows women to keep their financial transactions private. Both studies found very little evidence that access to finance, either as a loan or grant, leads to sustainable increases in the revenue or profits of women's microenterprises. There is even less evidence to suggest that financing has any positive effect on the number of employees in women's businesses.

This indicates that financing alone, particularly in small amounts, as is typically associated with microcredit, is insufficient to support women to overcome the constraints that limit the potential of their businesses to create more jobs, increase revenue and transform women's marginalized position in the market. Other studies (Mehra et al., 2013; Duvendack et al., 2011) also conclude that financing for WED has had very little impact on women's agency and has not enhanced women's ability to control, own and make decisions over financial assets and resources in the household or market place crucial to overcoming their marginalized position. Indeed, a number of studies point towards **the risk of negative and unintended effects of micro-financing and entrepreneurship development programmes, such as an increase in domestic violence or wife beating** (Barker & Schulte, 2010; Blattman et al., 2013; Kim et al., 2007; Heath, 2014).

Although microfinance projects can reduce household vulnerability, merely offering financial resources and skills to women does not empower them to exert control over those resources, make decisions about their lives or reduce the incidence of intimate partner violence. In fact, supporting women with more economic opportunities and increasing income can shift gender dynamics and roles in the household, potentially contributing to violence against women (Gennari et al., 2015). Wives earning more than their husbands may, for example, disrupt the role of men as the breadwinners and lead to jealousy or the urge to use violence as a means to demonstrate that men are the boss of the family and that women have to obey them (Slegh et al., 2013).

A handful of studies assessed the impact of interventions that combined two or more WED support activities, namely, finance, business training and ongoing technical assistance (for an overview, see Patel, 2014). Here the results are somewhat more promising and it was found that a programme that combines business training and intensive follow-up technical support tailored to women's entrepreneurship was more effective than training alone in enabling women entrepreneurs to improve their enterprises (Valdivia, 2012). Three evaluations found that the effects of combined training and finance were larger among women than the effects of stand-alone business training, largely because finance helped to overcome women's credit constraints to business entry (de Mel et al., 2009; Klinger & Schundel, 2011; Gravestijn, 2012). However, in one of these studies, results disappeared in the long-term (de Mel et al., 2009).

## Different types of women entrepreneurs: the very poor need more

All evidence suggests that when asking 'what works', taking into consideration 'for whom' matters most (Buvinic et al., 2013). Different types of women entrepreneurs, operating various micro, small, medium or large businesses, single, or with family or a partner can have different needs and aspirations. And, considering that a complex mix of contextual entrepreneurial and cultural dynamics exist and influence the position of women entrepreneurs in society, Katwalo and Madichie (2008) argue that governments as well as other funding agencies should realize that women-specific entrepreneurship support may be losing its relevance and that 'men and women equally require appropriate enablers for them to start up and develop and grow their enterprises' (Katwalo and Madichie, 2008; p. 337).

It seems that two groups probably benefit the most from WED policy interventions, namely promising and potential female entrepreneurs (GEDI, 2014). Promising entrepreneurs are women who are already engaged in entrepreneurial activity. Potential entrepreneurs are women who have the potential to do so based on their attitudes, skills, interests and education. Similar to GEDI's (2014) categorisation of promising and potential entrepreneurs, Grimm et al. (2012) distinguish a group of entrepreneurs named 'constrained gazelles'. Based on data gathered in West-Africa, this group operates in the 'upper tier' of the informal sector, is not yet very successful, but shares some characteristics with top-performing entrepreneurs such as educational background, sector choice and management capacities. They have a potential to grow, but possess very little capital. This group of entrepreneurs is most likely to benefit from policy interventions as they seem to emerge in response to improved conditions for enterprise development (GEDI, 2014). Thus, it might be beneficial to isolate constrained gazelles from other types of informal entrepreneurs for more tailored enterprise development in the informal sector (Grimm et al., 2012).

The constraints that women survivalists –the most excluded and marginalized very poor women- experience are where public policy is best positioned to deliver impact (Berner et al., 2012). Buvinic et al. (2013) also stress that survivalist entrepreneurs need much more than WED interventions. They require a more 'intensive package of services than less poor women to break out of subsistence production and services, in agriculture and entrepreneurship' (Buvinic et al., 2013). Indeed, with the majority of WED targeted at improving finances and business skills, it seems that WED interventions have been most effective in stimulating the creation of more and new women microenterprises with limited potential for job creation and without transforming some of the barriers faced by women entrepreneurs at home, in their communities or in the market place. Not surprisingly, various stakeholders argue that more and/or specifically-targeted measures are needed in a context where significant gender inequalities exist in the provision of resources, information and business support services in order to benefit women entrepreneurs. Integrated and targeted services rather than stand-alone activities are required to strengthen the performance of different types of women entrepreneurs (Patel, 2014; GEDI, 2014).

## 5. Applying a gender lens to entrepreneurship development

### Applying a gender lens

Both research and policymaking on women's entrepreneurship have been criticized for not addressing the 'right' issues due to their emphasis on 'unleashing women's potential to boost economic growth' (for an overview, see Vossenbergh, 2014). When the focus is on women entrepreneurs and their businesses are seen as 'underperforming', or not living up to the potential of generating more profit and creating more jobs, WED policy efforts often entail training, financing and building the capacities of individual women with the aim to enhance their management, business and financial skills. 'Repairing' individual under-performance without addressing the root causes of this 'underperformance' is, however, not enough (Ahl, 2006; Ahl and Marlow, 2012; Marlow and McAdam, 2013). Gender identities and roles may prevent women from accessing and owning a variety of resources and opportunities necessary for building and running a viable business, which often remain hidden and unaddressed in entrepreneurship policy making and programming (see text box). And, women entrepreneurs may define entrepreneurial success both in terms of economic measures (revenue, reliability, hard work and perseverance) and non-economic measures (such as being outgoing, social interaction, relationships, empowerment) (Katongole et al., 2014). Hence, applying gender lens in understanding, promoting and influencing women's entrepreneurship highlights the fact that women entrepreneurs neither run homogeneous types of enterprises nor form a homogeneous group with similar needs, wants and challenges (Buvinic et al., 2013; GEDI 2014; Still & Timms, 2000).

**Gender** can be seen as a powerful ideological device, a structure that shapes, defines, limits and legitimizes the choices, behaviors and roles assigned to men and women (sex categories). Gender, as such, is something that is socially and historically constructed, 'being done' as part of the beliefs, culture, norms, formal systems, relations, rules and regulations of a community. It prescribes identities and what is expected and appropriate masculine and feminine behavior and assigns roles and duties to individuals and groups based on their biological sex.

*Source: West & Zimmerman (1987)*

Contrary to dominant economic thinking, which defines entrepreneurs as 'rational money-driven individuals merely in pursuit of financial profit maximisation that seem to make decisions unhindered by unequal distributions of powers, resources and responsibilities for unpaid care work', adopting a gender lens means considering entrepreneurs as socially-embedded human beings who have a gender, body, class, age, family, religion and ethnicity and live within specific historical, social, economic or geographical context (Brush et al., 2009). As a result, there is a great variety among and between men and women entrepreneurs 'businesses in terms of size, type and industry choice due to inequalities in the conditions and circumstances that come with socially-constructed roles and identities linked to age, health and ability, status, ethnicity, religion, rural or urban location, race, sexual orientation and social class. Thus, a gender lens reveals that the chances for viable entrepreneurship do not merely depend on micro-economic factors and that different types of women entrepreneurs can have different practical or strategic needs (see text box). A gender lens discloses and addresses inequalities in what entrepreneurs can have, do or be and how this is linked to one's social identity including gender, age, health status, location, social class or ethnicity.

*Applying a gender lens means:*

- Making deliberate effort to disclose how gender structures in the beliefs, culture, norms, relations, laws, rules and regulations of communities influence how the resources and opportunities needed for viable businesses are allocated to individuals and social groups
- Highlighting and seeking alternatives to overcome the inequalities in these processes and, as a result, the way people can access and control resources
- Taking into account intra-household dynamics and responsibilities for unpaid and reproductive work as an essential aspect of how entrepreneurs act, choose and behave

### Practical and strategic gender needs

**Practical gender needs** (PGNs) are those needs identified by women within their socially-defined roles, as a response to an immediate perceived need. PGNs usually relate to inadequacies in access to living and working conditions, such as health care, financial services, education and employment, and do not challenge gender divisions of labour and women's subordinate position in society.

**Strategic gender interests** (SGIs) are those interests identified by women as a result of their subordinate socioeconomic status and tend to challenge gender divisions of labour and power relations, the distribution and allocation of resources and traditionally-defined norms and roles. SGIs can vary according to particular contexts and may include issues such as legal rights, domestic violence, equal wages and women's control over their bodies.

Source: Moser (1989)

### Building blocks of a viable business

Brush et al. (2009) demonstrate how building blocks of a viable business are not only related to the '3 Ms' (money, markets and management), which dominate entrepreneurship research and policy making. Whereas practical needs such as access to financial services, market opportunities and management skills are of course of great importance for entrepreneurship development, the sole consideration of the 3 Ms is not sufficient. Two additional building blocks for enterprise development need to be considered, namely: Motherhood and the macro-meso environment. Inequalities at the level of the household and in laws, rules and regulations, as well as discriminatory practices, attitudes and stereotypes, are key in determining women entrepreneurs' marginalized position in the market place.

### Household equality and freedom from violence

'Motherhood' serves as a metaphor for intra-household dynamics and the division of responsibilities for unpaid domestic and care work such as cleaning, preparing food, child-rearing, and caring for the sick and elderly (Brush et al., 2009). Because in most cultures this responsibility is assigned to women, this impacts on women's entrepreneurship by limiting their access to needed resources such as time, mobility, and opportunities for training and income generation (Marcucci, 2001). In fact, studies show that **women business owners are more likely to experience work-family conflict (stress) than men and can use coping strategies that (intentionally or unintentionally) constrain rather than enhance the growth of their businesses** (Jennings & McDougald, 2007; Jamali, 2009). Among such coping strategies are 'superwoman' attempts to respond to all demands, the lowering of career aspirations, the reduction of working hours, turning down business or travel opportunities, and cutting back on community involvement or time spent with family.

Other studies have evidenced how women's economic empowerment programmes carry the risk of increasing women's disproportionate workload (Razavi, 2012; Chant & Brickell, 2013). When women with children and other care dependents are encouraged to assume an increased share of the responsibility for meeting household needs, while fathers and husbands refrain from assuming their fair share of unpaid domestic and care work, the 'feminization of responsibility and obligation', as defined by Chant (2007), is reinforced.

Furthermore, **women may experience inequalities in intra-household dynamics, in particular, in relation to decision making and bargaining over who allocates time to what routine task and who decides how financial resources are allocated** (Agarwal, 1997; Abbas, 1997; Quisumbing & Maluccio, 2003). Women entrepreneurs report a lack of practical support from their husbands and families in assuming their fair share of unpaid care work and a lack of affordable and good quality child-care services and emotional support, which not only limits women's available time and mobility to pursue an optimal business location or market, but can also limit their ability to attend a training opportunity because they are expected to attend to domestic and family responsibilities first (Richardson et al., 2004; Nikina et al., 2015). It is well evidenced that access to childcare increases women's entrepreneurial activity and earnings. Buvinic et al. (2013) found that in high fertility, agrarian economies, for example, programmes for women farmers have more impact when

interventions go hand in hand with access to quality family planning and reproductive health services that reduce their work and time burdens.

The World Bank (2015) emphasises that inequality within a household can limit a woman's control over, and access to, economic resources and that restraining women's ability to access economic resources is a form of intimidation and coercion. Such economic violence, a manifestation of intimate partner violence, which is often accompanied by other forms of emotional and physical violence, can also have a bearing on whether or not a woman is able to leave an abusive relationship. For example, a woman's access to resources can affect whether or not she will be able to claim her share of the house and property in the case of divorce, seek justice and legal recourse, maintain custody over children and enrol them in school, and access necessary health services, counselling or shelter.

According to the World Bank (2015), **inequality in the household and violence against women affects women entrepreneurs' ability to achieve their individual potential and contribute to the economy**. This has direct costs for enterprises due to its effect on personnel through absenteeism, turnover, layoffs and reduced productivity during work hours, and the costs of survivor medical injuries and foregone productivity can have a significant impact on a country's gross domestic product<sup>11</sup>.

### Equality in the rules of the game

Formal and informal institutions constitute the macro-meso environment in which entrepreneurs operate and influence, create or restrict access to resources and opportunities for entrepreneurship development (Brush et al., 2009; North, 1990). Formal institutions are the political and economy-related frameworks and include national policy frameworks for enterprise development, research and development funding schemes, regulations for market entry, and property rights, land ownership and inheritance laws. Informal institutions are the norms, values and attitudes of a society and include the culture, traditions, customs, habits, routines and beliefs that prescribe expected and appropriate behaviour, duties and tasks for men and women.

'In Sub-Saharan Africa, men becoming entrepreneurs constitutes a legitimately acceptable behaviour. While women becoming entrepreneurs may be acceptable in some areas, such as farming communities, women as successful entrepreneurs is widely regarded as illegitimate and unacceptable, especially if they outshine their husbands.'

Source: Njeru & Njoka (2001), in Amine & Staub (2009)

These formal and informal institutions form the contexts in which women and men deploy entrepreneurial activities and in which gender inequalities can exist (Baughn et al., 2006). They not only grant legitimacy to the entrepreneur, but also define his or her access to available opportunities, resources and modes of action and, combined, function as the 'rules of the game': regulating and validating what is expected and valued entrepreneurial behaviour, who is expected to be an entrepreneur, and who can have access to, and control over, economic resources. The rules of the game define entrepreneurs' starting positions, conditions and circumstances in terms of access to and control over assets, power, property, mobility, time, capital, experience, networks, training, technology and knowledge.

'Our religion encourages women to stay at home. Men are responsible for the feeding. My wives will stay at home so they can practice religion better. Or maybe just a door side business selling bananas, coconuts, groundnuts or water melon.'

Source: 'Interviews with men in The Gambia', by S. Chant, in Chant & Brickell (2013)

Negative attitudes towards women's economic role or gender inequality in the provision of economic resources can influence individual women's motivation, ability and willingness to start a business. Women entrepreneurs often operate in patriarchal societies, which are biased (privileged) towards men and masculinity as the dominant mode of thought, deed and action (Ahl and Marlow, 2012; Calas et al., 2009). Following this, community norms and attitudes on gender equality influence who can access, and is eligible for,

<sup>11</sup> Further data on the economic costs of violence against women can be found at <http://www.vawgresourceguide.org/initiate>.



entrepreneurship and who can benefit from entrepreneurial support systems, such as state-funded private-sector development strategies, innovation hubs and entrepreneurship training.

Amine and Staub (2009), for example, demonstrate that, while contextual barriers of many types impact on the efforts of women entrepreneurs, it is the lack of social legitimacy and support arising from rigid stereotypes and discriminatory norms and beliefs about what is proper or appropriate, accepted and expected behaviour for men and women that constrains women's entrepreneurship the most. This explains why many industries remain male-dominated and why women often start businesses in typical sectors such as hairdressing, retail and food production. This occupation crowding, or the existence of 'male' and 'female' jobs, in a country's economy not only contributes to the gender wage gap, but also results in the concentration of women's entrepreneurial activities within specific sectors, which can be detrimental to fully utilizing a nation's capacity for innovation (GEDI, 2014).

Stories of killings, harassment and the rape of female vendors and micro-entrepreneurs indicate that women can experience stress, fear or just not have the opportunity to freely choose a business location and time of opening hours and that safety in the marketplace is an issue (Chu et al., 2008; World Bank Group, 2016). Lack of respect and validation of women's entrepreneurial activities by the family or community can make entrepreneurship a lonely, stressful endeavour and may hamper women entrepreneurs' self-esteem, creativity and willingness to continue (Jamali, 2009). Also, women may lack access to infrastructure, power and business networks, simply because of a longer tradition of male networks, in which men tend to have more acquaintances and contacts and women seem to rely on relatively powerless female-dominated networks (Aidis et al., 2007).

This combination of gendered inequality in attitudes, stereotypes and beliefs can result in more limited access to rights, resources and support that is critical for business development. In Kenya, for example, women entrepreneurs have difficulty accessing finance because they cannot comply with the collateral requirements needed for a loan (Makena et al., 2014; Mwobobia, 2012). Even though Kenyan constitutional reforms now guarantee equal ownership between men and women of tangible assets like land, property and real-estate, in practice, traditional beliefs about women's roles, tasks and abilities continue to influence processes of resource allocation and, as a result, women only own a fraction of available assets and resources and, therefore, cannot use these to secure credit. In addition, women entrepreneurs often lack information about how to get a loan and may face discriminatory practices, such as banking clerks questioning the legitimacy and ability of women entrepreneurs to grow a business when asking for a loan. In Nigeria it is not uncommon for individual banking clerks to use criteria related to a woman's physical appearance and grant loans based on 'cuteness' and 'beauty'<sup>12</sup>.

Applying a gender lens uncovers and acknowledges the inequalities in intra-household dynamics and responsibilities in unpaid care work, regulations for entrepreneurship development, property laws and discriminatory practices, attitudes and stereotypes that are key in determining women entrepreneurs' marginalized position in the market place. What follows is that amending women's individual capacities related to money and management is not sufficient to promote women's entrepreneurship. In addition to this, there is a need to reform and transform the formal and informal institutions that are holding women back, including negative attitudes, stereotypes and norms about how women or men should act and behave.

<sup>12</sup>Stories of female entrepreneurs shared with the author about operating businesses in the consumer and creative industry in Nigeria during the Women Entrepreneurship Promotion executive course at Maastricht School of Management in 2015.

## 6. Good practices of gender-aware entrepreneurship development

To illustrate and inspire, this section looks at three practical examples that present elements of gender-aware WED policy making, namely, the development of a national policy framework for inclusive enterprise development in Sweden, integrated formalisation interventions in Malawi, the sensitization of bank employees to respect and serve women entrepreneurs in Tanzania and Nigeria, and the provision of paid maternity leave to women entrepreneurs in the Netherlands.

'Just like other parts of Swedish society, entrepreneurship and business promotion are colored by perceptions and norms regarding what is perceived to be masculine and feminine. The norm for entrepreneurship and the entrepreneur is still primarily a masculine one. [...] When resources from the state and municipalities are distributed in a biased way, and when certain groups face more barriers than others, we are not utilizing the enterprise and innovation of our population effectively.'

Source: *Open Up! National Strategy for Business Promotion on Equal Terms, Sweden (2015), p. 8*

### Inclusive enterprise development in Sweden

An example of gender-aware policy making that is based on gender analysis and sets out to redress inequalities in the business context using integrated policy solutions is the development of inclusive enterprise development systems in Sweden. Since 2007, the Swedish Agency for Economic and Regional Growth has been tasked with promoting women's entrepreneurship and creating a level playing field for entrepreneurship in Sweden. Its **goal** is twofold: to stimulate growth and promote competitiveness and innovation in Swedish industry through more businesses being run and developed by women and to address the unequal conditions for women compared to men who want to start, run, lead and develop a business.

The **problems identified** are that women, women and men with foreign backgrounds, and young women and men in Sweden are more likely to face barriers when they seek enterprise development services, advice or finance. A study published by the Swedish government in 2007 concluded that state-funded business promotion in Sweden often benefits only a few because of gender norms (Malmström & Johansson 2007). Intentionally or unintentionally, this leads to discrimination in how enterprise development services and resources are applied and accessed according to the entrepreneur's gender, ethnic background and age. It was found that, for example, state-funded business financing and entrepreneurship development programmes are built around traditionally male-dominated sectors of industry and manufacturing, in which men's businesses are more prevalent and, as a result, benefit men's businesses more.

Between 2007 and 2014 the Swedish Agency for Economic and Regional Growth implemented an integrated [three-track programme](#) that uses **multiple solutions**, such as the provision of advisory services, coaching and training for women interested in starting or growing a business, the promotion of women's entrepreneurship and leadership at universities and higher education institutions, and raising public awareness<sup>13</sup> about the economic importance and contribution of women's entrepreneurship. In addition, in 2011 a national strategy for entrepreneurship development in Sweden on equal terms was developed in consultation with business promotion stakeholders and government agencies. This strategy, called up!, has been implemented since 2015 with the goal to **reform the current entrepreneurship promotion system and consolidate a system that makes use of, and is inclusive, accessible, and beneficial for, the entrepreneurship development and innovation of all Swedish women and men, regardless of ethnic background or age and the type or size of business or industry choice**. Various other solutions are proposed for the period 2015-2020 to ensure that all entrepreneurship development efforts and resources are inclusive and equally distributed and beneficial for all, including the following:

- State-funded entrepreneurship development stakeholders are expected to have gender-aware management with knowledge of the conditions and needs of different groups of entrepreneurs.

<sup>13</sup> In a social marketing type of way, key institutions, business, personal networks and the media were used as a platform to share and debate the issue. The ambassadors, for example, visited schools, universities and higher education institutions, and participated in business trade fairs, and panel discussions, etc. Many also had personal meetings with women who were considering starting a business and were looking for an entrepreneur as a sounding board. In 2011-2014, close to 5,000 news articles were published on women's entrepreneurship in Swedish media and in November 2011 a 15-minute film premiered on pioneering women who had successfully established new industries and helped develop Sweden's economy. For more information see: <http://www.tillvaxtverket.se/sidhuvid/englishpages/promotingwomensentrepreneurship.4.5a5c099513972cd7fea35bf9.html>.

Furthermore, stakeholders are encouraged to continuously train their employees and consultants on gender equality and diversity and to use a gender and diversity perspective in the public procurements of goods and services.

- State-funded entrepreneurship development stakeholders need to set targets for allocating resources to women and men's businesses, taking into account ethnic background and age, and to invest and conduct gender and age-disaggregated monitoring and evaluation. In addition, they are required to develop specific guidelines for how to communicate, council and engage with different target-groups in a non-stereotypical or excluding manner and how to intensify collaboration with other networks, for example, women's business networks, immigrant associations and networks of young people.
- State-funded entrepreneurship development stakeholders are required to revise and adapt criteria for the eligibility of entrepreneurship development resources so that a more broad range of industries, types and sizes of companies are eligible and to ensure that women-led businesses are allocated a larger share of funds. Moreover, they are required to reject those applications that do not meet the Swedish policy goals on gender equality.

### Integrated formalization services in Malawi

In Malawi, where 93% of firms are not registered with the government and business registration in a national registry is separate from tax registration, the Finance and Private Sector Development Team of the World Bank Development Research Group conducted an [experiment](#) on the offering of a simplified system of business registration (Campos et al., 2015). The experience learned that the offering of information alone about the benefits of formalization, was not sufficient to improve entrepreneurs interest in tax registration. Then an intervention package that combines outreaching to informal firms, bank information sessions with the offering of costless support in the different steps of formalization was tried and tested. While offered assistance for business registration alone had no impact for either men or women on bank account usage, savings, or credit, especially female entrepreneurs benefitted from this more integrated approach. The bank information sessions proved to be a key factor. The sessions were led by both bank representatives experienced in dealing with small business clients and a professional trainer in financial literacy. The offered modules included discussions on formal and informal financial institutions and the role of banks and the benefits of having bank accounts.

But also included discussions on the specific issues businesses face regarding the intertwined connection between business and household responsibilities and finances. This combination of offering bank information sessions with costless formalization support resulted in significant impacts on having a business bank account, financial practices, usage of complementary financial products and reduced the use of informal mechanisms of saving. The package has in the short-term no effects on access to credit, but it did increase in the short-term the perceived capacity of women entrepreneurs to borrow money from financial institutions. More research is needed to analyse the mid-term and long-term impacts of the intervention package on women's businesses. For example, how does it affect access to markets and to what extent does it reduce harassment in the market place by police and government officials? A key lesson learned is that in a setting where the gender gap in access to savings, finance, and other financial products is relatively small, this package seems to be attractive in developing usage of services provided by the formal financial sector for both male and female business owners. The findings are now being discussed with the government of Malawi and the package is being piloted in Benin and Guinea.

### Sensitizing banks to respect and serve women in Tanzania and Nigeria

In 2007, [EXIM Bank in Tanzania](#) partnered with IFC to establish a programme for women's entrepreneurship development in Tanzania, which initially started with the provision of business advisory services (World Bank, 2011). Realizing that women often shy away from banks due to the misconduct of bank employees, including sexual harassment and the moral judgement of women who apply for a loan or demand services, EXIM Bank staff were given gender-sensitization training and a policy was implemented to encourage a healthy and cordial work environment that is responsive to women's needs. So, next to building the capacity of women entrepreneurs and 'making them more bankable', EXIM Bank's invested in its own institutional ability to better serve and bank women entrepreneurs. To improve the financial inclusion of women, in 2014, The Central Bank of Nigeria conducted a two-day training on the 'Female and Male Operated Small Enterprises (FAMOS) Check' in collaboration with ILO. [FAMOS](#) is an organizational development tool that helps financial institutions to self-check their service delivery to small enterprises, in particular in responding to the needs of women entrepreneurs.

## Paid maternity leave for women entrepreneurs in the Netherlands

Since 2008, the Dutch government has provided a small [subsidy](#) to meet women entrepreneurs' financial risks and costs in the Netherlands during the first 16 weeks after delivery (female employees are entitled to a minimum of 16 weeks of fully paid maternity leave). This policy regulation already existed before 2004, but due to a political decision was taken away from women entrepreneurs and had to be claimed back through lobbying and advocacy. There is an ongoing struggle led by the Dutch CEDAW network<sup>14</sup> to claim financial compensation for women who had children during the years when social security for maternity leave was repealed.

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<sup>14</sup>The Dutch CEDAW Network is a platform for women and human rights organisations in the Netherlands and monitors and reports on the implementation of the UN Committee on the Elimination of Discrimination against Women (see: <http://www.vn-vrouwenverdrag.nl/netwerk/>).

## 7. Recommendations for gender-aware WED

Different women entrepreneurs need different resources to run and grow viable businesses and depending on their environment, different types of support in order to have improved access and control over these resources. Gender-aware WED requires an intervention rationale attuned to the risks, aspirations and circumstances of women entrepreneurs. One that systematically integrates promotion strategies for business growth, increased income and improved productivity with strategies that reduce vulnerability, redistribute resources and combat discrimination, inequality and exclusion. Gender-aware WED strives for the creation of a level playing field by ensuring access to resources and opportunities for all entrepreneurs, regardless of gender, age, health status, location, social class or ethnicity. Rather than designing and implementing single, stand-alone policy measures aimed at building financial resources and management skills, policy-makers need to aim for more integrated approaches.

Applying a gender lens to the design and implementation of policies and programmes for WED may lead to more integrated and well-targeted policies and programmes that reform and transform inequalities in formal and informal social and economic processes of resource allocation and empower women to overcome their disadvantaged and marginalized position. Gender-aware WED policies and programmes are carefully targeted at multiple groups and stakeholders in the entrepreneurial context and support different types of women entrepreneurs with appropriate strategies to meet their practical and strategic needs and overcome constraining positions in the household, market and society. Gender-aware policy making entails applying a gender lens to all aspects of the policy-making process (problem formulation, goal setting and implementation of solutions) and combating discrimination and exclusion beyond individual access to resources and capacities. The key elements of gender-aware WED policy making are summarized in Table 2.

Table 2. Key elements of contextualized gender-aware entrepreneurship promotion versus individualized policy making

	Individual	Contextualized
<b>Problem analysis</b>	<ul style="list-style-type: none"> <li>Policy problems identified as deficits in individual women's capacities (skills, knowledge, financial) and business performance (revenue, business size)</li> </ul>	<ul style="list-style-type: none"> <li>Identification of differences in positions, circumstances, entrepreneurial activities and business outcomes between women and men</li> <li>Analysis of the causes of differences in women and men's needs and aspirations</li> <li>Problem defined as gender inequalities in the entrepreneurial context, which can constrain women entrepreneurs' access to resources needed to start or run a viable business</li> </ul>
<b>Policy goal</b>	<ul style="list-style-type: none"> <li>Overcoming individual barriers to women's practical needs (finance, management, market access)</li> </ul>	<ul style="list-style-type: none"> <li>Overcoming women entrepreneurs' marginalized position and exclusion from various resources</li> <li>Addressing constraints in the context of the entrepreneur</li> </ul>
<b>Strategies</b>	<ul style="list-style-type: none"> <li>Single or stand-alone solutions focused individual women</li> <li>Does not account for entrepreneurs' unpaid care work responsibilities</li> <li>Single target group: women</li> </ul>	<ul style="list-style-type: none"> <li>Multiple interventions and integrated measures implemented simultaneously</li> <li>Accounts for entrepreneurs' unpaid care work responsibilities</li> <li>Targeted at multiple stakeholders: households, husbands, communities, legal frameworks, financing institutions, policy implementers, differently-situated women entrepreneurs</li> </ul>

To put gender-aware policy making and programming for entrepreneurship development into action, the following four recommendations need to be taken into consideration:

**Recommendation 1: Ensure that policies and programmes for entrepreneurship development are informed by a thorough identification of women and men entrepreneurs’ practical and strategic needs and aspirations and an analysis of the formal and informal institutions that legitimize what entrepreneurs can have, be and do**

Identifying appropriate strategies and interventions that help women’s entrepreneurship to thrive and flourish entails a thorough identification and analysis of all those factors that make it problematic for women to start and run a viable business and benefit from regular entrepreneurship development policy frameworks and business development services. For policy-makers this means making an effort to identify and analyse the various needs, problems and opportunities experienced by women entrepreneurs compared to men. Policy-makers who want to design policies and programmes for women entrepreneurs need to engage with two questions: What is difference in the positions, conditions, circumstances, activities and business outcomes of women entrepreneurs at home, in the community, in the market place and in the value chain compared to men? And, what factors at the meso and macro levels, considering inequalities in formal and informal institutions, can explain the differences between women and men entrepreneurs?

Information can be collected through regional, national or local mapping exercises that actively engage women’s business associations, networks and organizations and from available data bases on women’s entrepreneurship, such as the Report and [The Gender and Entrepreneurship Index](#). Other key resources on women’s economic empowerment are the [AfDB Africa Gender Equality Index](#), World Bank report [Women, Business and the Law](#) and the OECD Development Centre’s Social Institutions and Gender Index ([SIGI](#)).

**Key resource:** The African Development Bank (AfDB) and ILO have jointly developed a tool to assist policy-makers to assess the entrepreneurial context for women entrepreneurs and identify critical strategies and forms of support that can enable women to grow and expand their enterprises and, in the process, to create jobs and income for themselves and others. **This tool can be accessed [here](#).**

Of importance is that policy-makers should not consider the lack of legitimacy and cultural support for women’s entrepreneurial success; women’s time poverty, mobility restrictions, and maltreatment; and the discrimination of women entrepreneurs as a matter of course and uncontrollable. Instead they should explicitly identify these as a series of problems that need to be addressed and taken into account in WED policy and programming. It also means that policy-makers need to consider that national and international governmental private sector development policies can unintentionally exclude women. In order to establish the effectiveness of national entrepreneurship development policy, policy-makers need to conduct evaluations to establish its effectiveness in serving women’s businesses.

**Recommendation 2: Ensure that the desired outcomes of WED policies and programmes are explicit and in line with what different types of women entrepreneurs need and want so that it can be established whether or not these outcomes materialize and if the ‘right issues’ are addressed**

Setting realistic and appropriate goals and defining the desired outcomes of WED policies and programming is important. WED for inclusive development explicitly aims to strengthen and support women entrepreneurs’ to overcome their marginalized position and enable women to contribute, influence and benefit from economic growth. Stressing that investing in women entrepreneurs is good for inclusive development and not only for economic efficiency reasons, may also contribute to a reduction of stereotyping and the ‘essentializing’ of women’s gender roles. Emphasizing that women are better care takers because they invest business profits in the home and in children’s health and education not only hampers women’s business growth, but also ignores the role that men have to play in the realization of more inclusive societies.

**Key resource:** The Donor Committee for Enterprise Development (DCED) has developed guidelines for practitioners and policy-makers to measure progress in women’s economic empowerment in private sector development. The guidelines provide practical advice on how to make each aspect of results measurement more gender-responsive and highlights how to measure changes at the level of the household. **These guidelines can be accessed [here](#).**

Measuring improvements in the empowerment of women, e.g. in their position at home, in the market place and in society, is important. In recent years much expertise and information has become available on how to

[measure impact on women's economic empowerment](#)<sup>15</sup>. Next to collecting gender and age-disaggregated data, it is important to aim and look for change in both women's economic and social lives and measure effects at individual and household levels, using both quantitative and qualitative methods to understand the underlying reasons for results and outcomes. It is important to measure, monitor and evaluate changes in women and men's control over resources, decision making, mobility, participation in governance structures, revenue, types and regularity of entrepreneurial activity, individual and household assets, including women's individual ownership and control of assets, investment in productive assets such as land and livestock, including ownership and control questions, individual savings (independent from household and joint male and female savings), self-esteem, satisfaction with work and life, and stress levels.

**Recommendation 3: Ensure that policy instruments, strategies and programmes are diverse, integrated, appropriate and well targeted**

Women run various micro, small, medium and large businesses, can be widowed, single, with or without care dependants, and operate in diverse and complex entrepreneurial and cultural environments –and, therefore, may have different needs and aspirations. Rather than implementing stand-alone policies, or policies focused only on one aspect of the entrepreneurial environment, a combination of policy instruments is needed.

Firstly, WED policy efforts must be accompanied by accessible, affordable and high-quality child-care services. Fathers, brothers and sons must be engaged in dialogue and activities for WED to support their wives, mothers and daughters in their entrepreneurial endeavours by assuming a fair share of care responsibilities, ensuring access to financial resources, and offering emotional and creative support. Involving men (see Box 5) in conversations about women's economic empowerment and entrepreneurship also helps policy-makers of both sexes understand the importance of reforming legislation, while also encouraging the transformation of impeding social norms. To support this, investment is needed in large-scale campaigns that are targeted at the general public (also referred to as social marketing) that portray alternative, new and positive ideas and images of women entrepreneurs and women in leadership. In addition, we need to portray alternative, new and positive images and messages on the important role of fathers to support men to assume their fair share in childcare and other domestic activities.

Deliberate efforts should be made to ensure that women entrepreneurs benefit from public investment in education, health care, infrastructure, rural development and water supply systems. Women entrepreneurs often play an important, but unrecognized, role in these areas, at the lower ends of the value chain and are often not informed about business opportunities in such work. It is important to make sure that women know of these opportunities by encouraging active networking and outreach with local women business associations. Investment in women's business associations to build awareness of rights and obligations and the opportunities available for women entrepreneurs is key. Interventions are needed that strengthen their advocacy capacity so that they can lobby for improved policy environments. Policies need to be formulated and implemented to ensure women's safety from violence and harassment in the market place. Ultimately, a national agenda and strategy needs to be developed for entrepreneurship development that is inclusive of women involving key stakeholders from the government, financial institutions and business networks.

**Box 5. Policy-maker's question: 'How can husbands support women's businesses?'**

In 2010, CARE Rwanda assessed men's attitudes about their female partners' participation in a micro and small enterprise development programme using saving and loan schemes. There were some indications of positive links between women's increasing role in income generation and changes in patterns of decision-making in marital relationships. Whereas some men said they were supportive of their wife's involvement and appreciated the economic benefits to their wife and household, most men continued to dominate household decision-making arguing that they were the boss of the family and that women have to obey them. Moreover, an increase in gender-based domestic violence was reported as household dynamics and power balances shifted.

These findings led CARE Rwanda to partner with Promundo and the Rwandan Men's Resource Centre (RWAMREC) to explore ways to engage men in women's enterprise development activities in the hope of enhancing women's empowerment, reducing poverty and achieving gender equality at the household level. A

<sup>15</sup>More information and a list of recommended intermediate and final women's economic empowerment indicators and accompanying questionnaire modules can be found at <http://www.womeneconroadmap.org/measurement>.

pilot project that deliberately engaged men as partners of women beneficiaries of the microcredit programme was launched. The programme deliberately started to engage and sensitize husbands of women entrepreneurs in all its aspects and activities. As well as integrating discussions on gender roles and differences into all aspects of the business and financial management trainings, couples were sensitized on gender roles, power issues, and division of labour and offered trust and team-building exercises.

The results have been promising. Not only was there an improvement in income, but also a reduction in conflict and domestic violence and more sharing of care work. The sharing of loan repayments and changes in patterns of decision-making and planning in the family were also seen. And, men became more supportive of family planning. Both women and men reported that deciding, thinking and planning on the expenditure and investment of financial resources in the business and household was now done as a couple.

What were the key pathways of change? First, the male trainers offered a role model to the men of an alternative way to be 'a man', which in turn carried with it economic benefits. Second, the training sessions encouraged the active participation not only of women or men as individuals, but as couples.

Source: *Slegh et al. (2013)*

- More information on men's engagement can be found in the [Promundo training manual for engaging men as allies in women's economic empowerment](#).
- More information on engaging men in women's entrepreneurship development interventions can be found in this ILO [issue brief](#).

#### **Recommendation 4: Promote gender-aware policy making by building the capacity of all stakeholders**

Ensuring that WED policies and programmes are not designed away from what women entrepreneurs want and need calls for participatory methods and a diversity of information gathering to capture the aspirations, stories, practices and experiences of women and their business associations. This requires an investment in building the capacity of policy-makers and key stakeholders to engage with a diversity of information and ensuring that, in practice, WED policy making and programming is done through a gender lens. This includes providing training to staff of financial institutions, policy officers in municipalities and ministries, staff of implementing agencies, staff of donor agencies and NGOs, and staff in local offices on the ground, as well as consultants hired to assess contexts, sectors and markets to ensure that they respect and acknowledge women's role as providers of unpaid care without reinforcing patterns of discrimination and negative stereotyping.



## 8. Concluding remarks

While not much is known about the long-term impact of gender-aware entrepreneurship development and more research is needed, it is clear incorporating a gender lens, rather than a 'tick the box' approach to women's entrepreneurship development, opens up the possibility for more contextualized and integrated policy actions. Entrepreneurship is not the magic bullet for women's economic empowerment that it is sometimes made out to be, and its promotion bears the risk over-stretching women's time, resourcefulness and talents to serve economic growth, without providing long-term benefits and opportunities for women themselves. Being more strategic, addressing inequalities in the legal, cultural and educational systems that make up the entrepreneurial context, promoting women's entrepreneurship for inclusive development can be more impactful. But this requires the long-term commitment and the building of gender-sensitive capacities among all involved stakeholders to support both men and women entrepreneurs of different ages, backgrounds and circumstances to claim their rightful place in the marketplace and to mobilize resources and pursue opportunities to construct the life and businesses that they desire in order to live well.

## 9. Key resources and references

### Web-related dossiers and toolkits

- [ILO-WED](#) online resources, toolkits and country studies for WED practitioners
- [Global Entrepreneurship and Development Institute \(GEDi\)](#) Female Entrepreneurship Index
- [Global Entrepreneurship Monitor](#), Women's Report
- [Roadmap for Women's Economic Empowerment](#)
- [ICT for Women Entrepreneurship Development](#) | Knowledge sharing platform
- [MenEngage](#) Alliance of NGO's working together with men to promote gender equality
- [Donor Committee for Enterprise Development](#) | Working Group Women's Economic Empowerment
- [She Leads Africa](#) | Info sharing community for women business owners

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