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Conference on
Women's Economic Empowerment*

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Executive Summary

The CIDA–UN Women Conference on Women’s Economic Empowerment was held in Ottawa, Canada from October 4–5, 2011. The Conference was co-hosted by the **Honourable Minister of International Cooperation, Beverley Oda**, and the **Under-Secretary-General and Executive Director of UN Women, Michelle Bachelet**.

The conference brought together more than 100 invited participants representing a broad range of expertise from the developing and developed world, including policy makers, development practitioners, academics, and entrepreneurs from 33 countries. Together, participants shared their experiences and identified concrete ways to break down the barriers to women’s economic empowerment and strengthen women’s economic security and rights.

The President of CIDA, Ms. Margaret Biggs, provided the introduction to the conference, followed by opening remarks from Mme Bachelet and Minister Oda. Closing remarks were given by Minister Oda and Deputy Executive Director of UN Women, John Hendra.

At the closing of the conference, UN Women and CIDA issued a Joint Statement of Action, which outlined concrete actions to strengthen women’s economic capacity, security and rights. (<http://www.acdi-cida.gc.ca/acdi-cida/ACDI-CIDA.nsf/eng/NAT-106144810-Q36>; see Appendix I).

UN Women, in line with its newly adopted Strategic Plan (and in partnership with the broader UN system and beyond), agreed to a number of commitments, including working more closely with governments and the private sector to develop policies and markets which are more responsive to women’s needs and positions in the economy.

CIDA, in line with its Aid Effectiveness Agenda, committed to, among other items: increasing access to education and training opportunities for women and girls; improving the productivity of women smallholder farmers, and targeting initiatives that increase women’s economic opportunities, strengthen their economic leadership, and advance the rights of women worldwide.

Jointly, UN Women and CIDA agreed to develop an on-line Knowledge Gateway on Women’s Economic Empowerment to increase the availability of applied research and knowledge for entrepreneurs, practitioners and policy thinkers from around the world. The two agencies also agreed to promote international engagement on women’s economic empowerment at high-level events, such as the Fourth High Level Forum on Aid Effectiveness and the 56th United Nations Commission on the Status of Women.

Three overarching themes framed the conference:

1. Investing in the foundations of women’s economic empowerment, security, and rights

2. Investing in practical ways to support women entrepreneurs and create more and better jobs for women
3. Investing in women's economic leadership for tomorrow

Each of these themes was addressed through a mix of keynote speakers, plenary presentations, and roundtable discussions.

Key Messages

The following issues and key messages were highlighted during the conference:

Macroeconomic framework:

- The global economic crisis—combined with a number of critical local, national and regional challenges like climate change, drought, conflict and violence, and resource and land grabs—has led to growing volatility that makes it even more important to build resilience for the poorest women. In tough economic times, things get tougher for the most marginalized, and the issue of access to and control over resources should be placed within the context of the global economic crisis.
- At the same time, several participants saw the economic crisis as an important moment of opportunity. The need to transform institutional, legal and policy environments to generate a macro model that is more conducive to women's economic empowerment was highlighted. The current crises provided an opportunity to change the paradigm and to ensure that women's economic empowerment is an integral part of the new development model. Further research and gender analysis of macroeconomic issues, however, is critical for gender-responsive programming and policies.

Integrated Approach:

- Support for women's economic empowerment requires integrated and holistic strategies, based on a human rights approach.
- Key barriers to women's empowerment include gender-based discrimination and harassment, violence, disenfranchisement, and corruption. SEWA's integrated approach to women's economic empowerment (in support of women operating in the informal sector) was highlighted as a model that emphasizes organizing, capacity-building, asset-building and capitalization, social security, micro-insurance schemes, and collective access to markets.
- Many countries have gender equality policies and legal frameworks in place, but need to focus on implementation and barriers to implementation to deliver results for women. This is particularly true at the local level, where the formal and traditional systems and customary practices interact. Policies must recognize that women, including female entrepreneurs, are diverse,

differentiated by class, ethnicity, race, religion, age, and geographic location (urban and rural). The issues and solutions to women's empowerment and autonomy are very specific to their circumstances, so an understanding of local context is key—no one size fits all in women's economic empowerment.

- The need to adopt an integrated approach that addresses different categories of constraints, including gender-specific, institutional and attitude barriers, to overcome challenges to women's economic empowerment was stressed. Comprehensive frameworks to support women's economic empowerment exist, but tools such as legal frameworks and budgets must translate into concrete transformative change on the lives of women. Rights-based approaches and multi-stakeholder dialogue can help bring home the power and importance of collaboration and advocacy in creating an enabling environment for women's economic empowerment.

Paid and unpaid work:

- Participation in paid economy is not necessarily empowering. Women's economic empowerment is about creating decent work for women, not just any work. Rights, standards, and laws ultimately determine whether employment leads to empowerment. To facilitate women's participation in the economy, there is a need to recognize, reduce and redistribute unpaid work and to reinforce rights of domestic workers. In this regard, time use studies are instrumental to shed light on the trade-offs between productive and reproductive work. Furthermore, women's bargaining power needs to be strengthened, through training and participation in trade unions.
- Unpaid work is an outstanding issue that must still be addressed if progress is to be made on women's economic empowerment. Rather than looking at paid work in isolation, participants called for an integrated approach that reflects the intersection of different types of work in women's lives. Otherwise, a more limited focus on paid work can end up increasing women's workload, rather than supporting their economic empowerment. The very real issue of child care points to the need to address the silos between the economic and social sectors and look at viable models of entrepreneurship—like cooperatives and social enterprise—that bring the social and economic elements together.
- The four “R's” of unpaid work were identified as: 1.) recognizing it by improving the collection of time use data; 2.) reducing it by investing in energy, water, sanitation, housing, and other infrastructure; 3.) redistributing it by encouraging men and boys to “share the pains and pleasures of caring for others” in families and communities; and 4.) reinforcing the rights of paid domestic workers.

- The current allocation of unpaid work is a huge barrier to women's entrepreneurship and economic empowerment. In rural areas, more than 60% of women in the rural sector “cannot go to market because they are overloaded with the care economy.” In some countries, unpaid work is delegated to a girl child when a woman begins to work outside of the home. This results in “recycled poverty,” where patterns are repeated from generation to generation.
- Participants also discussed the need to valorize unpaid labour, production, and nutrition. “When men produce fruits and vegetables, it’s high-value horticulture. When women produce it, it’s kitchen gardens.”

Informal Sector

- Legal, regulatory and cultural barriers keep many women in the informal sector, limiting their access to capital and business growth opportunities. The need to extend protections and services to the informal sector and to build sustainable economies around policies and processes that are grounded in labour rights and social dialogue, was emphasized.

Women entrepreneurs:

- In order to succeed, women entrepreneurs need access to market information and markets, training, technology, financial services, including savings, loans and insurance, land (and its ownership), extension services. Eliminating legal and cultural barriers and attitudes that prevent women from holding or owning assets or gaining access to credit was considered critical.
- Panelists and participants pointed to a diversity of business models that are appropriate for different local contexts and women’s needs, including social enterprise, cooperatives, and pure profit. The needs, barriers, and opportunities women face are also differentiated by the size of their enterprise (micro, small, medium, or large); whether the female entrepreneurs are closer to the survivalist or the profit-oriented end of the spectrum; the type of business (social enterprise, cooperatives, pure profit) with which they are engaged; how women earn their income (as entrepreneur, market vendors, or wage earners); and where they earn their income (formal sector, informal, home-based).
- Different categories of women entrepreneurs need to be recognized and targeted policies should address the needs of different groups of women. Legislative targets for public procurement can be introduced to include quotas and conditions on training, employment policies, and standards. Initiatives can focus on supporting women suppliers in adjusting to and anticipating market needs and develop partnerships with supply chains and other women entrepreneurs.

Economic security:

- It is not by choice that women are found in low-value businesses. Increasing women's economic security was considered as a prerequisite to creating the conditions for women to move away from low-risk, low return sectors and for asset building and accumulation. Women entrepreneurs should be supported to add value to their products to move up in the value chain. Interest rates need to be reduced to increase women entrepreneurs' access to credit. Women entrepreneurs would also benefit from greater access to mobile banking and packages that bundle financial and non-financial services. Financial products and services must meet the needs of women entrepreneurs (including for women-led micro, small and medium sized businesses), and women should be involved in identifying those needs.

Land Ownership:

- Discussion pointed to the importance of land ownership for women in all its various forms, depending on the local context, including joint title, joint rights and collective ownership, and customary rights, as well as business or home ownership.
- Women's land ownership is critical for their economic empowerment, security and rights as well as for exercising those rights. But the underlying issues are complex and need to be fully understood, including in the context of traditional land ownership systems and joint property rights. Common and civil law assumes a title deed, but most traditional systems do not. It will be necessary to understand these other systems and how to secure women's access, control and rights within them.

Rural women:

- An integrated approach is needed to address the heightened challenges facing women in rural areas. Specific concerns include greater distances and time constraints, as well as reduced access to public services like water, energy, education, information, and health care. Rural women have trouble gaining access to markets, both physically and socially. Due to lack of intellectual property rights, their products and knowledge are often not recognized and they disappear in the value chain. Registering and valuing their inputs would contribute to women's economic empowerment.

Private sector:

- The business case for women's economic empowerment must be clearly made to engage the private sector, as it has the potential to empower women and have scalable impact. The danger of "pink wash", where companies support the empowerment of women to portray a socially responsible image to cover up wrong-doings in other areas, was stressed. Social, environmental and economic responsibility are critical for sustainable development. Furthermore, taxation should be on the corporate social responsibility agenda. Incentives should be provided to private sector companies to become signatories to the United Nations Global Compact, including the Women's Empowerment Principles.

Women's agency:

- Women's organizing and agency is a key factor in implementing policies that already exist on paper. Supporting women's organizations, including women business networks, is key to ensure greater voice in policy decision-making and policies on women's economic empowerment. Support can be provided for organization and networking to give women in various groups a voice at all levels, including diaspora, indigenous people, and rural poor.
- The importance of supporting and funding women's organizations and networks as key partners in advancing women's economic empowerment was emphasized.

Data and research:

- Several panelists and participants said support to women's economic empowerment is inhibited by a weak evidence base, a lack of research and national sex-disaggregated data on asset ownership at the individual level, and the absence of online forums to share and access good practices, success stories, and technical information.
- The need for a stronger evidence base on the importance of women's economic empowerment, to women and society as a whole, was emphasized. Although gender equality is a central development objective in its own right, it's still necessary to make the business case for investments in gender equality and women's empowerment. The argument must be framed simultaneously for politicians who want to hear stories and technocrats who want numbers. Data gaps remain and non-standardized data makes it difficult to do comparative research across countries. Research, for example, must address data gaps on women's ownership of assets, including land and housing, and on the performance of women's enterprises, including growth rates, profitability, and the types of capital to which they have access. Time use data is also essential to

shed light on the trade-offs between productive and reproductive work, and better access to geospatial data.

On-Line Resources:

- The need for a dynamic platform to better share evidence, good practices and experiences was highlighted during the conference. Most stakeholders lack ready access to the resources, tools, expertise, and global evidence base to make the case that promoting women's economic empowerment is not only the right thing to do in terms of promoting gender equality and human rights, but that it also makes good economic sense.

Wednesday, October 4, 2011

Opening Remarks

The Honourable Beverley J. Oda Minister of International Cooperation

The Honourable Beverley J. Oda, Minister of International Cooperation welcomed the distinguished ministers, entrepreneurs, policy-makers, women in finance, academics, and development leaders, many of whom had travelled long distances to attend the conference. “Your insights, experiences, and determination will empower women to advance our international efforts to help women become an integral part of every country’s economy.”

She acknowledged Michelle Bachelet and UN Women for their interest in co-hosting the meeting with the Government of Canada.

When the two leaders first discussed co-hosting the conference, Minister Oda said, “We both agreed that we wanted to focus on tangible actions that will increase and improve economic opportunities for women, especially in developing countries.” A year later, “there is a momentum building and now is the time to keep that momentum going. Now is the time for next steps and concrete actions” that will help women expand their businesses, get access to credit and financing, and protect themselves and their businesses from exploitation. By sharing experiences and ideas during this conference, “we can accelerate the progress being made by transforming words into action.”

Women now account for 40% of the world labour force, 43% of the agricultural labour force, and roughly one-third of all business ownership, she said. But inequities remain, leading the World Bank to identify gender equality as a core development objective. At a time when the world is struggling with an economic downturn, the Minister said, women’s full participation in industry, business, and political decision-making is smart economics. Canada has placed women and girls at the centre of CIDA’s agenda, so that every operational project must be planned with attention to its impact on gender equality and women’s and girls’ empowerment.

Michelle Bachelet Executive Director, UN Women

Michelle Bachelet, UN Undersecretary-General and Executive Director of UN Women, commended Minister Oda’s “passionate leadership” for women’s economic empowerment, in Canada and around the world. She acknowledged Canada as one of the agency’s four top donors, after increasing its contribution tenfold. “That’s what I would say is walking the talk,” she said.

Bachelet said the conference was taking place against a backdrop of simultaneous global crises in economics, food, and energy. Around the world, women are taking on more and more paid and unpaid work to cushion the impact on their families and communities, but gaining little improvement in their own economic security or well-being. To reverse this downward spiral, “it is vital to empower women economically,” and the dialogue at this conference will help make that objective a reality.

UN Women’s first strategic plan addresses women’s status and rights, economic opportunities, participation, and leadership, consistent with years of declarations and strategies that focused on gender-based inequality. The Millennium Development Goals (MDGs) recognize women as agents of development, and the 2010 MDG Summit acknowledged that investing in women and girls has a multiplier effect on efficiency and sustained economic growth.

But that benefit tends to be ignored in macroeconomic policy, and Ms. Bachelet said limited access to land, property, housing, credit, technology, markets, and extension services has “undermined women’s livelihoods and restricted their ability to benefit from wealth they help to generate.” She cited unequal distribution of paid and unpaid work as a particular concern.

She affirmed that UN Women “stands ready to carry forward your recommendations to accelerate women’s economic empowerment, and transfer the words on paper into bold action to make gender equality a shared and living reality.”

Keynote Address

Framing the Issues

Dr. Naila Kabeer

Professor, Development Studies, London University, UK

Dr. Naila Kabeer said some level of security is essential for women to feel any power over their lives, and empowerment is the basis for building women’s leadership. But with work becoming increasingly informal, more and more women in both wealthier and developing nations are being drawn into casual, poorly-paid jobs.

She said the distribution of self-employment differs widely by gender, with a much higher percentage of self-employed women holding unpaid jobs in family enterprises or on farms. “These unpaid activities, however crucial they may be to family livelihoods, are not the most productive nor the most empowering uses of their time.” In countries as varied as Egypt, Ghana, and Bangladesh, women who receive regular, predictable incomes are more likely to have a say in family matters, make major investments, and participate actively in the public domain.

A key challenge is to help women make the transition from low-productivity forms of self-employment into more profitable enterprises. A first step is to abandon the idea that women

choose to restrict themselves to low-value businesses. A more balanced approach would be to observe that women are concentrated in more turbulent sectors and set out to learn why. Structural factors include the assignment of reproductive work to women and girls, restrictions on women's public mobility in some cultures, legal regimes that affect women's ability to start businesses, including requirements in some countries that they seek their husbands' permission, limited access to land and other forms of wealth, and individual attitudes and actions in the public sphere.

What one handbook described as a "specifically female aversion to risk-taking" in business reflects the reality that the consequences of business failure "are likely to be very different for men and women," Dr. Kabeer said. Women have fewer opportunities to insure themselves against risk and loss, and can foresee different consequences for those who depend on them, especially if they live below the poverty line. Economic security is a crucial stepping stone from survivalist, needs-based enterprises to opportunity-based growth enterprises, since growth is impossible for entrepreneurs who can't take risks.

In contrast to gender-neutral measures to build a positive business climate, "we need a much broader, integrated package that addresses these different constraints," she said. Women entrepreneurs would benefit from a simplified regulatory environment, a clearer legal path to owning land and other assets, education and capacity-building that transcend gender stereotypes, ICTs that will enable them to connect with global as well as local markets, and access to their own networks and associations.

SESSION 1

Investing in the Foundations of Women's Economic Empowerment, Economic Security, and Rights

Session objective

To examine the legal, regulatory, policy, and institutional foundations necessary to improve women's economic empowerment, economic security, and rights, spanning the formal and informal sector

Plenary Panel 1

Dr. Diane Elson, Professor, University of Essex, UK

Sherry Fotheringham-Gysler, President, International Alliance for Women, Canada

Patricia Francis, Executive Director, UN International Trade Centre, Switzerland

Honourable Charity Kaluki Ngilu, Minister, Ministry of Water and Irrigation, Kenya

Dr. Diane Elson said participation in the paid economy is not necessarily empowering. "Particularly in these times of economic crisis, we're all familiar with examples of women forced into backbreaking work for a pittance that doesn't build but depletes their human capacities." Rights, standards, and laws ultimately determine whether employment or self-employment lead to empowerment.

Elson suggested four R's of unpaid work:

- Recognize it by enriching the collection of time use data.
- Reduce it by investing in energy, water, sanitation, housing, and other infrastructure.
- Redistribute it by encouraging men and boys to "share the pains and pleasures of caring for others" in families and communities.
- Reinforce the rights of paid domestic workers.

An immediate challenge is to make sure the new International Labour Organization convention on domestic workers "is not just a matter of words, but actually makes a difference."

While access to markets is a first step in women's economic empowerment, Elson said markets must also be regulated to ensure genuinely equal opportunities. Rights will be protected most effectively in "solidaristic economies, in which we manage this issue of a possible trade-off between rights and employment." She added that the broader economic policy framework must move beyond gender-responsive budgeting to actually changing the way countries allocate funds, supporting women's organizations' efforts to hold their governments to account, and bringing central banks into the conversation.

Sherry Fotheringham-Gysler made the case for investing in women's economic empowerment as a way of building global stability and economic growth. With 1.2 billion people living on less

than \$1 a day, 70% of them women, any company that targets women as a growth market “will achieve an enormous, sustainable return on investment.”

Women currently control \$20 trillion in annual consumer spending, a figure that could increase to \$28 trillion in five years. Women’s annual earnings of \$13 trillion could reach \$18 trillion. In 2008, *Harvard Business Review* recognized women as a growth market larger than China and India combined, and micro-lenders have proven that women are more reliable as customers and investors.

But legal, regulatory, and cultural barriers keep too many women in an informal sector where their businesses are smaller, and their access to capital is limited. In Bangladesh, the country that pioneered microcredit, women-led businesses receive fewer than 2% of formal loans. Institutions like Nigeria’s Access Bank have helped to redefine the financial landscape for women, showing that local initiatives can set an example and have a global impact.

In her work with one Canadian financial institution, Fotheringham-Gysler introduced mandatory gender training for every business banker. The program has since been recognized as a best practice and repeated around the world. The Global Banking Alliance for Women has since grown from three to 29 banks and introduced a number of initiatives to improve women’s access to capital, markets, education, and training.

Patricia Francis explained the International Trade Centre’s (ITC) unique position as a UN agency that focuses on the private sector as an engine of growth and empowerment, particularly in the developing world.

“We know the world is in crisis, and it has been in significant crisis for a period of time,” she said. “We also have some evidence that the previous 10 years of glory, of growth, could be attributed to the number of women who were actually brought into the financial community.” With serious action, the solution to the global economic crisis “can actually now be driven by women from the developing world taking their rightful place at the table with economic empowerment.”

The ITC supports women’s economic empowerment by recommending best practices for trade policy initiatives like the World Trade Organization’s Enhanced Integrated Framework, a multi-donor initiative to bring more developing countries into the global trading system. It also supports gender-sensitive national export strategies that focus on sectors where women are economically active and can move up the value chain.

The Centre also promotes women’s market access through WEConnect International, an agency that certifies women’s enterprises in developing countries, helps them build capacity, and links with large multinational corporations. “We believe that if we can bring these groups together, we can have not just market access, but we can propel women into these opportunities.”

The Honourable Charity Kaluki Ngilu linked her own political success to CIDA's efforts to build women's education, capacity, and confidence in Kenya. She traced the political and cultural challenges she had faced since she was first elected in 1992.

First as health minister, then as minister of water and irrigation, Ngilu took over underfunded portfolios and made the case for more realistic budgets. In her quest for a national social health insurance system, she achieved a budget increase from \$35 million to nearly \$350 million. "This obviously makes a minister very unpopular, both with the government and with the ministry of finance," but the changes met a tremendous public need for resources.

In the water and irrigation portfolio, she made the case for a budget increase from \$40 million to \$420 million. "This is not without ruffling feathers and making people very uncomfortable, but the one strength I have is when I talk about women's issues," pointing out that men never have to carry water on their heads or backs. Kenya's new constitution recognizes women's reproductive rights and earmarks 30% of the country's development budget for women-owned businesses, and the government is introducing programs to make practical business skills training available to women entrepreneurs. She also pointed out the need to reduce interest rates so that women entrepreneurs can access credit, as well as the need to ensure that women add value to products—for example, not only engaging in the milk industry, but also in cottage industry.

Session 1 Concurrent Roundtables

Concurrent Roundtable 1.1

Establishing the social supports needed for women's equal participation in the economy

FACILITATOR

Hélène Giroux

DISCUSSANT

Dr. Rania Antonopoulos, Research Scholar and Program Director, Levy Economics Institute, USA

RAPPORTEUR

Rekha Mehra, Director, Economic Development, International Center for Research on Women (ICRW), USA

Hélène Giroux welcomed participants. She said the concurrent roundtable sessions' goal was to identify practical policy and strategic recommendations to foster the economic empowerment of women.

Dr. Rania Antonopoulos said that the division between the social and economic spheres is false: the "social" is embedded in the "economic." We must ask, "Is economic growth promoting women's equality or is women's equality promoting growth?" Many countries face the challenge of dependence on export-led growth in already uncertain economic times. More

emphasis must be placed on enabling citizens to work and earn an income, by increasing domestic demand for goods and services, an unfailing engine of growth. Women need greater security to take risks and grow, and security means predictability of work and predictability of demand.

Dr. Antonopoulos asked participants to reflect on a series of questions.

Is growth always good for gender?

Is paid work always empowering? Staying home provides fewer avenues for empowerment than taking part in paid work. Women who are doing paid work in a market where men do equivalent work have at the very least an equal power to complain or contest, said Dr. Antonopoulos. “Unpaid work and exclusion from economic participation” are not acceptable.

What are the enabling conditions for employment? Unpaid work must be redistributed, said Dr. Antonopoulos, to facilitate women’s participation in the economy. Enabling conditions can also include extension services or access to credit.

Is the demand there? Women’s economic empowerment needs to become industrial policy or macro-policy, and not simply a gender issue. For larger businesses, women’s economic empowerment should be as important as economic and fiscal policy. National and local procurement quotas reserved for women entrepreneurs should also become normal practice.

Are women secure in their ability to earn an income?

Women running micro-enterprises in developing countries are often risk averse, said Dr. Antonopoulos, which can inhibit the growth of their businesses. First and foremost, women must feel secure in their ability to earn an income. “If you do not have security, you cannot take risks,” she said. “If you cannot take risks, you cannot grow.” Predictability of work and wages, and social protections for informal workers or workers that suffer periodic unemployment therefore must become part of the conversation. Ensuring employment and demand and a social protection floor are key to creating greater security. Dr. Antonopoulos cited India and South Africa as countries where employment guarantees and other social protection measures have been put in place for vulnerable populations, with positive outcomes.

Discussion

During discussion, participants emphasized the need to recognize the link between social policy and economic policy in order to foster positive change. Social protection and employment are inextricably linked, yet supportive political will seems to be missing in many countries. Human rights and gender equality indexes for the business sector must be developed, taking into account the social environment in which economic activity happens. Guarding against unintended social consequences of policies protecting the rights of women workers is critical,

but unintended consequences should not undermine the provision of social protection. Women are heterogeneous and giving a voice to different segments can create more effective and targeted policy.

- Macro policy is not gender neutral. Different frameworks can have very different consequences for women, meaning that governments should link economic and social protection policy and frame them through a gender perspective.
- Policy-makers must consider the domestic aspect of women's lives, where girls and women may be subject to violence or to feeling disenfranchised. Women may not be aware of their potential or of possibilities.
- In some countries, unpaid work is delegated to a girl child when a woman begins to work outside of the home. This results in "recycled poverty," where patterns are repeated from generation to generation.
- Recognizing the conditions under which unpaid care work is organized, and defining indicators to measure the true burden of such work, are key elements in enabling women to participate in economic activities.
- Considering support for care work as a right and as a core element of social protection has a profound impact on women's ability to undertake activities as paid workers or entrepreneurs.
- "Social protection literature is either gender neutral or very feminist." There must be a change in mentality in which women are considered at the core of social protection literature and research, not simply as an add-on. Engaging men and boys in these issues is also critical.

Participants said that the diversity of women entrepreneurs must be recognized. Different categories of women face various challenges. The role of diaspora women and migrant workers in breaking gender barriers is important, yet it is often forgotten.

- Policy must avoid homogenization of women and include girls as a segment of the population. Targeted policies must address the needs of various segments of the population, such as rural women, aboriginal women, or women in power.
- Social policy must address the "invisible sectors," such as garbage pickers and brick builders "so that they are no longer invisible." The framework must include informal workers, such as migrant workers, waste workers, street vendors, or home-based workers, many of whom do not consider themselves part of the labour force.
- Strategies are needed to get women into the market, such as fair trade. Recommendations must be grounded in the realities different women face.

Leadership, networking, visible demands, and a collective voice for collective action are essential, participants said.

- Collaboration and partnership between organizations that are coming at these issues from various angles is essential to achieve results.
- A multilevel approach, with both grassroots and national engagement, will help organizations move away from pilot projects towards initiatives on a larger scale.
- Communities are the only ones who can continue to identify issues which affect them. “Enough with pilot projects, we want action, and we want to drive the dialogue.”

Providing education and specialized training, building awareness, working with grassroots organizations, and encouraging women to recognize their rights and opportunities are essential to ensuring their economic empowerment.

- “In 2011, there are 600 million adult women who are illiterate. How do you make them economically empowered agents? We have 60 million girls out of school; how will that translate into work empowerment later on in their lives?”

Participants identified the key recommendations that came from their discussions:

- Support organization and networking to give women in various groups a voice at all levels, including diaspora, indigenous people, and rural poor. This should be done in many different spheres and be led by grassroots groups, not by politicians, so that the motives and voices of all women are heard.
- Many of the issues discussed involve provision by the state, and a rights-based approach that implies universality and a balancing with fiscal constraints, in both developing countries and the developed world.
- .
- Develop gender-sensitive macro- and micro-policies that address the social dimensions. What would it mean to look at the economy from a “people” perspective? Include social policy in economic policy and address the relationship between paid and unpaid work and the impact on girl children. Do not prioritize economic over social; recognize that they are linked.
- Integrate policies that target different segments of the population and their differing needs in terms of education or reproductive rights, for example, as part of a “package” strategy. Recognize women’s diversity.

Concurrent Roundtable 1.2 Creating an enabling business environment for women entrepreneurs

FACILITATOR

Astrid Pregel, DFAIT - Department of Foreign Affairs, Canada

DISCUSSANT

Dr. Selima Ahmad, President, Bangladesh Women Chamber of Commerce and Industry (BWCCI), Bangladesh

RAPPORTEUR

Joni Simpson, Specialist and Coordinator, Women's and Youth Entrepreneurship, International Labour Organization (ILO), Switzerland

Discussion during this session focused on formulating recommendations for strategic, practical actions to achieve results with respect to creating an enabling business environment for women entrepreneurs.

Dr. Selima Ahmad said parallel work on both social issues and policy is necessary to create an enabling business environment for women entrepreneurs. Social issues that require attention include gender discrimination, gender harassment, violence, and corruption. Policy should address access to finance, access to markets, and access to product design. Resources are required to work on these issues. Advocacy, collective effort, and strong planning are also necessary. She recommended that each country have a policy on women entrepreneurship development, which would “create entrepreneurs, enterprise, and empowerment.”

Discussion

During discussion, participants said that policy should be inclusive. Instruments to support entrepreneurs should take into account different types of enterprises.

- Different environments in different places should be recognized; Some enterprises are organized socially.
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- A clearer definition of “women-owned enterprises,” as distinct from “family-owned” is needed. Many women-owned enterprises become “family-owned” when they grow into mid- to large-sized enterprises.

Women entrepreneurs are constrained by lack of access to financing from banks. Lack of collateral prevents the growth of businesses in both developed and developing countries. Participants said networking and partnerships are ways to address this problem.

- The only way to address lack of collateral is for women to create their own associations, networks, and partnerships which can provide their own financing.
- A bigger pool of women who can invest in women is needed.

- Women entrepreneurs should link up with external business development services and external networks so that their businesses can grow into larger scale, international businesses.
- The conversation needs to be shifted to “where the money is.” Governments and corporations have trillions of dollars to spend and women-owned businesses should be selling to them.
- Women themselves have an enormous amount of buying power and should be buying from women-owned businesses.
- Participants should take advantage of networking opportunities in the conference setting, and keep in touch with each other for the purpose of knowledge transfer.

Women entrepreneurs may be less able to take risks. Participants said new ways of analyzing dossiers are required to address the issue of access to capital. New ways of training investors should be devised.

- Before taking risks, women entrepreneurs consider the consequences of failure, not only to themselves, but also to their community.
- In India, the government has taken some steps to address business risk. Payment of taxes is now done electronically to reduce the risk of corruption. The government has also set up a fund for small- and mid-sized enterprises which provides collateral security up to a certain amount.
- Control of financial resources by women is crucial. Enabling women to produce more is pointless if women do not retain the benefits.

Participants said the focus should not be solely on access to finance. Other, more binding constraints are faced by women.

- Women-owned firms report impediments such as access to electricity, access to renting land, and access to courts.

Participants emphasized the importance of education. An integrated approach is needed in education for entrepreneurship development. If enough people are educated about entrepreneurship, those who do not become entrepreneurs themselves can help build an enabling environment. A “supportive ecosystem” can be created.

- The educational system should provide entrepreneurship development for women and youth, including vocational training and business schools.
- The wider context, including the economy and the financial system, should be taken into account. Mentoring on savings and investments should be provided to girls.
- Education needs to start early, when girls are young. It should not be confined to school but continue afterwards. In secondary schools, many girls say they do not want to become

businesswomen as business is not recognized as a career for women. Starting entrepreneurship education at the tertiary level is too late. By this time, few graduates will become entrepreneurs because of lack of confidence.

- Digital technology is prodding development. Education for women and girls should focus on new technologies. The digital literacy skill sets of young women must be built, to put power in their hands. Women themselves will identify local and creative solutions.
- In Mali, a training and support program helped many informal enterprises develop into formal enterprises through collectives and cooperatives, and partnerships between informal and formal enterprises, and also among informal enterprises themselves.

Participants discussed legal and policy frameworks to support empowerment of women entrepreneurs.

- An integrated approach provides a framework for improving regulatory and legal issues. It is a tool that allows for formulation of key recommendations for governments, dialogue with different players, and the drafting of national plans of action based on dialogue. The Maritime region in Canada has experience with such an approach, and reports on its use will soon be available.
- Organizations such as the Self-Employed Women's Association (SEWA) that support women's entrepreneurship should be promoted within legal frameworks.
- The impact of free trade agreements should be considered. Often, investments will be made in larger countries, but not in smaller ones, such as Papua New Guinea.
- Government procurement laws should encourage women entrepreneurs to bid on contracts. Examples of procurement laws include the U.S. *Minority Business Act* and the laws in Brazil for local businesses. These laws can be introduced despite free trade agreements.

Participants said new ideas and more commitment are needed to change policies. The way in which advocacy is done is important.

- In Bangladesh, efforts to change policy required dialogue with different groups and involvement of the media. An Asian Development Bank program is currently training women entrepreneurs, and changing the mindset of bank officials in dealing with women entrepreneurs.
- The energy and environmental sectors can provide important lessons learned on how to talk to politicians. At the moment, "women and business" issues are taking a back seat to environmental sustainability.

In advocacy, participants said, it is important to engage on all fronts: holding local conversations, conducting dialogue, involving the media, and reminding government of

political promises. Deal with “friends” – men and women who are sensitive to gender issues – and ignore those who are not.

- The power of television and information and communication technologies (ICT) must be used to further knowledge of entrepreneurship. Heroines that are entrepreneurs should be the subject of Hollywood, Bollywood, and *telenovelas*. The media should be used to further ideas of women as leaders.
- To promote entrepreneurship, first build programs in your country, and then expand to the region. In Barbados, the Barbados Youth Business Trust started promoting entrepreneurship 15 years ago by providing loans, business mentorship and counselling. The trust has expanded its work to the region and is now part of Youth Business International. The culture of surrounding people must be changed so that entrepreneurship becomes natural.

Participants summarized the main points from their discussions:

1. Key result:

Address non-financial constraints by promoting enterprise and entrepreneurship training and education.

- Challenges: The focus on finance detracts from identifying and addressing other issues; better understanding of gaps is needed; different concepts of risk are specific to the local context; capacity building and other supports are needed to address access to markets.
- Best practices: Focusing on the differences that are most gender-specific, such as access to courts in Middle East.
- Measuring results of initiatives can be done using World Bank Enterprise Surveys and asking women entrepreneurs.
- Recommendations: Address gender stereotyping using ICT, popular media, and educational outreach. Start with the young while at the same time sensitizing business and government. Use ICT to promote enterprises. Focus on the experience and barriers of women-led enterprises including smaller, larger, formal, informal, individual, and collective enterprises.

2. Key result:

Address financial issues related to lack of collateral.

- Barriers to achieving changes include asset ownership/control rights for women.
- Good practices include social solidarity networks such as the Bangladesh Chamber of Commerce; non-collateral loans and bank loan guarantees; International Labour Office (ILO) reports for advocates and policy-makers. Identify, work with, and support gender champions.

- Results can be measured by the percentage of finance provided to women.
- Recommendations: Change laws and regulations regarding access to and control over assets. Support and build the capacity of women's business networks including regional and international networks. Track innovative financial services, best practices, and alternative risk assessments. Focus on policy while building the skill sets of women.

3. Key result:

Promote procurement from women and access to markets for women.

- Good practices include the US Minority Business Act and local procurement law in Brazil. Popular media and online portrayal and promotion of women as mainstream entrepreneurs is helpful; training programs should include similar messaging. Providing a global platform for access to women vendors can be effective.
- The percentage of government (national and local) procurement sourced from women-led enterprises can be a measure of success.
- Recommendations: Adopt an integrated policy framework for women entrepreneurs. Practice knowledge transfer and share best practices. Introduce legislative targets for procurement; Support women suppliers in adjusting to and anticipating market needs. Help women entrepreneurs develop partnerships with northern supply chains and southern entrepreneurs.

Concurrent Roundtable 1.3

Increasing women's access to and control over economic assets

FACILITATOR

Paul Samson, Director General, CIDA

DISCUSSANT

Dr. Francesca Rita Cassisi, Country Coordinator, UN Women-Guatemala; Architect and researcher/lecturer on environmental management, Guatemala

RAPPORTEUR

Joanna Kerr, Chief Executive, Action Aid, South Africa

Dr. Francesca Rita Cassisi underlined the importance of having public policies that provide for access to economic assets such as land, but also require guarantees of equity for women. But interventions geared to help women gain the economic autonomy they currently lack should be realistic, she said, based on "what is available" and based on the potential of the territories and the valorization of the local resources. Need an holistic approach

Success depends on action at multiple levels of institutional management according to a systemic vision—local, national, and regional. A regional approach to promoting women's interests can be particularly effective in small regions such as Central America where in an ongoing process of regional integrationsub-national women's networks there have been successful in connecting with public policies

and programs, universities, and other organizations at various levels, to obtain training and other services. Networks at sub-national level of women entrepreneur can provide a benchmark for public programs and policies, and for training agencies and other services. Dr. Cassisi emphasized the need to link women in the productive sector with the financial sector, including banks. Women entrepreneurs should be recognized as key actors in the economy. This can be facilitated with increased work of statistics, specific studies, geo-referenced mapping of productive activities of women in rural areas, and more efficient use of geographic information systems that allow cross-analysis on the economically active population and productive activities of women.

Discussion

The issues of access and control are not occurring in a vacuum. Three trends today that have global impact on this issue are:

Increasing volatility and inequality, as well as erosion of access to natural resources. This includes things like land grabbing in Africa, elites capturing resources.

Diversity of women and class divides—women cannot be homogenized; class must be placed squarely in the discussion; very different implications for poorest and marginalized women. It should also be noted that when women are given access to land, they are often given the worst, most marginal land

Volatility, both climatic and financial. It is important to build resilience for the poorest women in the context of volatility, particularly in the face of climate change. There is also a need to position the issue of access and control over resources within the context of the global economic crisis. In tough economic times, things get tougher for the most vulnerable. The ownership of land and related policy reforms were a key topic.

Empowering women economically involves a range of assets, resources, and services: land, water, businesses, credit, technology, and insurance. It is not enough simply to have access to these; women also need control over them. While priorities must be set, dealing with the diversity of assets central to women's empowerment will require an integrated approach.

The ownership of land and related policy reforms were a key topic. Land ownership was identified as complicated and its complexity needs to be understood in order to make appropriate interventions. Common and civil law assumes a title deed, but most contexts do not have this—we need to think about other systems and how to secure women's access and control within them.

- Promoting women's right to land ownership, wherever that right does not yet exist, is essential. Land ownership is a foundational building block that can lead to other rights.
- Efforts to understand the link between land ownership and the empowerment of women have often focused on official documentation, particularly registered property deeds. There is a lot of focus on individual land rights and numbers of land ownership is often based on looking for women's individual land titles. But traditional land-ownership systems are

often less formal and this must be taken into account. While title to land is often held by individuals, much land is also held jointly. Joint property rights should be looked at and recognized and strengthened to protect women's right to land in case of divorce or the husband's death. Joint ownership, although widespread, is not always recognized under law. Joint land titling may be a useful way forward that raises less opposition—freehold is often a red herring for women. We need look at joint title in household and how to build women's resilience and strong land rights, so that their rights to joint property are not dissolved if they divorce, are widowed, are single, or are susceptible to an outside land grab.

- Customary rights may not be as bad as commonly thought for women. A Ugandan study that looked at who owns the land found a high proportion of women and men claiming ownership, or men claiming joint ownership with their wives. The problem is that joint title is often not recognized—a registered land title deed is needed so that ownership can be recognized, but almost no one has this.
- When it comes to reporting who owns land (as opposed to title), far more women report that they own the land (without having formal title/legal ownership). But this becomes an issue, as there is a difference between who understands they own the land and who has legal ownership rights to sale, bequeath, or use the land as collateral.
- Laws restricting women's land ownership can create additional barriers for women's participation in the economy e.g. can limit access to loans given lack of legal collateral i.e. the deed is not in her name.
- In many countries, gender equality policies are now in place at the highest levels; yet major efforts are needed to implement those policies locally, as local implementation structures are not in place and there may be issues of culture and perception. "We're not talking about 'whether' or 'if' for women's rights." What is the best way to move from policy to action? Kenya's recent constitutional and other legal changes were cited as an example of gender-sensitive reforms. But a favourable policy environment is only one step. Strategies to implement change on the ground are needed. A participant recalled how her father in Kenya had attempted to give land to both his female and male children. "The district land board looked at my dad as if he'd gone out of his mind." So even if there are landmark land policies, "at the grass roots it's different."
- Unjust practices such as land grabs by wealthy elites work against the economic interests of women. One participant commented: "The nature of capital is undermining our efforts."
- Mechanisms to secure women's rights to sell land or use it as collateral to secure a loan are needed in cases where traditional ownership systems are in place e.g. women's collective ownership of land.
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- While women's ownership of land is generally very low, ownership of a business, a financial asset, is high. In Ecuador, for example, 54% of women own businesses, and in Ghana, the figure is 57%. However, the value of these women's businesses is very low, small scale compared with the total value of businesses. How do we crack this nut of getting women into high-value/wealth generating business?
- One participant recalled the case of a women's cooperative in India that leased land to grow fruits and vegetables. The project was so successful that the owner decided to take back the land. "Whenever a women's enterprise is successful, men want to take it over."
- Climatic factors can also alter the economic value and productivity of land; when a typhoon ravages an area, the value of the land may decrease.
- The acquisition of certain assets such as land can be used as leverage to secure other assets. Those key assets that can help women acquire other assets should be identified. A participant also identified water as a foundational asset of special issue to women.
- Some types of assets are more often owned by women than land—for example, businesses or housing, as in Ecuador. Housing can be used as collateral and can generate income. Maybe we should think about housing transfer programming instead of just land transfer.

Participants said food security is a vital issue for women, and closely linked to land ownership. Women may be more vulnerable than men to economic volatility.

- A participant cited the 2007–2008 international food price crisis. Female-headed households were more adversely affected than male-headed households, regardless of whether the households were rural or urban. Participants suggested that food security is a thematic lens through which to view women's economic empowerment.
- Female-headed households assign more resources to food, but lack of access to land made them more vulnerable to food price volatility during the crisis. Better access to productive resources like land is seen as a way to increase women's resilience to food insecurity.
- Following the food crisis, policy-makers addressing the crisis looked at women as recipients of welfare (e.g. food aid). However, it would be better to view them in terms of their productive potential rather than through the lens of their vulnerability.
- The capacity of women's access to land is limited by land grabbing by foreign investors who are gobbling up land that might otherwise be distributed to women. Foreign companies may produce food on local land; the food is shipped out of the country, leading to food insecurity.

Participants emphasized the need for new research and data on asset ownership, a new perspective in the field of economics, and the sharing of success stories that can be replicated elsewhere.

- Participants recommended that social scientists should include questions in multi-household surveys as to which household members own which assets, including land. The need for data at the national level of the gender asset gap was emphasized.
- Economics has long been a male preserve, and participants suggested the economic empowerment of women requires an injection of feminist thinking into economic analysis, research, and curricula. Not many women are in the discipline, and those that are, are engaging in SGBV, health etc. Feminist research, discourse, and theorizing are underfunded.
- A participant had hoped the conference would expose more success stories of women's grassroots enterprises—tales of “women warriors.” What is needed is south-south cooperation so that groups can take something home and “test it on the ground.” There are “too many generals, but not many GIs.” Successful experiences need to be shared. What works, what doesn't work, and why? We need practical examples of what is being done to overcome obstacles or even spectacular failures.

Participants also discussed access to markets, finance, and technology, and the value of networking, business partnerships, insurance, credit, and education.

- It is not enough to give women access to goods/resources. Women are not just looking for income, but women's economic empowerment also requires access to skills training, insurance, pensions, access to technology, markets, credit/finance, etc. A piecemeal approach is not appropriate. Instead, we need a holistic approach to women's economic empowerment. Access to capital, markets, capacity training, and women's leadership are also key. An integrated approach is needed—this is not unique to women or gender equality but is critical for poor women and men. This conclusion was backed by the experience of the International Fund for Agricultural Development (IFAD), which has worked extensively with smallholder farmers.
- An integrated approach addresses all assets, but must balance this with a focus on a few priority assets that will promote women's empowerment. We need to do everything at once or risk failure, but how should issues be prioritized and sequenced? While many argue for the need for integration at many levels, not enough weight is given by donors to organizing at the bottom—across class, race, gender, and nation. We need to invest in movement building that brings the data and research to bear to engage policy-makers.
- Focusing on a narrow range of issues is a challenge because it can lead to fragmentation.
- Access to various kinds of technology can help prevent women from “slipping backwards” economically during periods of volatility. One participant said women's access to technology should be considered essential to economic empowerment.

- One of the most complicated issues is access to markets. “No one gives you an opportunity if you don’t have references.” This highlights the importance of networking, especially of women helping women.
- Investing in the education of girls and women, especially to help them understand their rights, is crucial.
- In Latin America and the Caribbean, microfinance is widely available but finding partners for business ventures is difficult.
- Training in financial literacy is important. Rich women get asset and financial management training; this should be adapted to poor women. How can we grow and build protective assets foundation?
- When it comes to women’s entrepreneurship there are many issues. Literacy and education, figuring out the hierarchy of assets that has a domino effect (context-specific).
- SEWA experience in micro insurance was highlighted as a model. Insurance against risks such as illness and loss of income is important to the economic empowerment of women. Savings have been eroded or lost by bank closures. Micro-insurance may be a way to protect women from such threats to their financial assets.
- Women are considered high risk and so can’t access insurance—SEWA is giving access to micro insurance by its members covering lost work days, health (including of children), as well as for other problems (e.g. crops, cattle etc.). Insurance is very important to enable women to take risks.
- Assets and land, collective access, and ownership have provided women with access. Through organization and negotiation, intense engagement at the local level has yielded access for women to unused land in West Africa, which has eventually resulted in ownership. Collective access to land occurs through collective action by women (e.g. Ghana). Negotiations have helped women to reclaim unused land, leading to ownership.
- Women’s entrepreneur networks are key to enabling women to negotiate when national and regional decisions are being made.
- Collective organization, such as insurance provision and access to markets, reduces risk. Ways must be found to learn from collective action—to learn from SEWA and build up.
- One participant, citing the high ownership of businesses in Canada by women, expressed a dream for the future: a worldwide bank to champion the financing of women’s enterprises. A complement to that would be training of women in “financial literacy.” It was suggested that the asset-management methods of rich women could be exploited by women in more vulnerable situations.

- Economic empowerment efforts must take into account the values, culture, and language of those women, as well as environmental sustainability at the local level. Women are often used as cheap labour. There is a need to support communications between women and men about the future that integrates considerations of values and culture within the economy. Women do not want to eat canned food and drink Coke; they want to eat their own local grains, and follow their own values. Local elements are key, and no one size fits all.
- In the wrap-up to the discussion, a participant said it is essential to invest not only in the building of grassroots movements, but also in research and data collection. It is important to understand the complexities of “how all the pieces fit together.”
- Participants also recommended that the territorial approach be used as a way to help women’s sub-national networks influence national and regional policies and programs.

Concurrent Roundtable 1.4

Ensuring investments and policies meet women’s economic needs and well-being

FACILITATOR

Roberta Clarke, Regional Programme Director, Caribbean Office, UN Women, Barbados

DISCUSSANT

Hana Satriyo, Director for Gender and Women’s Participation, The Asia Foundation, Indonesia

RAPPORTEUR

Dr. Imran Matin, Deputy Executive Director, International Programmes, BRAC, Bangladesh

To construct practical solutions, participants considered: “If we are going to help women to live a life of dignity, what do we need to provide?”

Discussion

Participants discussed the heterogeneity of women’s circumstances, noting that diverse situations require diverse responses. Not all women are at the same level of development.

- Some women need support such as loan collateral to begin businesses, while others need basic water and health care for their families.
- Women living in rural areas are not a homogeneous group, nor are women business owners who have a range of concerns, depending on whether they own small, medium, or large businesses.

Participants said that educating women about budgets is one way to support empowerment that can lead to lives of dignity.

- “If we want to talk about investment, policy, and budget issues, we need to think of capacity building and education for women,” especially leaders of women’s associations who can distribute information to their members.
- Disseminating information is part of this educational approach. There are good practices in South Africa, where certain groups analyze the budget and explain it on the radio. In many countries, “even if they are ploughing on the farm, they have a little radio.”
- Involving civil society and making budgets understandable at a popular level can achieve results. Policies do not improve solely because of technical analysis, but when citizens demand better policies.
- Budget transparency is one area to make an alliance between women’s organizations and other organizations. “If there are already groups doing it, can we make sure they look at the gender equality angle?”
- Showing citizens how everyday practices of government affect their lives familiarizes them with public policies and builds the democratic capacity of communities.

In addition to educating women about budgets, participants highlighted the importance of educating policy-makers and politicians on gender equality issues. Building the capacity of policy-makers can lead to positive change.

- The United Nations Development Programme (UNDP) has developed a comprehensive economic policy management initiative (GEPMI) to target those responsible for designing and implementing policies.
- Economic planners, many of whom are men, are skeptical about the business case for addressing gender, but “if you show them the value-added, they own the process and become agents for change.” “It is possible to make change if we show people the how and the know-how” by harnessing knowledge and tracking change.
- Female elected representatives need to understand economic issues to advocate for changes. Women must demystify economics.

Policy changes will contribute to sustainability and increase participation of women in policy making, budget development, and planning. Participants said that gender-budgeting is an empowering tool that facilitates women’s groups and civil society groups to evaluate government commitment to gender equality.

- Gender-budgeting also shows inequalities in employment and level of income. “If you have a lower income, you have a low probability of a loan and a low probability to open a business. It’s a chain of results.”

Participants said that gender analysis of macroeconomic policy, particularly international trade policies, is rarely addressed. Increasing international trade both creates and destroys

opportunities for women: some women gain employment, while others lose jobs. Many of these impacts on women have come as a surprise because of the lack of gender assessment by national governments.

- If governments abolish or reduce tariffs, this has an impact on revenues and services. However in most cases, there is no analysis of the gender impact of removing tariffs.
- Opening frontiers means much international competition. Sometimes women cannot face this level of competition unless markets are opened slowly through an adjustment process.
- Governments that understand opportunities and risks can take corrective actions, such as implementing support policies for retraining.

Participants emphasized the importance of government accountability at all levels. Measuring impacts is crucial because it is a tool for ensuring accountability.

- Consistent reporting of gender impacts using a select number of the most telling indicators is needed. All UN agencies must measure gender impact. Sector indicators exist, but they are not uniformly applied. CIDA and UN Women could talk more about corruption and transparency.
- Business Action Against Corruption (BAAC), a Southern Africa organization, is a good model. Improvements in Kenya are a lesson in enforcing accountability by creating awareness and ensuring decision makers understand the reality of women's lives. The Kenyan Ministry of Water and Irrigation affected change by reminding politicians that they must deliver on their election promises. Political office needs to be used properly.

Participants said civil society should work with politicians. "Little victories matter when you are working with civil society – the heart and core of where our supports are," said discussant **Hana Satriyo**, Director for Gender and Women's Participation at The Asia Foundation. "Politicians come and go but civil society carries it along," she said.

- Politicians seeking re-election "want their citizens to be happy," so working locally with mayors and councillors can be effective.
- Change requires strong economic arguments. Solid methodologies for screening budgets and providing analyses are needed to provide the arguments. Economic arguments for why local politicians need to reallocate funds or change the structure of the budget are powerful. Budget can influence policy and change political environments.

Economic empowerment programs are not apolitical. "Where money is going is very much political. It is the black box in many undemocratic countries," said Satriyo. Changing economic policies will destabilize the status quo. "We should expect some resistance and be prepared to respond to that," said facilitator **Roberta Clarke**.

Participants suggested that one way to respond to any resistance is to discuss an economic, value-added approach as well as the need for rights-compliant growth—growth that complies with human rights and international labour standards.

Satriyo said major political changes such as decentralization, reform, and change of governments, are good entry points to start something new, outside the box. As an advocacy tool, budget can improve policy and bring real, practical, and manageable changes. “We need to look at changes that are sustainable. If it’s only a one-year or a two-year project, that’s not good enough,” she said.

Because of the global economic, food, and energy crisis, many governments have allocated huge budgets for infrastructure projects as part of their recovery packages. Africa, for example, needs billions of dollars of infrastructure investment. Lack of infrastructure is an opportunity to create new businesses, employment, and growth, participants said.

One barrier to overcome is in human capacity: women’s lack of access to education and training. Brazil addressed this issue by implementing a targeted program to train women in technical skills. Public procurement was required to include a percentage of women in contracts. “The change has been absolutely remarkable,” said a participant.

Participants said influencing public procurement is a priority for action. The group suggested transparent procurement practices and policies at all levels of government, including international organizations such as the World Bank.

- Focused questions for public procurement can broaden gender-budgeting. Who are the businesses that benefit? Are municipal organizations and co-operatives being fostered? Whom are organizations employing?
- Procurement processes can include quotas and procurement can place conditions on training, employment policies, and standards. “The public purse can be an enormously important source of strength to make sure those agreements are implemented and don’t just remain on paper.”
- In countries where government may be the major investor in projects because the private sector is not well established, it is important to ensure government money is invested in the areas that need it most—women and the poor. Participants reiterated that civil society will be a good partner in this process.

Harnessing collective action is another priority. Comprehensive frameworks to support women’s economic empowerment exist, but tools such as legal frameworks and budgets must translate into concrete transformative change on the lives of women. Participants identified programs and methodologies that work and create multiple effects. They encouraged CIDA and UN Women to foster and build on what is working.

Participants emphasized the importance of sharing resources.

- Participants suggested gathering existing resources rather than inventing new ones.
- There are so many methodologies: “Please let’s not reinvent methodologies, but digest the ones that exist into a four-pager – not books; we don’t have time to read them.”
- UN Women could act as a focal point within the UN system to bring together knowledge around gender analysis of trade issues, including investment, infrastructure, taxation, and monetary policy.
- UN organizations and academic institutions conduct research and analysis on macroeconomic policies. “This needs to be brought together effectively so we can share good practices and analyses.”

Gender-responsive programming and policies are possible when governments have the knowledge to conduct gender assessment of macroeconomic policies.

Participants stated the need to develop a clear methodology and a set of performance indicators to monitor policies and programs and show results. They encouraged CIDA and the UN to invest in these areas.

Session 1

Reports Back from Concurrent Roundtables

Concurrent Roundtable 1.1

Establishing the social supports needed for women's equal participation in the economy

- There is much to be gained from women being engaged in paid work, including growth that leads to further employment and income for women.
- An integrated approach to paid and unpaid work is critical. Women must be compensated for unpaid work and, ultimately, that work must be reduced and redistributed.
- Women are not homogeneous, and their social protection needs depend on their circumstances.
- For younger women, education may be a more pressing need than employment, particularly if the goal is to help 60 million girls escape the trap of intergenerational poverty.
- Rather than speaking for women, institutions must help them organize, visualize the possibilities in their own lives, build networks, and catalyze political will at all levels. UN Women could be a platform to make women’s voices heard.

Concurrent Roundtable 1.2**Creating an enabling business environment for women entrepreneurs**

- Regulations must be applied in context and closely linked with the social and attitudinal norms within which they are applied. This integrated approach is rare in women's economic empowerment, but it is critical to look at how laws and regulations are actually implemented.
- Rights-based approaches and multi-stakeholder dialogue can help bring home the power and importance of collaboration and advocacy in creating an enabling environment for women.
- Women need education, lifelong learning, targeted support, and access to ICTs to start and build their businesses.
- Programming must support the full range of women-led enterprises, from micro to small to medium to large. The businesses take different forms, including cooperatives and social enterprises; they're both rural and urban; and they operate in domestic and international markets.
- Young women need education and training in entrepreneurship and non-traditional sectors, including early support to combat stereotypes that might stop them from recognizing themselves as entrepreneurs.
- Women's associations of all kinds play a crucial role in building solidarity, support, and business networks.

Concurrent Roundtable 1.3**Increasing women's access to and control over economic assets**

The rapporteur recommended participants in this group as "fantastic cabinet members and advisors" whose expertise and diversity could help CIDA and UN Women advance women's economic empowerment. The group's three priorities were:

- Building women's resilience and agency
- Focusing beyond individuals in discussions of ownership and access, to recognize the value and prevalence of joint or collective ownership
- Transforming the institutional and legal environment at national and local levels to support women's economic empowerment, along with labour rights and food security

The group stressed the overarching need for resilience in the face of multiple concurrent crises, including food prices, global finance, climate change, and a "massive grab" for land and water resources.

- There is no data on gaps in assets by gender, including access to the kinds of assets that unleash wealth generation. Investing in research would be the first step in closing asset gaps.
- Public-private partnerships are not always benign.
- Policy agendas can oversimplify. If they are too focused they defeat an integrated approach.
- A remarkable number of innovations and good practices, such as joint titles, joint rights, collective ownerships, and SEWA's microinsurance schemes, have translated into economic benefits for women.
- Women's organizing and agency is a key factor in implementing policies that already exist on paper.
- Integrated, holistic approaches are critical, since women's economic empowerment is one area where you do have to do everything at once.

Concurrent Roundtable 1.4

Ensuring investments and policies meet women's economic needs and well-being

- Beyond entrepreneurship, work on women's economic empowerment must look at basic service delivery in a gender-responsive way. This is more an opportunity than a constraint, since providing gender-responsive services opens up entrepreneurial opportunities for women.
- Service delivery also opens up opportunities for women to mobilize and organize, so gender-sensitive service delivery is a factor in effective citizenship.
- Contracting by international aid agencies and public procurement represent an important opportunity for women entrepreneurs to participate and generate employment.
- Procurement rules and quotas that favour women can actually help challenge established purchasing practices that have had embedded practices of corruption.
- Trade policies and agreements must be subject to a solid gender analysis as a starting point for corrective action where needed. UN Women can act as a clearinghouse to get it commissioned and disseminated.

Session 1—Synthesis

John Hendra, Assistant Secretary-General and Deputy Executive Director of UN Women

John Hendra drew several themes from the morning discussion:

- The need to look at what's missing in existing policy frameworks, and to put existing policies into practice

- The importance of an integrated approach to paid and unpaid work
- The need for better data and measurement, including unpaid work, particularly in an economic crisis that intensifies gender inequalities
- Social protection and what it means to take a rights-based approach
- Issues of risk, resilience, and insecurity that will shape or constrain women's ability to move out of low-risk, low-return sectors into asset building and accumulation. Issues of risk need to address women's economic security—from survival to asset building and capital accumulation.
- The fundamental importance of multi-stakeholder dialogue and political empowerment
- Consider the diversity of women, diversity of private sector models and sizes
- The importance of voice, decision-making, and coalition.

SESSION 2

Investing in Practical Ways to Support Women Entrepreneurs and Create More and Better Jobs for Women

Session objective

To focus on practical ways to increase opportunities and benefits for women entrepreneurs, women working in the formal and informal economy, and smallholder female farmers/producers in the agricultural sector

Plenary Panel 2

Lalita Krishnaswamy, Self-Employed Women's Association (SEWA), India

Josephine Okot, Founder, Victoria Seeds Ltd, Uganda

Jessica Rodriguez, Founder and CEO, Art Atlas—Indigenous Designs, Peru

Mahbooba Waizi, President, Afghan Women's Business Council, Afghanistan

Lalita Krishnaswamy described economic empowerment as a process of addressing poverty, not only through income generation but by creating jobs that lead to overall development. She said women's economic empowerment includes participation in decision-making and political movements, balancing power within family units, and ensuring their access to social security, capacity-building, and financial assets.

SEWA helps women in India's informal sector organize themselves into cooperatives and unions that combine to promote labour rights and economic development. Krishnaswamy said the women can be divided into four categories: home-based workers, vendors, labour and service providers, and producers. While they're all economically active in micro-enterprises, they are not considered entrepreneurs. Krishnaswamy emphasized that accessing markets is difficult for micro-enterprises and that collective action gives them bargaining power in buying raw materials and renting equipment.

The Mahila Sewa Co-operative Bank formed in 1974 to provide credit to poor, self-employed women who couldn't get loans from the formal banking sector. With a recovery rate of 97% and current business volumes of 1.45 billion Rs, the institution "shattered the myth that women aren't bankable," she said. The SEWA Co-operative Federation now brings together 103 co-ops, provides a livelihood for nearly 66,000 members, and demonstrates the effectiveness of alternative economic organizations.

Krishnaswamy described an integrated approach to economic organization that emphasizes:

- Organization, to bring visibility and recognition to a movement for change
- Capacity-building, to give micro-enterprises access to market infrastructure, technology, and skills
- Asset-building and capitalization

- Social security

Josephine Okot recalled the early difficulties she faced when she wanted to mortgage her house to raise start-up capital for her company. Bank officials initially responded that they weren't in the business of selling houses, and only advanced the funds on the strength of a loan guarantee from the U.S. Agency for International Development.

Girl children are not encouraged to think of themselves as entrepreneurs, but self-confidence is very important for any start-up, she said. Demonstrable leadership skills are also essential. Early on, Okot realized that her business plan would receive far more scrutiny than anything the bank received from a man. After she successfully completed financial management training in Harvard's executive education program, "the attitude was different. They didn't challenge me anymore." Two weeks before the conference, those same bankers invited Okot to join their board.

She stressed that access to financing is about more than lining up the funds. "You must find the right financial partner who understands your business and supports your growth." In a sector that is already seeing the "ugly face of climate change," Okot's seed company faced severe drought and crop loss, and Uganda is on its way to another food crisis. When flexibility is important, "going to just any bank can mean your death."

Victoria Seeds also works closely with communities touched by civil war. After training women in refugee camps and helping them arrange credit, the company now receives quality seeds from a supply chain of 600 women farmers.

Jessica Rodriguez traced her 11-year effort to develop an ethical fashion and organic knitwear business that would create opportunities and work for women in Peru, building on the country's rich raw materials, history, and artisan tradition. A company that began with \$200 in capital and produced 20 sweaters per month now has monthly output of 12,000 units worth \$2.5 million and employs 700 families, with distribution in the United States, France, England, Japan, and Italy.

Rodriguez' core motivation was to create economic opportunities for women. "It's very important for you to understand that we're talking about women in very difficult conditions," she said. Finishing school in rural areas means walking two to five hours per day in each direction, so training was critical to empower women in the Peruvian highlands, helping them to understand "that with their hands they could do a good job that would improve their lives."

The company respects people, pays fair wages, ensures good working conditions, and promotes artisans' participation in cooperatives and new micro-enterprises. "For me, the work is not well paid if you cannot measure the difference" for women and communities, Rodriguez said.

Mahbooba Waizi told the story of the Afghan Women's Business Council, formed in October 2003 to support women entrepreneurs. The council provides technical assistance,

communication links, and market access to help small, medium, and large entrepreneurs build sustainable, commercially viable businesses.

With more than 10,000 individual and 23 association members across the country, the organization's main activities include business development, training, publications, exhibitions and trade missions, membership services and networking, matchmaking and market linkages, and mentoring.

Waizi said Afghanistan was historically a production centre for textiles, crafts, jewellery, and fine needlework, but that activity was "devastated and dismantled" by more than two decades of war. Women had been the mainstay of the garment and textile industries, but were denied access to factories where they could work and learn. Present-day obstacles include limited access to resources and new technology, lack of training and information, family and cultural barriers, low incomes and profit margins, security issues, and gender inequality.

The Afghan Women's Business Council works to address these problems by helping women build their knowledge and skills, promoting access to market, and establishing a trade centre for women's products. One rural project mobilized nine villages, 90 lead farmers, and a total of 2,250 women.

Session 2 Concurrent Roundtables

Concurrent Roundtable 2.1

Growing women's businesses:

Increasing access to finance, business services and remittances

FACILITATOR

Hélène Giroux

DISCUSSANT

David Morrison, Executive Secretary, UN Capital Development Fund, USA

RAPPORTEUR

Jane Sloane, Vice President, Development, Women's World Banking (WWB), USA

David Morrison provided a frame of reference for the session's discussion on increasing access to financial services for women in business.

While women are the vast majority of clients of microfinance worldwide, they do not seem to access the services of traditional financial institutions in the same numbers. "There is a big difference between the clientele of microfinance and traditional financial institutions," he said. "There is something structural working against women entrepreneurs."

Recent research has shown a misunderstanding of how microfinance works and its positive effect on women in terms of getting out of poverty, he said. "Microfinance is undersold as an

economic empowerment tool and misunderstood as a social safety net tool,” noted Morrison. He added that while microfinance is an effective tool for smoothing incomes, it does not represent the kinds of investments needed for true economic empowerment.

Morrison said that discussions around economic empowerment for women need to take into account the nature of women’s roles in most families, which is that of caregiver and manager of family affairs. He said that women entrepreneurs tend to withdraw money as income, and try to mitigate risk by investing horizontally in more than one venture, rather than reinvesting in their small business. He added that there has been very little deliberate targeting of women as a growth market by financial institutions, and that they have failed to develop appropriate financial products that will appeal to women.

Morrison offered recommendations for donors, practitioners, and financial service providers:

- Invest in financial products for women that take into account their reality. “There has been lots of hype around microcredit,” he said, “but there needs to be a focus on savings for family needs, asset accumulation, micro-insurance, or credit as they move up the value chain.”
- Ensure microcredit products address women’s needs, such as access to water or clean energy, for example.
- Tap into the potential of remittances and capture more income through mobile banking with enhanced privacy features. “Mobile banking is a way to reach women where they are with the products they need,” said Morrison.
- Adopt a “microfinance plus” approach, by coupling access to financing with other services such as training, counselling, and health care.

Discussion

In discussion, participants emphasized the need for more research, especially active research with actors, to produce data on gender and finance, women’s entrepreneurship around the world, and the impacts of initiatives. Women’s entrepreneurship is a far more complex issue than what is taught in business school, said participants, and another kind of intelligence is needed to evaluate its impact.

- Banks must cooperate in this effort by agreeing to release certain types of information to build up the global financial statistical system.
- Indicators should be harmonized to enable sharing results and resources. Many organizations, such as the International Development Research Centre and Women's World Banking, are currently conducting or planning research. Women’s World Banking is considering creating a gender and finance research laboratory, to inform decision making and action.

- Data on access to finance by women entrepreneurs, especially in Asia and Africa, would help inform the creation of new models around entrepreneurial finance, mobile finance, or financial infrastructure. “We know there is a lot of capital in banks, and lots of missing infrastructure.”

The focus for women entrepreneurs should move from loans to savings. They need support for investing in insurance so that they have a safety net and remain in control of their assets.

- Funding of youth service organizations is a good model for encouraging savings. Models must be developed to target women entrepreneurs.
- “Women need to build a little nest egg for their business, to have some equity and assets against which they can secure a micro-loan at a better interest rate, and a vested interest in repaying their loan.”
- Part of being a successful entrepreneur is retaining control of your financial resources and having access to financial services. “Women have to keep the cash.”

Financial products must meet the needs of women entrepreneurs, and women should be involved in identifying those needs. Financial institutions must be convinced that providing targeted financial products for women is possible, and profitable.

- Enlightened stakeholders outside traditional financial institutions can show the benefits of providing financial products that respond to the needs of women entrepreneurs. This will lead to an adaptation of the market, with more financial institutions coming on board.
- A big gap exists between resources and the needs of the women entrepreneurs. More flexibility of financial products would give women entrepreneurs a choice between formal financial institutions and marginal institutions with higher interest rates and shorter repayment periods.
- Women entrepreneurs must participate in determining what financial supports or products they require. Many financial institutions develop products targeted to women entrepreneurs without consulting them, only to find that there is little to no uptake.
- In order for financial services to respond to women entrepreneurs, products should be formulated in concert with women’s organizations and women entrepreneurs.
- Women identify with a humanist approach to entrepreneurship. The Global Banking Alliance for Women may have a model to address building awareness within financial institutions and could prove to be a valuable resource.
- There must also be a push to improve women's financial literacy. “Empowerment is involving people, not just making sure they get good financial products from the big boys out there.”

Financial institutions could benefit from gender sensitivity training, and should look to existing best practices in this area. "In Africa, particularly, women are being overlooked by financial institutions in their market research," a participant said. He noted that some incentives exist to encourage microfinance institutions to conduct market research to determine the needs of women entrepreneurs. The International Labour Organization, for example, conducts gender audits looking at financial institutions' service provision to both women and men.

- Women identify with a humanist approach to entrepreneurship. The Global Banking Alliance for Women may have a model to address building awareness within financial institutions and could prove to be a valuable resource.
- There must also be a push to improve women's financial literacy. "Empowerment is involving people, not just making sure they get good financial products from the big boys out there."

Alternate financial services such as microcredit, mobile banking, and remittances can all be useful. The initial success of microcredit was based on self help and local knowledge, but it has strayed from these principles and become less successful. "No private enterprise gets by on loans and debt," said a participant. "We need to talk about equity and governance as well."

- Women who benefit from microcredit loans could be willing to pay higher interest rates in order to have access to alternate financial products such as insurance, pensions, or other savings mechanisms, to better protect themselves and their families.
- Mobile banking technology should be leveraged, and women entrepreneurs trained to benefit from its advantages.
- The use of remittances is a tool to assist women's entrepreneurship and social development could be enhanced. Those receiving the remittances are usually women, mothers, or sisters. However, in many cases it is still the male of the family who decides how these funds will be used.

We need to recognize those organizations currently working with financial institutions and draw on their lessons learned. Investing in positive change would help support the networking that is happening right now and confirm the importance of women's organizations working together.

- Financial and non-financial services must be bundled to tie in the social and economic aspects of the issue.
- Fostering women's economic empowerment and harmonizing government's and organization's approach to investment in microfinance would help develop more effective models to increase the reach of such investments.

- Building bridges between actors, and looking to intermediary organizations as a place where intelligence develops can create a collaborative space where financial institutions and non-financial organizations can work together.

Participants identified key recommendations for actions to support the growth of women's businesses.

- Better knowledge and understanding, data and statistics on gender and finance, impact evaluations of what works, and harmonized indicators should inform action. Banks must cooperate in the release of certain types of information to build up the global financial statistical system.
- Women entrepreneurs should shift their focus from loans to savings, and improve their financial literacy. Women should receive support for investing in insurance to protect their health and assets, ensuring they have a safety net and remain in control of their assets.
- Financial institutions must provide financial products that respond to the needs of women entrepreneurs, involving women in determining the financial supports or products they require. Financial institutions could benefit from gender sensitivity training, and should look to existing best practices in this area.
- Stakeholders must work together for change, looking to intermediary organizations as intelligence gathering entities. Networking among women's organizations must continue and be supported. Financial and non-financial services should also work together to tie in the social and economic aspects of the issue.

Concurrent Roundtable 2.2

Engaging the private sector to create support for women's economic empowerment

FACILITATOR

Astrid Pregel, Special Advisor, Department of Foreign Affairs, Canada

DISCUSSANT

Dr. Albina Ruiz Rios, Executive Director, Healthy City Group, Peru

RAPPORTEUR

Dina Bina, Managing Director, Dina Flowers Co. Ltd., Tanzania

Dr. Albina Ruiz Rios said the private sector can generate dignified jobs for women and the informal sector. Dr. Rios emphasized the importance of generating trust between large businesses and the informal sector, and knowledge about all actors in the value chain. She said the business sector can influence public policy not just in favour of themselves but also in favour of dispossessed sectors.

In Peru, a national recycling council brought together companies from the paper, plastics, and metal industries, women recyclers who lived on the streets, and people setting up their own

micro-businesses. The women at first distrusted the large companies, but trust was built and the council developed an ethics code together. When knowledge about actors in the value chain was shared with the larger corporations, they understood the pyramid nature of business and saw that the actors at the base need to develop and have access to services. Once the business sector realized that they needed to generate dignified opportunities, the situation started to change. Peru is one of the first countries to support the economic rights of recyclers.

Dr. Rios spoke about the benefits of passing from the informal to the formal economy, but acknowledged that there are many barriers to the transition. Taxation is one barrier. Her group encourages informal businesses to make the transition by telling them that more taxes means that they have more revenue. She noted that taxes should be applied incrementally to transitioning enterprises. She drew attention to the slogan “From garbage we are changing minds and hearts,” and said that recyclers are no different from anyone else, but simply lack opportunity for education. They dream of improving their income so their children can go to school. The informal sector should have its own voice, and needs the help of the state as a facilitator.

Discussion

In roundtable discussion, participants said that women entrepreneurs need a voice.

- The International Labour Office (ILO) tries to get employers to work more with women entrepreneurs and to get women entrepreneurs engaged in chambers of commerce. This way, the chambers gain more members, the entrepreneurs gain a voice, and women entrepreneurs can be supported by working to change laws on ownership.

To play a role in women's economic empowerment, the corporate sector needs to gain the trust of women entrepreneurs. Corporations' support must be sincere. The issue of corruption must be addressed. Many in the informal sector fear corruption, such as occurred in Manila, where businesses in the informal sector had to give money to the police.

- Good practices are essential—when there is more corruption, there is less empowerment. More signatories to the *UN Global Compact* are needed in order to empower women economically.
- Just as there is “whitewash” for cover-ups in the financial industry and “greenwash” in various sectors to portray companies as environmentally friendly, there is the danger of “pinkwash,” where companies support the empowerment of women to portray a socially responsible image to cover up wrong-doing in other areas.
- Corporate social responsibility is gaining momentum. Many companies comply with labour rights and act with environmental responsibility, and watchdog groups ensure that companies continue down this path.

Decent work and equal pay are key. The private sector is considered “men’s domain,” where women find it difficult to compete for several reasons.

- The private sector likes to employ women workers because they can be paid less than men. Men may resist having more women entrepreneurs in the private sector.
- Women’s bargaining power needs to be strengthened, through training and through political activity. Men did not get where they are because they had a strong business case but because they had strong bargaining power.
- In Bangladesh, when a separate Women’s Chamber of Commerce was formed, the Chamber of Commerce protested, claiming that its membership would be affected even though it had no women members. The case was fought in court before the women’s chamber received its licence from the Ministry of Commerce.
- It is difficult for women workers to fight for wages, and women entrepreneurs find it hard to fight with men. Women’s dependability as employees should be given higher profile.
- Businesses may pay different wages to men and women to hedge their risk. For example, it is costly to train employees and women are likely to go on maternity leave. Businesses try to decrease their costs to gain more profit. Government programs can level the playing field for women and men by, for example, providing equal opportunity incentives and support for parental leave.
- Women’s empowerment can be supported by bringing about fair prices in subcontracting to individuals and collectives, paying living wages, and providing decent work. Another form of support is to open the market to new entrants. Yet another form of support is tax justice. Taxation should be an issue on the corporate social responsibility agenda; corporations should pay fair taxes instead of relying on a corporate welfare state.

At this time of economic crisis, politicians do not know what to do and the corporate sector is “absolutely terrified about assets and the future.” Participants said this is a crisis but also an opportunity. It is a critical moment to shift the discourse, to build trust and address fear.

- Many people see a total unravelling of gains that have been made in labour rights, the greening of the economy, and social investments, which are considered no longer affordable. Many governments are saying that they cannot be pushing the environment on business at this time.
- A case needs to be made for taxation, in order to build economies that are sustainable and that protect rights. The financial crisis has resulted in more precarious work for women.

The business case must be clearly established to engage the private sector. Partnerships that are in the interests of both the private sector and women entrepreneurs can achieve a lot for women entrepreneurs.

- There are ways to work with corporations that serve the interests of both corporations and women, such as promoting supplier diversity. Through business connections, women can contribute to the business bottom line.
- The connection between Accenture and the Self-Employed Women's Association (SEWA) is an example. Women rag pickers were producing paper but it was of a substandard quality. Accenture contributed \$120,000 and provided engineers to improve the production process. The paper produced now can be bought by Accenture, and the women's income has risen dramatically.
- While there is the risk of "pink washing," corporate actions can benefit women. For example, while in the past Walmart has faced lawsuits filed by women, it has recently pledged to improve supplier diversity to include more women and helps with training for women. Good practice examples suggest that the private sector has the potential to positively affect women and have scalable impact.

Participants emphasized that social responsibility, environmental responsibility, and economic responsibility are all needed for sustainability.

- External pressures are growing significantly. Young people will not join corporations and want to see a stance on environmental and social issues. Corporations are responding. New types of corporations are coming to the fore, including innovative forms of enterprises with a double or triple bottom line approach in places like Peru and Uganda.
- Some companies such as social enterprises have decided that money should be invested in the social sector. Large corporations should know that they should share their profits. Social dialogue is important for understanding each other.
- NGOs and government can partner with the private sector to reach women in the workplace to help them address issues such as fair wages, self care, or pregnancy.
- Business sees the case for social stability and social development; it does not like uncertainty or social unrest because it will suffer under these conditions.

Participants said capacity building and education are important for both women workers and women entrepreneurs.

- Attention needs to be paid to building a "21st-century skill set" in women workers. This skill set includes basic skills such as communication and punctuality, as well as entrepreneurial spirit, digital literacy, and the ability to set one's own direction.
- The corporate sector has reason to play its part. It often bemoans the vocational and educational systems, so it can play a role in helping women develop skills.

- The corporate sector does see that half the labour force is not being utilized productively and realizes that it has a role to play with government in skills development. It cannot survive otherwise.
- The fact that more women are graduating from universities in many countries can be part of the business case.

Participants said good research and information is important.

- The private sector is quite diverse and includes big corporations, registered women's businesses, and informal waste pickers and recycling workers. It is important to identify the different actors in the private sector and to provide appropriate supports to each of the actors.
- The "total picture" is needed, for example, on the number of women who have lost their jobs in small retail, and the treatment of women employed in large companies. Public policy should include detailed analysis of what private sector development can do to support women's economic empowerment.

"The drive to the bottom is still very alive and well." CIDA has a responsibility not just to put forward the business case but to uphold fundamental human rights.

Participants summarized the main points of their discussion.

- Fair competition, fair wages for women, and fair prices for women entrepreneurs are needed. The informal sector should be formalized. Companies must accept their social and environmental responsibilities.
- Corruption leads to fear and mistrust of the corporate sector, and must be addressed. Tax avoidance and evasion are also problems.
- There is a danger of "pinkwashing" rather than actions that truly empower women. Women entrepreneurs need a voice.
- Other challenges include gender wage gaps and mismatches between women's jobs and skills. There is a male mindset in the private sector that leads to difficulty for women fighting with men in business. Participants said additional barriers are exploitation of women workers by other women and lack of respect for different languages and traditional dress.
- Lessons can be learned from examples of good practices. Separate chambers of commerce for women give women a voice and strengthen women's bargaining power. Watchdog groups can hold large corporations accountable, and corporations respond to the call for corporate social responsibility. Women can be reached on a large scale through the workplace.

Key recommendations for strategic action

- Support women's organizations to hold companies accountable.
- Create decent work for women.
- Work with governments to make the business case, the human rights case, and the environmental case for women's economic empowerment.
- Put tax payment on the corporate social responsibility agenda. Build sustainable economies around policies and processes that are grounded in labour rights, and engage in social dialogue. Formalize the informal sector.
- Support women entrepreneurs to address the challenges of globalization and to compete in the global market. Address capacity building for women entrepreneurs. Build women's the 21st-century skill set, including digital literacy. Develop women's self-esteem through moral support and mentoring.
- Generate knowledge on the diversity of suppliers and actors in the value chain. Invest in data on women-owned businesses.
- Provide incentives for private sector companies to become signatories to the United Nations Global Compact, including the Women's Empowerment Principles. Work with the Global Compact to apply a gender lens.
- Introduce incentives for equal opportunity to ensure that women are employed by private companies.

Concurrent Roundtable 2.3

Increasing women's access to markets and global value chains

FACILITATOR

Paul Samson, Director General, CIDA

DISCUSSANT

Pacita Juan, Entrepreneur and President, Women's Business Council Philippines, Philippines

RAPPORTEUR

Barbara Mowat, President, Impact Communications Ltd., Canada

Pacita Juan, an avowed lover of both coffee and marketing, brought business to other women entrepreneurs while expanding her own. Her coffee business grew to include the sale of handicrafts made by the women coffee harvesters with whom she was working. Her initial handicraft store, called ECHO, which stands for Environment, Community, Hope Organization, is now a chain involving other products and a much broader market. Juan, a founding member of the Philippine Coffee Board, emphasized the need for women entrepreneurs to plug into global markets for their products and to establish links with public and private organizations.

Discussion

Access to markets may be the most important ingredient in the economic empowerment of women. Networking among women entrepreneurs, direct contact with experts in similar businesses via trade shows and other events, and improved market information and knowledge are essential for enhanced market access. In discussion, participants identified specific ways to help women entrepreneurs tap into new markets and global market chains. They recognized in particular the key role played by intermediary groups.

- Marketing has many intricacies such as branding and rebranding, use of logos, and marketing campaigns. Women's business groups should learn lessons in this area from big companies that successfully operate global market chains. The message: When developing a business, try to "think big."
- "Intermediaries are needed to help producers keep up with changes." The Women's International Textile Alliance (SPINNA), which links buyers and sellers, is an example of an intermediary organization that can provide the type of information and capacity building needed by women producers. It can tell women's groups, "This is the trend or colour or product wanted for 2011." Since local textile producers are not fashion experts, SPINNA is there to offer marketing advice, helping women get their products to "natural markets, not pity markets."
- Intermediary groups that assist women entrepreneurs to develop market chains should plan their exit strategy at the time of their entry into the process. The goal is to foster sustainable enterprises, not dependence. They should be thinking: "She really won't need me after three years because she'll be connected to buyers and will be able to continue on her own." Donors and groups providing supports should nevertheless "go the whole nine yards." They must not halt their involvement after the product development stage; they should follow up with support for broader market chain development. In the case of one product mentioned in discussion—coffee—it means going from "bean to cup."
- Intermediary organizations themselves are delivering products—mentoring, training, advice, access to information—and must be financially sustainable. These services should be sold to the women entrepreneurs, not provided for free.
- Before embarking on market development with a women's group, an intermediary organization must first understand the group's goals. What is the "occupassion" of its members? Market chain requirements vary from product to product, so assistance and advice must be tailored to account for factors such as product shelf life and buyers' time frames. Similarly, assistance must be tailored to the type of entrepreneurial group. The market strategy for incorporating homebound women into a value chain will differ from that for other women.

- Millions of women entrepreneurs would like to expand their businesses. However, outside resources to respond to the large demand for mentoring, services, and market advice are currently insufficient. Local women entrepreneurs who have already received advice and training in business management and value chains are a potential pool of expertise and leadership that can be tapped to expand these services to other women. In this process, it is important to remember the special needs of small enterprises and homebound women.
- A “map” of services is needed—an inventory/repository of information about which intermediary organizations provide which types of services for women entrepreneurs, and for which products or market chains. Gaps and overlaps need to be identified. CIDA and UN Women could help with this “infrastructure analysis.”
- Preferential procurement policies can help boost market access for small enterprises run by women. For example, large foreign firms hoping to set up new production facilities in a country would be required to source a set proportion (perhaps 30% or 40%) of services and manufacturing inputs from local women’s enterprises. CIDA, UN agencies, and organizations that provide market chain advice and related services to women entrepreneurs should themselves adopt preferential procurement policies. “It starts with us.”

There is a serious lack of information on market opportunities and value chains. Formal services offered by intermediary organizations can help fill the gap. Participants stressed the need for networking among business women, even among entrepreneurs in dissimilar businesses. This can be done through personal contacts, trade shows, and links between women’s associations and between enterprises in a value chain.

- A participant summed up access to useful information on global market chains by saying, “The information is not arriving!”
- Key topics on which women entrepreneurs need specific and timely information are “conformity to standards” and consumer tastes. Producers need to know design preferences and labelling requirements as well as quality and safety standards for products.
- A business woman in India who builds electrical transformers received a photo of a cotton bag from a fellow entrepreneur, who asked whether she knew anyone who might manufacture the item. She used her business connections to help find a woman entrepreneur who could take on the job.
- Trade fairs are a powerful way to keep women entrepreneurs plugged into the latest developments in their industry and to promote a feeling of “vibrancy in being able to create and grow a business.”
- CIDA should become a leader in taking women’s economic empowerment “to the next level” by promoting greater access to value chain information and to information and communications technologies (ICTs).

Concurrent Roundtable 2.4

Addressing the needs of rural women: Agriculture, sustainable productivity, and rural employment

FACILITATOR

Roberta Clarke Regional Programme Director, Caribbean Office, UN Women, Barbados

DISCUSSANT

Marcela Villareal, Director, Gender, Equity, and Rural Employment Division, Food and Agriculture Organization of the United Nations, Italy

RAPPORTEUR

Ruth Meinzen-Dick, Senior Research Fellow, Environment and Production Technology Division, International Food Policy Research Institute, CGIAR, USA

Marcela Villareal said that policy-makers miss at least half the women they should address in discussing women's economic empowerment. They do not focus on rural areas, even though about 50% of the world's women live in rural areas. Approximately 43% of the agricultural labour force worldwide is made up of women.

Agriculture has fallen off the policy agenda for many countries, but it is coming back now with the global food crisis. Farms led by women are 20–30% less productive than farms led by men, in large part because women have less access to productive resources than men do.

Women agricultural producers lack access to many resources, including:

- Markets and capital
- Transportation and infrastructure
- Communication technology
- Training and extension services
- Seeds, fertilizers, and agricultural technologies and innovations

Women have lower rates of participation in organizations and networks and fewer opportunities for leadership roles. Sometimes women do not have access to bicycles or permission to leave to go to the store, for example. They are not comfortable doing business if they do not possess a certain level of financial literacy.

Some women are marginal farmers or work on other people's land. In many countries, those who have very small plots grow vegetables, but do not have money to buy seeds, water, or fertilizers, so they mortgage their crops to traders. The vulnerable economic situations of some women farmers means "there's a whole series of traders that are taking advantage" of them.

Discussion

Participants shared examples of how collective action in local areas can create economies of scale by pooling resources, increasing access to services, and building capacity for rural women. Examples included:

- Facilitating links between producers and vendors
- Arranging financing for women to buy seeds and vegetables
- Providing information on which seeds to choose and how to buy water to irrigate
- Improving linkages to service providers, colleges, governments, and financial institutions
- Providing training for women to diversify and create value-added products
- Assisting with logistics such as transportation
- Strengthening women's organizations and women's voices in other organizations

One example from Senegal showed how women producers moved from seasonal harvesters who only sold fresh leaves on the market, to drying the leaves in conditions compliant with market standards. Training now will focus on irrigated agriculture and better pricing for their product. These women have freed themselves from the market because purchasers come to them. The women producers save on time and transportation.

Participants called for innovative ways to look at market access. They said the market access issue continues to be critical, and it has been for decades.

- Poor women are sometimes denied access to markets by other women. Leadership structures sometimes position powerful women in control of some aspects of local markets, making it difficult for "poorer women to get into the market. There's competition amongst women. It's not just a question of men allowing access, but women too."
- Lack of access describes the situation, but not the underlying problem of political and economic marginalization.
- Developing political capacity includes designating resources such as childcare programs and centres for women within producers' organizations.
- Collective mechanisms that already exist and are efficient, such as collective access to markets, loans, and insurance, should be promoted. "This critical issue of helping support women at the local level to gain more political voice should be kept uppermost in our minds."

Improving access for rural women involves acknowledging and addressing time poverty. Time poverty robs rural women of opportunities. Participants called on decision makers to make reduction and redistribution of unpaid work a strategic policy.

- Making the care economy and its impact on women's productivity visible should be a priority. Policy-makers must accept the concept of paid and unpaid work.
- Women are essentially unpaid family labourers and tend to find themselves in the informal sector.
- The burden of care economy in the rural area means that over 60% of women in the rural sector "cannot go to market because they are overloaded with the care economy." In Africa, many women in rural areas have ensured their children go to school, which now means they have no unpaid help.
- In Uganda, women spend nine hours in care activities per day while men spend one hour.
- Developing women's capacity is a serious problem because they are busy looking after family needs. "They do the work on the farm, but they don't come for the training."
- When women participate in paid employment, they receive less money for the same work, do more part-time work, and have more precarious opportunities.
- Villages face a brain drain to the urban centres, which also contributes to the increase in women's unpaid work. Because rural economic development is not happening fast enough, young women with education levels higher than their mothers are leaving for urban opportunities.

Participants said development partners must understand the problems of time poverty. Addressing time poverty is "the next step of empowerment." Partners should recognize this need in evaluating project proposals. Women's time poverty must be addressed through agricultural policy and investment. Participants called for a strong methodological approach to agricultural development, from planning to implementation to evaluation.

- A collaborative United Nations Development Programme tool integrates time and income, allowing researchers to see gaps—lack of work hours, lack of employment opportunities, lack of infrastructure, lack of services—to determine what kinds of interventions are needed for different groups of rural women. "Not all investment in agriculture does the trick."
- Accessible energy sources and accessible water are the kinds of resources these women need in their communities to help combat time poverty.
- Gender-sensitive agricultural policies specifically targeted to women producers' needs would ensure access to resources and enable women to make better use of their time.
- "When we think of agricultural growth, it's still a men's purview." People doing analysis and design are looking at growth for the sector and not growth for women.
- Specific investment to reduce women's work burden, such as having wells in communities, would instantly reduce women's time spent getting water.

Participants emphasized the importance of thinking about rural development in a larger sphere than just agricultural development. Women are not only agricultural producers, but also residents who live in rural communities.

- A holistic strategy includes agriculture as part of rural development, rather than thinking of rural development as agriculture. Rural development must include all aspects of rural women's health.
- What is the package of essential empowerment strategies and policies for women, for economic empowerment, education, and sexual and reproductive health? Participants said there are many tools available to answer this question. A suitable approach for CIDA would involve the synthesis of existing material. A participant said Canada has been an advocate for not only food security, but nutrition security as well, and this focus should continue.

Participants discussed the need to valorize unpaid labour, production, and nutrition. A participant noted a gender gap, saying, "When men produce fruits and vegetables, it's high-value horticulture, when women produce it, it's kitchen gardens." She said the high-value nutrition of Grandma's traditional garden must be brought back to the table.

- Conversely, sometimes traditions stop the economic growth of women, participants said. In some African countries, for example, women may not work with oxen or other large animals. Participants said that it is not only important to address gender issues at the individual level, but within larger agricultural development projects as well.

Participants discussed specific investment mechanisms "to drag economic investment back to the village" and stop migration trends:

- Have village block grants and ensure women sit on village granting committees.
- Increase economic centres in rural areas.
- Provide subsidies for seeds and fertilizers.
- Provide guaranteed prices to farmers.
- Institute a permanent national rural employment guarantee program.

Participants identified examples of successful projects.

- In Mexico, Pepsi contracted local farmers with a guaranteed price of corn. The multinational company also worked to establish a local bank. These initiatives have resulted in a rejuvenation of the area.
- A rural employment guarantee program in India addresses the issue of distressed migration and has resulted in a minimum wage floor for informal rural workers. Benefits of this program include increased wages for women by 50–70%, decreased unpaid work

burdens because of reversals of migration, and the initiation of irrigation projects and small co-ops.

Participants encouraged an approach of coordination and not isolation. They also proposed some new actions. One participant said that in her country, her organization must propose new things because youth are not interested in doing what their parents did. "That allows us to keep young people in the villages more," she said.

- Address and protect women's intellectual property rights. Women are producing product, but because their intellectual property rights are not recognized, "they disappear in the value chain." Registering their contributions will empower women.
- Ensure indigenous knowledge is gendered and valorized. Whenever there is a use or an appreciation of indigenous knowledge, women's indigenous knowledge tends to be overlooked.
- Promote access to technology, and provide learning opportunities based on information and communication technologies (ICT). There are 350 million people with cell phones in Africa, so harvesting the potential of ICT can increase productivity.

Session 2

Reports Back from Concurrent Roundtables

Concurrent Roundtable 2.1

Growing women's businesses: Increasing access to finance, business services and remittances

- Women represent 80% of microfinance clients, but only 64% of clients of financial service providers, and microfinance institutions have fewer women clients as they move up the value chain. This points to structural factors working against women micro-entrepreneurs.
- The financial sector must invest in women's savings, health insurance, and credit, and introduce appropriate financial products for women.
- The focus will have to shift from loans to savings if women are to build assets.
- Action research, impact evaluations, and a stronger evidence base will be needed to help lenders understand how women make business decisions, where they look for support, and how they move between the formal and informal sectors.
- Women entrepreneurs would benefit from greater access to mobile banking and packages that bundle financial and non-financial services.
- Real understanding of women's entrepreneurship will mean going beyond what's taught in business schools and reinventing language, technology, governance, and how risk is interpreted and shared.

- There is a need for more deliberate investment in products and innovations that make a difference for women and girls.

Concurrent Roundtable 2.2

Engaging the private sector to create support for women's economic empowerment

- CIDA and UN Women should support women's organizations' efforts to hold companies accountable for keeping their promises.
- Women entrepreneurs need support to address the challenges of globalization and compete in global markets. They can work with governments to make the business case, the human rights case, and the environmental case for their own economic empowerment.
- Women's economic empowerment is about creating decent work for women, not just any work.
- Formalizing the informal sector would be one way of opening a dialogue and building trust between larger companies and smallholders.
- Women's bargaining power can be strengthened by a variety of means, including through trade unions.
- There is a need for better data on women-owned enterprise, including the size of the businesses.
- Private firms should be encouraged to sign the UN Global Compact and implement it through a gender lens.
- Women, including prospective entrepreneurs, need help developing self-esteem and finding mentors.
- Incentives should be put in place to ensure that private firms employ women when they invest in a country.

Concurrent Roundtable 2.3

Increasing women's access to markets and global value chains

- Women's economic empowerment has to start out at the local level, with a look at the type of businesses they want to start and the market access they need as a result.
- Institutions should increase linkages and training for women entrepreneurs, but always with a view to an exit strategy that will prevent them from becoming dependent on outside support.
- Entrepreneurial development must include a multi-faceted approach to skill development.

- Procurement is a new wave in the economy that represents a major opportunity to build businesses. Women’s economic empowerment advocates can start by looking at whom they buy from, what they buy, and whether they look for women vendors to form their own supply chains.
- Access to information is important to all women entrepreneurs, and particularly challenging for people living in remote villages.
- Institutions should develop an information repository on all the activity that relates to women’s economic empowerment, recognizing that everyone involved—from home-based enterprises to the largest corporation—is interdependent.

Concurrent Roundtable 2.4

Addressing the needs of rural women:

Agriculture, sustainable productivity, and rural employment

- An integrated approach is needed to address the heightened challenges facing women in rural areas. Specific concerns include greater distances, increased poverty levels and time constraints, as well as reduced access to public services like water, energy, education, information, and health care. Rural women have trouble gaining access to markets. Climate change is increasing vulnerability, and rural areas face the prospect of migration and brain drain.
- Agricultural development must be seen as part of rural development, rather than rural development being treated as the servant of agriculture.
- Women are not only economic but also social actors. Gender-sensitive policies are required, which valorize rural women’s time and work. Such policies need to recognize women’s contribution to nutrition and make the linkage with the advantages of health care investments.
- Rural women need support protecting their intellectual property rights, and for the use of ICTs to connect to potential markets. The integration of gender equality into value chains is required to ensure that women benefit from their participation in value chains.
- Rural women’s voices can be strengthened through organizations, but also through participation in local government, provision of child care at local meetings, and other provisions that give them a say in setting overall priorities.

Session 2—Synthesis

Darren Schemmer, Vice-President of CIDA’s Partnerships with Canadians Branch

Darren Schemmer highlighted the following themes from the afternoon discussion:

- The status of women entrepreneurs and working women as independent actors with something to contribute, not people to be acted upon by agencies or advocates

- The need for a stronger evidence base on the importance of women's economic empowerment, to women and society as a whole
 - The importance of understanding what the market is asking of women entrepreneurs, and what women entrepreneurs are asking from different organizations and support services
 - Recognition that women entrepreneurs are not simply economic actors, but social beings who will need financial and business services as well as a wider range of community supports in order to overcome structural obstacles
 - The value of social dialogues and platforms to share ideas, build trust between actors in society and along the value chain, and foster wider participation by women, particularly those who live in rural settings
 - The importance of women being organized to have a stronger voice and to contribute in social dialogue platforms
 - The need for new tools to help women overcome obstacles and participate fully in the economy, so that the greatest number of women and people in society can benefit
 - The need to design appropriate tools to match market needs
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Thursday, October 5, 2011

Day 2

Keynote Address **Women's Entrepreneurship**

Dr. Marie Diallo

Founder, PhytoPharma, Senegal

Noting that she was pleased to spend her 62nd birthday in the company of so many expert women, **Dr. Marie Diallo** stressed the spirit of enterprise and hard work that enables women to withstand the varied challenges they face. With a natural aptitude for work, she said African women are entrepreneurs from the day they're born, and are now gaining the skills to become a larger part of the world's industrial fabric.

Rural women, in particular, are incredibly adaptable, and Diallo cited agribusiness as an area that offers women a platform for economic development, transforming raw materials into products and creating income through micro- and small businesses.

At present, 95% of women producers work in traditional sectors with obsolete processes and high barriers to access to international markets. Diallo started a business to meet growing demand for Shea butter in the food, pharmaceutical, and cosmetic industries. It was an area of production where women already played a prominent role, but had never received the full benefits of their work.

Diallo's company transformed the Shea butter business by harvesting the right nuts through a process that met exacting international standards. The company set out to streamline the collection and manufacturing process, while ensuring that women received property rights that were transferable from one generation to the next. It also emphasized worker safety, introducing gloves and footwear to protect women from snakebites.

Previously, producers needed 54 kilograms of nuts and 14 hours of work by three women to produce 15 kilograms of Shea butter. With Diallo's mechanized process, the same 54 kilos of raw material yield 21 kilos of excellent Shea butter, requiring five hours of work by two women. A product that previously sold for 250 to 350 French francs per kilo now fetches 600 to 2,000 francs, and the nuts themselves are being used in many more ways: the pulp produces jam, shells are used for firewood, and Shea butter cakes become a construction material that resists termite infestations in buildings.

With the right training and an enabling environment, Diallo said any woman can have access to a similar level of trade and development. The system for processing Shea butter has been

replicated by women in Burkina Faso, and instructions are available online to help entrepreneurs design the modular production units at the heart of PhytoPharma's work. Diallo has since extended her focus to a wider range of African flora whose virtues have been known for thousands of years. Her company's finished products are all harmonized with European pharmaceutical standards.

SESSION 3

Investing in Women's Economic Leadership for Tomorrow

Session objective

To contribute lessons and practical advice on accelerating women's economic leadership for the future

Plenary Panel 3

Mary Coyle, Senior Advisor, International Centre for Women's Leadership, Canada

Dr. Cecilia López Montaña, President and Founder, Centro Internacional de Pensamiento Social y Económico (CISOE), Colombia

Bunker Roy, Founder and CEO, Barefoot College, India

Mary Coyle cited co-operative entrepreneur Moses Coady's observation that "in a democracy, the people don't sit in the social and economic bleachers." She said that women need the tools to create and manage private and public institutions, participate fully in the economy, and contribute to a well-functioning society. She traced the history of the Coady International Institute, its work with more than 5,500 graduates in 130 countries, and the more recent formation of the International Centre for Women's Leadership.

Education, partnership, and research for action are all cornerstones of citizen-driven development, Coyle said. She encouraged participants to keep in mind that:

- Investing in women's economic leadership brings a high return on all bottom lines.
- Small is beautiful, but big is necessary. It's critically important to identify and support "force multipliers" that accelerate the process of building capacity, facilitating information exchange on best practices, and building effective networks.
- Women and men must both be involved.
- Human resource and professional leadership development must be built into all initiatives, but beware that one size does not fit all.
- Leadership investment must occur at all levels, from kitchens to boardrooms.
- Managers and donors should measure the unanticipated as well as the anticipated results of their programs, "because often those unanticipated ones are more powerful."
- Programs should invest in innovation, but should not throw out the baby with the bathwater.
- It's time to abandon all searches for silver bullets and holy grails. "There is no one thing that will make this happen. There are a variety of investments that are required."

Coyle cited the rallying cry of Ela Bhatt, founder of the Self-Employed Women's Association of India (SEWA): "We will not be satisfied in India until we achieve the second freedom: economic

empowerment for women. We not only want a piece of the pie. We also want to choose the flavour of the pie, and we want to know how to make it ourselves.”

Dr. Cecilia López Montaña urged participants to seize the opportunity of a global economic crisis and shift their focus and messaging from economic empowerment to economic autonomy.

“This is the moment [when] all the models, all the recipes are in crisis,” she said. “This formula that was imposed on us, on Latin America and developing countries, has proven to be a failure in those countries that imposed it, and they don’t know what to do.” With institutions and policy-makers looking for a new approach, “we’re either going to lose the opportunity, or we’re going to put gender issues in this new development model.”

Autonomy of all kinds begins with economic autonomy, but the research shows that fewer women than men in Latin America have access to their own incomes—even though they work many more hours. They’re busy taking care of their families, and supporting a care economy that Dr. López Montaña said should be funded by governments and recognized in the public sphere. In Mexico, the first country to develop a satellite account for the care economy, unpaid work represents 20.7% of GDP, considerably more than agriculture or industry. If countries measured and valued that activity, assigning some of it to private markets and the rest to the state, women would have more time and would be compensated for work they’re already doing. Over time, men would come to see child rearing as legitimate work for which they could be paid.

“We have to value [unpaid work], make it visible, and distribute it,” she said, as one part of a new development model.

Bunker Roy told the story of Barefoot College, a 40-year-old, solar-electrified college built by and for the rural poor. Founded on Gandhian principles, the school distinguishes between the “most extraordinary knowledge and skills that very poor people have” and the formal education available in most post-secondary institutions.

Noting that real education is what you get from your family, community, and surrounding environment, Roy said people with master’s degrees and doctorates are disqualified from serving on the Barefoot College faculty: “You have to be a dropout, a washout, or a copout to come.” The school treats learners as teachers and teachers as learners.

Since 1986, Barefoot College has trained illiterate villagers to build, install, repair, and maintain solar-electric systems in 600 villages, at no higher cost than a household would pay for kerosene, candles, and torches. As the program developed, “we found that men were untrainable,” Roy said. “Men are restless. Men are ambitious. Men are compulsively mobile. They all want a certificate, and the moment you give them a certificate, they leave their village within days to look for a job.”

The profile of the most formidable learner at Barefoot College is a 35- to 50-year-old grandmother, ideally someone who has never left her village. Under an agreement with the

Indian government, Barefoot College covers the cost of travel, lodging, and meals for a six-month training program. The school has trained 300 grandmothers from 22 African countries, and Roy said students know more about solar engineering than a graduate from a five-year college program. A new, government-funded training centre is now working with 150 grandmothers in Sierra Leone.

He added that solar electrification has transformed the villages where systems have been installed. Women can hold meetings or make handicrafts at night, midwives can deliver babies by solar light, and the grandmothers themselves have earned new self-confidence and respect. “They came as mothers and went back as tigers,” according to a Barefoot College video on a group of trainees from Mauritania.

Session 3 Concurrent Roundtables

Concurrent Roundtable 3.1 Overcoming barriers to women’s economic leadership

FACILITATOR

Astrid Pregel, Special Advisor, Department of Foreign Affairs, Canada

DISCUSSANT

Aysha Saifuddin, CEO, Kaarvan Crafts Foundation, Pakistan

RAPPORTEUR

Aminata Touré, Chief, Gender, Human Rights and Culture Branch, UNFPA, USA

Astrid Pregel welcomed participants to the session and invited **Aysha Saifuddin** to provide context for the discussions.

Saifuddin asked participants to reflect on the meanings of the powerful words “barrier” and “integration” in the context of the economic empowerment of women. She said barriers must be understood in terms of the context in which they are experienced—by home-bound women, women entrepreneurs, or women in large corporations, for example—and the level at which they are felt—at the social level, the policy level, or even the individual level.

Integration is another powerful word, she said, citing her organization’s efforts, through a CIDA-funded project called “Pathways and Pursestrings,” to integrate home-bound rural women in Pakistan into markets to sell their work and improve their economic situation. Barriers to integration include limited access to schooling or training opportunities, to financing through microcredit lenders or banks, and to networks.

Saifuddin said that her organization focused on a set of principles referred to as “MONEY”: mobilization, organization, networking, empowerment, and youth. To mobilize and organize women and communities select leaders and sales agents able to transact on their behalf, which allows them to have a greater voice and to build capacity. Networking with players at all levels

of the value chain, Saifuddin's organization facilitates meetings with buyers, logistics companies, financial organizations, and suppliers. Efforts are made to empower women through technology, such as mobile phones and Internet. These tools, she said, are very context-specific and can provide an assurance of security to men who must allow women to leave their homes, often for the first time, to go to markets.

Saifuddin said that this initiative was particularly successful with young girls in Pakistan, who used their earnings to invest in their education and in their dowries. This reduced the need for families to marry off their female children as early as possible, since they were now providing income. This, said Saifuddin, has not only economic benefits, but also ramifications in terms of health and well-being, with women delaying marriage and childbearing and enjoying an elevated status within their families.

Saifuddin asked participants to reflect, with the benefit of their experience, on the best ways to position women to take more leadership in economic roles, and on the key barriers that prevent them from doing so. She also encouraged them to share best practices, innovations, and practical actions.

Discussion

Participants said personal empowerment is often the first step to economic empowerment. Any initiative geared towards this ultimate goal needs to begin with personal empowerment training, establishing that women have the right to speak, either within their household or at a community meeting. "If a woman does not know she has right to say what she needs, she cannot ask for it."

- Communities must be encouraged to recognize the benefits of capacity-building initiatives targeting women. This can create a circle of virtue reaching into the next generation, by making communities interested in educating their young girls, since they are seen to be contributing to the economic well-being of their community.
- Helping women entrepreneurs with strategic and practical gender needs changes gender relations at every level, including within families and communities.

Capacity building would empower women entrepreneurs. Women entrepreneurs often put restrictions on themselves when encouraged to scale up their business or think big. They may believe they cannot live up to expectations and are more reluctant to take risks.

- Through mentoring, coaching, and the provision of role models, women can work through self-imposed restrictions.
- Programs, such as Quebec's "*L'avenir entre tes mains*," can give young women the opportunity to break through barriers. Such programs can boost women's confidence in their abilities through project development and mentorship.

- Entrepreneurship should be part of the university curriculum in developing countries. This would encourage women to discover different avenues for economic empowerment, to tap into existing networks, and to develop leadership abilities.

Leadership training for women would ensure succession in grassroots organizations, participants said. This would keep women and the organizations in a position to influence opinion, design policy or implement large-scale change. Both grassroots leaders and leaders emerging from universities and other institutions need to be fostered. The most unexpected people can emerge as leaders, “and they blossom when you give them the opportunity.”

- Some leadership programs capitalize on the traditional leadership role women have played in some communities, such as indigenous communities.
- Creating a network of common support and tapping into common wisdom is critical for leadership development in women.
- Specific tools and skills should be provided to help women participate more in business and become economic leaders. This could include securing community support for business growth or creating opportunities for women at every level of value chain, for example.
- Politicians and governments become more accountable when women are organized and speaking with one voice.
- The success stories of those who have overcome different types of barriers or who have emerged as leaders can provide lessons learned that apply to different situations. Looking at positive deviants, or outliers, who are doing something unusually successful, such as sales agents in communities, can be the basis for a leadership model for women.
- Elder women are recognized in many cultures as natural leaders and keepers of knowledge. In comparison, most training programs, such as animal husbandry or cropping, are geared toward younger women who may not be in a position to pass on their knowledge to older women. “Age is an important component in understanding how to capitalize on knowledge and how it is disseminated.” Older women may be in a better position to influence opinion, gather support from young men, and act as the missing link when building complementary skills, knowledge, and experience.

Participants said women experience barriers on many different levels and a framework should be developed to help understand the situations of various groups of women. Sociocultural barriers are the biggest obstacle to women’s economic empowerment in many countries. Revising and implementing laws enabling women to enact their economic rights must be on the agenda.

- Sociocultural barriers are often entrenched in discriminatory laws that forbid women to participate in some segments of society without a male’s approval. “These are the basics we

tend to forget; the big blocks we need to move on the road to women's economic empowerment and leadership."

- It is also important to consider the impact of women's economic empowerment on boys and men when addressing sociocultural determinants of gender norms, and to ensure gender mainstreaming.
- One way to tackle barriers is to aggressively campaign for women in third- and fourth-world countries to be trained to do what is traditionally considered to be men's work.
- "We need to set examples on the ground, and give women the quiet courage to break traditions thousands of years old." While constraints within families or other barriers can make this challenging, several participants noted that surety of economic gain and recognition of a craft or expertise can help communities sidestep sociocultural restraints.

Other important considerations are women's access to the labour market and gender relations in the workplace. In some countries, accessing those segments of the job market with higher wages is an enormous challenge for women.

- The International Labour Organization (ILO) has been working to provide training to organizations to help them create a safe workplace for mixed labour contingents.
- The possible backlash to women gaining additional economic power in their personal lives, such as increased domestic violence, should also be addressed.
- While there has been huge progress over the last decade in addressing gender issues, there must be more emphasis on strategic considerations. "How do we position women's issues so that the angry young man or the disenfranchised can see the advantage of having women moving ahead and creating jobs for both men and women?"

Participants said that sometimes, even when there has been action on gender equality "upstream" at the strategic and policy level, there have been relatively few investments on the ground. "Even when you have regulatory and legal equality, there are a host of other factors that affect gender equality."

- While Canada is one of 20 countries in the world that treats women and men equally, Canadian women are still subject to a wage gap. Predictions are that this wage gap may increase. Women are among the highest educated resources, but are decreasingly going into traditionally male-dominated sectors where the highest-wage jobs can be found.
- Care issues and the so-called "Aspiration Gap," where young women begin making suboptimal decisions regarding their future employment opportunities as early as junior high school, can seriously affect women's ability to earn higher wages.

Is there a role for CIDA and UN Women to play mentoring elite women to counter the under-representation of women at the decision-making level, to ensure diverse representation and

better decision-making? Some formal and informal networks have been created, where women collaborate and learn from each other how to mobilize, influence policy, and garner electoral support.

Organizations such as the ILO are working to build leadership in social organizations, such as trade unions where women are still under-represented. “We need to have a more critical mass of women in these organizations, but there are barriers, even in female-dominated fields.”

Concurrent Roundtable 3.2 *Future leaders: Equipping girls to succeed*

FACILITATOR

Hélène Giroux

DISCUSSANT

Marcia Brandon, Executive Director, Barbados Youth Business Trust (BYBT), Barbados

DISCUSSANT

Karen Craggs-Milne, Gender Advisor, Plan Canada, Canada

Marcia Brandon described some of the Barbados Youth Business Trust (BYBT) programs and services. The mentoring program for young women in schools focuses on issues such as sexual health, attitudes, parenting, life direction, career development, and wealth creation. The mentoring program mainly supports young women who are “at risk,” including girls who are perceived as disruptive in school and girls who have limited parental supervision.

The program provides guidance on parenting/family life and provides exposure to successful role models. It helps young entrepreneurs, including female entrepreneurs, by providing start-up loan capital, business training, and mentoring. Mentors are brought in to teach young entrepreneurs how to sell.

In evaluations, over 90% of young entrepreneurs said that business mentoring is key to success. Out of the seven young women who started businesses through the program, six women remain in business after 10 years. BYBT also helps young female entrepreneurs to network, and provides social support such as childcare. There is a strong focus on marketing, including how to market ideas/products, how to set-prices and how to set up booths. BYBT belongs to Youth Business International, a global network. Together with partners, BYBT tries to access markets across borders.

Overall, programs provide networking, training, business club services, and organized events. During events speakers are invited to speak about relevant topics. BYBT also provides the means for women entrepreneurs to cluster together to sell their products, share transportation, share online market research, buy from each other, and, often, care for each other’s children. All services exchanged among women are paid for or bartered.

Discussion

Participants emphasized the importance of education, particularly financial literacy. Girls should have the right to go to school.

- One participant said she had been strongly influenced by her father's words when she was sixteen years of age. He told her that the most important thing for girls is to be economically independent, and for that, an education is necessary.
- Financial literacy is essential for economic independence. However, financial literacy is not recognized as relevant for children and youth, particularly for girls and young women.
- It was recommended that all countries, developed and developing, provide financial literacy training to youth. There are existing financial literacy curricula that could be used as models, including ones from the International Labour Organisation (ILO) and the Coady International Institute. Some participants noted that financial literacy should be taught as early as kindergarten.
- Early marriage is a barrier to education and affects self-esteem. When girls go to school, they are less likely to marry early, and are more likely to earn more income and adopt healthy practices.
- Education is critical to preparing women to become economically autonomous. It creates a foundation for autonomy and breaks cycles that hold women back.
- Training programs should aim to mobilize dormant women leaders. One way to do this is by focusing on youth. The design of entrepreneurship training should start with a macro value chain analysis and focus on real market needs. It should also incorporate multi-faceted skills development, including marketing, finance, and information and communication technologies.

Participants identified many barriers to education for girls.

- It is difficult to promote the education of girls in Asia, especially to low-income families where there is a preference for educating sons over daughters. Children are a particularly vulnerable population.
- In Southeast Asia, many young girls have no education. They have to leave school to help with household chores, and to allow the boys in the family to continue to study.
- Participants recommended that donors and NGOs work with Ministries of Education in these countries to develop National Education Strategies, focusing on enrolment, retention and quality education for girls. There is a big gap between girls' and boys' education in those countries, and it will take time to change conditions.
- Studies have shown that adolescent girls carry a higher burden due to climate change. In some cases, they may now spend eight to 10 hours looking for water instead of two. They

lose time and drop out of school. Once they drop out, they rarely return, particularly in times of crisis.

- The reality is that in many countries, young girls are not the ones that are encouraged to go to school. Girls have to stay at home and gather wood.
- One participant noted that while women in the Middle East may have the passion to get an education, they are often unable to go abroad to further their studies as the state may require that they be accompanied by males.
- *Invisible Chains*, a book by Benjamin Perrin, describes how children as young as four or five are taken into slavery, even in Canada. Perrin has started an organization to look at alternative ways to successfully integrate these children and youth back into society.

Participants said that education must respect but sometimes challenge culture and tradition. Education must be flexible to suit a variety of situations. Flexible programming is very important in providing alternative livelihoods.

- One participant noted that indigenous people want to be grounded in the values of the farming areas, and not those of Coca Cola, emails, and phones. For instance, in Bolivia they want to use their native, indigenous language instead of Spanish to convey reality. They want their feet grounded, to feel Mother Nature. Enterprise means money, but there is more than that; there is solidarity and warmth, which can unite women throughout the world.
- One size does not fit all. Programming must take into account segmentation and address the needs of different groups such as indigenous women and women in fragile states. The research agenda needs to identify the different problems of each segment.
- There has been an increase in girls' primary school enrolment rates. While this is a positive change, in many countries education is imbuing social values that are very much against young girls. It is not just the issue of being in school, but what is taught in school.
- One of the recommendations for action is to consider whether what is being taught is liberating and empowering for girls. Programs have to be mindful of culture, but have to challenge certain elements. They should not simply replicate culture. Across the board, girls are the underclass.
- Educational opportunities must be provided in ways that help develop girls' self-esteem. One participant provided an example from her teaching experience in Malawi, where girls had to kneel but boys could stand while addressing the teacher.

Several participants shared their personal experiences and some solutions to the challenges they faced as young women.

- One participant experienced cultural challenges when she started a development organization at the age of 16. She tried to open a cyber café in a village in Nigeria, but experienced challenges because she was female and white. To address this challenge, she trained a male priest to negotiate on her behalf.
- A participant had worked with nuns in a home for children in Madagascar. The nuns came from different countries around the world to improve the lives of children in the home, and the people around them. The time she spent with the nuns made her realize the importance of having women involved in development.
- The support a participant had received from school through guidance counselling and from her family enabled her to take on three jobs to earn the money she needed to attend university.
- A participant said it was difficult to separate emotions from practical knowledge in her study of international development.

Participants discussed the importance of considering the role of men and boys in promoting gender equality. The issue is not just a “women’s issue” – men have something to gain, and they have a critical role to play in how their sons grow up and relate to women.

- Much potential in both men and women is being lost in fragile states. In such countries, there are no basic services, and many young men and women lack basic opportunities, which make it challenging to think of economic empowerment. Addressing education is critical, and creativity will be needed to provide short-term accelerated learning programs so that these men and women can get the skills they need.
- BYBT exposes participants in its programs to both male and female role models. Young women do gravitate towards women role models and may feel more comfortable with them. However, both males and females are important as role models.
- Solidarity among women in the world must be established. Advocacy is needed about women's rights and potential contributions. Male chauvinism is an issue in Bolivia—males make fun of young women at school and belittle them. Women’s economic empowerment exists theoretically but needs to be brought into practice.
- In some successful microfinance programs, when women become self-sufficient, men in the family may stop working, while continuing to rely on women to conduct household chores. This leads to an increased workload for women
- Participants at this conference are the converted, but the rest of the world has to be convinced. Advocacy needs to be conducted, to increase awareness in such a way that there is no risk of a backlash against females.
- The importance of males should be considered during all stages of a woman’s life cycle. In the Caribbean, it was argued that a situation has arisen in which it is perceived that females

are empowered, so males feel they are no longer relevant. Balance that involves both women and men in addressing inequalities is important.

Participants emphasized the need for an integrated, informed approach in advocacy and in making recommendations to governments.

- There is a need for greater advocacy, but it should be clear what is being advocated. There has been strong advocacy for women's economic empowerment in the United States. However, it was argued that efforts have concentrated on economically empowering girls by putting them to work.
- Girls should prepare for careers and employment, but girls should not be taken out of school. People lose sight of this when they are "on a roll for economic empowerment."
- Sometimes there is a strict focus on young women's paid employment, without emphasizing the importance of decent work and more equitable distribution of household responsibilities among women and men.
- Advocacy must be done in a way that "resonates with government." Political will is important, as are solidarity and mobilization.
- Participants re-emphasized that donors and NGOs should work with Ministries of Education to keep girls in school. Safety in, and on the way to, schools is important for keeping girls in schools. Safe spaces for girls outside of school are also important.
- Birth registration can affect all aspects of a girl's life. Families may travel to register the birth of a boy but not that of a girl. Birth registration is a proof of identity and can help girls claim their basic rights throughout their lifecycle. Plan Canada has a series of reports online, including the report "Because I am a Girl," that deal with issues affecting girls.
- Efforts in promoting education need to address the essentials such as food, shelter, and safety, as noted in Maslow's hierarchy of needs. These basics must be looked after first; only then can education lead to economic independence.
- In countries where there are challenges to women's economic empowerment, CIDA and UN Women should work with governments, one country at a time, to develop best practices.
- Some participants highlighted the Economist Intelligence Unit's *Women's Economic Opportunity Index* as an example of an innovation/best practice. The Index ranks countries according to economic opportunities for women.
- Empowerment of women must include elderly women. Older women experience many of the same issues, but are not considered important. They live on the streets, and even children do not take care of them. There are different stages in the life of a woman, each with different needs. Women should be empowered from birth to death.

- The education of parents is critical in promoting children's education.
- An integrated approach combining social and economic factors is needed. As well, the ability and skills to save money must be nurtured at a young age. Programs must be developed in schools and with partners. There are many models of such programs.

Participants shared examples of programs that are working to improve access to education for girls. Models for developing financial literacy skills should be identified, shared and used.

Participants said some large organizations can be passionate about making a difference in the world. They make more money, but they also give money back. They are very aware of the differences and disparity in different parts of the world.

- The ILO and the Coady Institute may have some resources. As well, there are good programs in the Netherlands. Sam's Club has also developed some resources.
- BYBT programs include business mentoring, training, development of financial literacy, social supports—an integrated and multifaceted approach.
- BYBT works with preschoolers through partners such as Butterfield Bank. BYBT organizes field trips for preschoolers to deposit their money in the bank on Savings Day, and prizes are awarded to those who are most enthusiastic.
- One participant noted that in Asia, a number of microfinance programs have been successful. There may be possibilities of "marrying" microfinance programs with programs that provide incentives and funds to send children for vocational education and to start businesses. Another participant reiterated that while microfinance programs for women can be successful, some have negatively affected women. For instance, in some microfinance programs, when women earn money, men in the family may become reliant on the women and stop working.
- In India, including financial literacy as part of family planning programs targeted to adolescents is being studied.
- PLAN, a child-centred community development organization, works with all age groups and has integrated programs. For example, a village savings loan program may target youth or females, and individuals in a family can participate in different programs to develop needed life skills. Adolescents may need skills other than financial skills. There is a lot of documentation on these programs and their results.
- In Bolivia, an association of artisanal women is seeking to develop women's self-esteem and establish equal rights for indigenous men and women. One participant noted that when poor people migrate to the cities, they are considered animals and treated poorly. The association has made some progress in defining the rights, culture, and values of indigenous peoples. It has developed a strategy that brings attention to the value of women's work, and promotes the right of women to have a voice. The association has

received support from other countries. It is part of the fair trade movement and sells many products in Canada. It is not easy, but many women have high self-esteem and have seen how they and their products have become known in many countries through fair trade.

- Colombia is a post-conflict country in which young women and boys were recruited into military or paramilitary forces. A program was set up that provided alternative education models and helped these young people reintegrate into the school system.
- In Peru, some schools teach children in their native language, only introducing Spanish at a later age.
- The International Alliance of Women (TIAW) has several programs, including a financial literacy program and an e-mentoring program. The e-mentoring program uses online social networks to match girls with mentors. It allows young girls to see that there are opportunities around the world. Another program allows for adopting a school to provide supports for financial literacy. TIAW members include business groups, entrepreneurial groups, and academics.
- Google has partnered with the Cherie Blair Foundation for Women in an e-mentoring program. In one case, a young woman in the Gaza strip wanted to start a bakery and needed help in distribution and finance. A male mentor in a Scandinavian country financed and helped this woman. Using different e-mentoring systems can address discrimination between men and women.
- Plan Canada uses the life cycle approach when examining ways to empower girls and women. The life cycle approach identifies four stages in the life of a girl and young women. Each stage has its unique challenges and opportunities. The four stages are: Early years (0–5 years); Childhood (6–11 years); Adolescence (12–17 years); and Young adulthood (18–24 years).

Key recommendations

Overarching principle:

The empowerment of girls requires an integrated approach that is based on a girl's life-cycle and is flexible and context-specific.

1) Equip girls early in life with financial literacy and life skills training..

- **Barriers** to girls' financial literacy include rigid gender roles. For instance, girls are expected to undertake household chores, and financial literacy is not recognized as a need for girls.
- **Good practices include:** 1) intergenerational sharing of knowledge and alliances between elderly women and girls; 2) effective mentoring programs with positive role models, particularly female role models, such as TIAW's Daughter's Program and e-mentoring; and

3) village savings and loans programs. Programs must integrate social and life skills development.

- **Recommendations for strategic and practical actions** include: 1) beginning financial literacy education as early as elementary school; using existing curricula (more information is available through the ILO and the Coady Institute); and 2) using an integrated and flexible approach that includes savings, financial literacy, mentoring, and business development.
- 2) *Provide girls with quality education and livelihood training; build their self-esteem. Assist ministries of education in the development of effective national education strategies.*
- **Barriers** to girls' enrolment and retention in school include: 1) domestic work; 2) parents' preference that a son be educated; 3) rigid gender roles; 4) early marriage; 5) lack of safe spaces/safety in schools; and 6) lack of birth registration.
 - **Good practices include:** innovative alternative models for education such as the Barefoot College; data on women's economic opportunities, such the Economist Intelligence Unit's *Women's Economic Opportunity Index*. Participants noted that more data on women's economic opportunities is needed.
 - **Recommendations for strategic and practical actions include:** Working with Ministries of Education to develop National Education Strategies, focusing on enrolment, retention and quality education for girls.
- 3) *The need for gender-informed advocacy and working with men and boys to promote girls' rights and gender equality.*
- **Barriers** to effective advocacy include: 1) Ensuring that advocacy does not narrowly focus on paid employment to achieve economic empowerment at the expense of girls' education and decent work; 2) failing to work alongside men and boys to address unequal distribution of care and economic responsibilities in the home. It was noted that parents also need to be educated.
 - **Recommendations for strategic and practical actions include:** Advocating and working with men and boys to promote equal partnerships and sharing of responsibilities in the home and in the economy.

Concurrent Roundtable 3.3 Positioning women for future economic opportunities

FACILITATOR

Roberta Clarke, Regional Programme Director, Caribbean Office, UN Women, Barbados

DISCUSSANT

Akosua Dardaine-Edwards, Founder and National Coordinator, Enabling Enterprise, Trinidad and Tobago

RAPPORTEUR

Francine Whiteduck, President, Whiteduck Resources Inc., Canada

In this discussion, the recurring theme was that women can capitalize on current and emerging international trends, even those that may pose a threat. Discussant **Akosua Dardaine Edwards** said women entrepreneurs might, for example, design new technologies to help people cope with climate change. Participants identified several other broad trends that may be of particular interest to women:

- A growing emphasis on specialized agricultural products, biotechnology, renewable energy and green technologies such as organic foods.
- International consumer interest in health and wellness products and niche fashion
- The spread of Internet-supported social enterprises
- Changing business models in various industries
- The growing proportion of elderly people in the population
- Rising demand for water, sanitation and waste disposal services, linked to rapid urbanization in developing countries

Participants cited the cultivation of local plants that have long served as remedies in traditional medicine as an example of commercial opportunities for women. In the Caribbean, Edwards recalled, “We used to laugh at our grandmothers for using these plants.” But now there is a chance to “bridge the gap” between those traditions and new markets that are opening due to growing interest in plant-based health products.

Climate change, while it may provide opportunities for women to design mitigation technologies, is seen as a grave threat, especially to women and children. A participant from Uganda said that climate change is normally framed in terms of physical calamities such as floods and droughts. But in the wake of such events, two overwhelming impacts on families are evident: “skyrocketing” malnutrition, and the “tragic abandoning of babies” because their mothers can no longer feed and care for them. She said the impact of climate change is particularly strenuous in Africa where a large majority of rural people are smallholder farmers who have no access to irrigation and rely on rainfall to grow food crops. The problems caused by climate change and how they affect African food production cannot be solved merely by

seed and fertilizer programs, or by the use of biotechnology, which she termed “a long shot.” Rather, a complete change is needed in Africa’s approach to agriculture.

“This problem is too big for our national governments to handle by themselves,” said a participant, who called for greater international support from the World Bank and other international development agencies, and recommended systematic collection of reliable statistics on the forthcoming impact of climate change on smallholder families, as a foundation for action.

Local medicinal plants are a business opportunity. A participant from Mali made the link between the fight against malnutrition and other health problems in Africa and the economic opportunities for women to grow, process, and sell traditional pharmaceutical plants. She described her experience in promoting and marketing one such product: powder made from leaves of the moringa tree. While moringa is often eaten as an ingredient of couscous—steamed semolina usually served with spicy meat and/or vegetables—cooking adversely affects its health properties. But moringa is also locally consumed uncooked as a remedy against malnutrition and to promote good health in older people, among other uses, in part because it is rich in micronutrients such as magnesium and calcium. It is also exported to Europe and other regions. The participant, a pharmacist, underlined the need to help local women benefit economically by training them to add value to local plants such as moringa. Her firm buys the powder in bulk directly from women’s enterprises and has conducted training for them.

Participants emphasized the need for training of women entrepreneurs in various technical aspects of production and business management.

- “Opportunities come to those who are prepared.”
- Within the context of small- and medium-sized enterprises (SMEs), there are various options for providing specialized vocational training for women with little formal education. An engineer and entrepreneur in India noted that her firm, which manufactures electrical transformers, recently trained 25 women in basic engineering skills, for tasks not requiring full engineering credentials. Over two weeks, theory was explained in the classroom in the mornings, and hands-on training was given on the company’s shop floor in the afternoons.
- Women entrepreneurs need to better understand the safety and quality-control requirements of importing countries. This is a capacity-building task best suited to women’s business associations. However, coping with these non-tariff trade barriers demands not only that women entrepreneurs are well-versed in regulatory matters, but also that they have access to detailed, up-to-date information. Establishing the resources and services to supply this and other kinds of vital market information is a parallel and related issue regarding the economic empowerment of women, which participants discussed in more detail below.

- Participants recommended that vocational training materials be produced on CDs and disseminated by business associations. The best trainers should be used in demonstration videos. These how-to materials need to be easily and widely available—just like music CDs—to prospective women entrepreneurs. Providing training and other opportunities to female migrants in cities was suggested as a good entry point for enhancing women’s economic empowerment.

Participants discussed the need for training in information and communications technologies (ICTs). The use of ICTs underpins most or all of the measures needed to help women tap the economic potential of global trends. Participants recommended early training in ICTs for girls and young women. In discussion, participants noted examples of, and problems related to, the use of ICTs:

- The large electronics firm Erikson has been an example and model for using ICTs to connect rural communities with often-distant health services. Running ICT-based health kiosks, which provide video links between villages and hospitals, is a possible economic niche for women entrepreneurs. The need for such services is enormous.
- About a decade ago, the “digital divide” between industrialized and developing countries was widely discussed. Many assume the problem has been solved, but this is not the case. It is time to augment efforts to solve the digital divide. Better availability of ICTs and related training in basic digital literacy skills will allow women to work from villages. Here there is a role for UN Women.
- “We are so tired of seeing empty tele-centres.”
- In Uganda, a 75-year-old woman obtained a copy of a Luganda language video about various ideas for making money in rural areas. The CD was produced some years ago by the International Development Research Centre (IDRC). The woman arranged to be driven around the countryside on a motorcycle. She used the CD to train other women in enterprise development.

Participants cited other examples of social enterprises that may be suitable for women including teaching “street kids” basic ICT skills and providing assistance to persons living with HIV/AIDS. As populations age and need more special care, opportunities arise for women entrepreneurs to offer services.

The information needs of women entrepreneurs and the organizations supporting them are varied. They range from basic data and success stories of women’s participation in the business sector, to technical market-chain issues such as pricing, export regulations, safety and quality standards, buyers and suppliers such as packaging manufacturers, to financial matters such as investment capital and insurance.

- A hurdle facing one UN agency when it deals with national governments has been that bureaucrats often know little about the actual numbers and roles of women in business in their own country.
- Women entrepreneurs need practical information such as what volume of packaging materials must be ordered for a product before a packaging supplier will take that client seriously. If a fledgling enterprise can't provide the necessary volume, then "you don't exist."
- Information services, possibly at the regional level, could provide women entrepreneurs with timely information on a range of business topics.
- Much of the information needed by women entrepreneurs should be supplied by their own business associations, which are familiar with specific market chains and local conditions. These support organizations, along with their links with government agencies, private companies, and universities, should be strengthened.
- UN Women should organize annual meetings in the countries where it operates, to bring together the heads of women's business associations, government representatives, and other key business players.
- Success stories of women entrepreneurs around the world should be recorded and widely disseminated, possibly with the assistance of UN Women and CIDA. Such success stories, many of which are already available on the Internet, may encourage young women to become entrepreneurs.

Participants recommended tapping into university based innovation. Universities are sources of technical innovation and therefore a valuable resource for entrepreneurs, including women. Yet many technologies developed in universities "never see the light of day." There is an opportunity for commercialization.

There is a need to train senior university science students in areas of commercial enterprise such as writing a business plan and managing intellectual property.

"The time is ripe to push the notion of scientific entrepreneurship."

Participants identified some broad issues affecting women's role in the marketplace. Three issues were raised as overarching impediments to women's greater participation in business life.

- Only about 3% of women own land, a resource often needed to support and grow a business.
- In many countries the social milieu and customs are not conducive to female entrepreneurship. Women's economic empowerment requires a "change in the mindset of the whole environment." A participant from Bangladesh suggested that engaging

community leaders, for example imams at local mosques, could garner support for training of women and for other actions to foster women's contributions to business life.

- Private companies need to be profitable and sustainable. NGOs sometimes come in and help set up a local business and provide the entrepreneurs with a loan. But due to lack of follow-up support, the company may falter and employees may end up “back on the land.” Longer-term support on various links in the market chain is needed to ensure the survival of fledgling enterprises.

The session rapporteur and discussant summarized key recommendations for presentation to the plenary group under four headings:

1. Preparedness for transformation: Education, capacity development, and information dissemination

- Make and distribute vocational training on CDs with the help of business associations.
- Set up local resource centres for women entrepreneurs. These could, among other things, identify new business sectors for women at the community level.
- Support science and ICT education for youth.
- Transform education delivery for women, promoting the idea of scientific entrepreneurship.
- Harness local knowledge of local resources/products to develop new business strategies.

2. Networks, voice, and influence

- Strengthen women's business associations for women to enhance sustainable enterprises and sharing of information.
- Convene annual meetings with women businesses, governments, and other stakeholders to facilitate enabling environments for women entrepreneurs.
- Examine investment in organizations that support women's businesses to ensure the businesses' sustainability and profitability.

3. Climate change

- Obtain empirical evidence of the impact of climate change on small communities and identify economic opportunities around mitigation strategies, such as biotechnology and new agriculture.

4. Partnerships

- Develop one-stop centres for women to gain access to business tools and resources such as ICTs and training.

- Promote technology transfers and commercialization, both south-south and north-south.

Concurrent Roundtable 3.4

Building an evidence base: Increasing research and knowledge to support women's economic empowerment

FACILITATOR

Paul Samson, Director General, CIDA

DISCUSSANT

Prof. Cheryl Walker, Professor of Sociology, Stellenbosch University, South Africa

RAPPORTEUR

Dr. Caren Grown, Senior Gender Advisor, Bureau of Policy, Planning and Learning, USAID, USA

Cheryl Walker introduced six points:

- While action is necessary, research is also important. Data gaps remain and non-standardized data makes it difficult to do comparative research across countries. Walker called for gender analyses of macroeconomic policies, as well as research on success stories, best practices, and new opportunities.
- Theoretically informed research, in addition to applied research, is necessary. These kinds of debates are not elitist and intellectual, they are essential. A great deal of literature critiques development and the development industry for example.
- A broad and context-specific understanding of economic empowerment is necessary. Researchers must examine a range of social and economic issues including job creation and modern livelihoods that affect women entrepreneurs. "Somebody noted that the social is embedded in economics, and I would actually turn that around and say economics is embedded in the social." In-depth qualitative research has a place here.
- Investment in higher education and research capacity is important. The sector has become rundown over the last 20–30 years and it needs more investment in staff development.
- Power relations influence the setting and funding of research agendas. Four or five years ago the research agenda was very much about HIV/AIDS and now it is focused on gender and climate change. "It's interesting to see how these agendas change as the strategic and geographic focus of donors change."
- Long-term studies are necessary. The need for project-driven research is understandable, but it is important to have longer studies that engage, reflect, and take more time than a consultancy-driven research culture allows.

Discussion

- Several projects are changing the way data is collected. Donors are interested in building the evidence base and making the business case, but one of the challenges in building the evidence base is the lack of basic data.
- Non-standard data is collected on land rights across countries.
- There is concern with the way certain policy issues and countries get dropped off the map. The focus tends to be on big countries such as India, South Africa, China, or Brazil, rather than on smaller countries that need focus and have different issues.
- Certain issues have dropped off the map—for example, labour markets, the plea for micro analysis and how to inform macro models; macro models are out of touch with reality.
- It is important to have a broad understanding of women's economic empowerment. Women as entrepreneurs are only one form of economic engagement and not every woman can be an entrepreneur. It is not useful to focus only on one aspect of women's economic role; we should not narrow women's economic empowerment.

Several initiatives were recommended:

- A nationally representative household survey in several countries to gather information on asset ownership, with a goal to show the minimum level of questions that need to be incorporated at lowest cost to any national household survey
- Cooperation between USAID and other agencies to harmonize a minimum set of indicators that are critical for measuring economic empowerment—education, employment, and entrepreneurship
- Development of national-level statistical capacity to make data accessible and informative for policy—CIDA can play a role in this area
- Continuation of USAID's work on a women's empowerment in agriculture index for use in agricultural programming, where the index will compile indicators from five domains to inform policy—women's participation in decision-making around agricultural production, women's access to productive inputs like land and capital, women's use of income after basic needs have been met, women's leadership in agricultural organizations, and time allocations
- Research that moves away from the standard in developed countries of male-headed and female-headed households to view households in a much richer context, such as households with multiple earners or only a female earner
- Data is needed on women's unpaid work, time use survey.
- We need to answer the questions of what works, what does not work, and why not? We need to do a gender analysis of what works, what doesn't work, and why not?

- We need to build local capacity in a locally appropriate way without imposing Western paradigms.

Participants emphasized the importance of qualitative and quantitative evidence, participatory research, research on pluralism, and research that is contextualized and done with community organizations. A call was made for impact evaluation for programs, and dissemination of those evaluations, to facilitate investments. A range of change indicators should be collected because people are not uniformly empowered by the same things across indicators.

Participants highlighted several concerns about randomized control trials (RCT)¹:

- RCT can demonstrate only how a particular intervention “had this particular set of impacts in this particular context. It cannot tell you whether it will work in another context.”
- RCTs are seen as a gold standard of evaluation by donors but this is a concern. “We need to get our act together about what constitutes rigour in qualitative research.”
- There is a refusal to engage with the contextual and causal mechanisms.
- RCT may treat poor people in a disempowering way, treating them “like rats in a lab.” Asking people the reasons for their behaviours would be more respectful and dignified.
- A disadvantage of the RCT approach: “If you see a behaviour—a mother that doesn’t value immunization or education—then you try to give an incentive to change that behaviour without questioning why that behaviour was there to begin with.” For example, a bag of lentils is given to mothers for immunizing their children. The lentils are given to change “bad behaviour,” but no one is asking why mothers are not immunizing their children. This reflects how donors look at women—they see a bad mother who doesn’t immunize. This approach is disempowering. It is similar to World Bank cash incentives for HIV/AIDs if the test is negative and treatment if the test is positive. Conditionality was built into this program and it was described as horrible.

In discussion, participants emphasized the importance of capacity and awareness building for researchers and donors.

- A paradigm shift from a focus on economics to a gender-aware approach in some key donor organizations is needed. It is important to develop theoretical constructs in locally appropriate ways, without the importation of economic paradigms from the West.
- Markets work in very different ways. Researchers must inform the big picture models by understanding the small picture. Local labour markets are not only dependent on macroeconomic policies.

¹Research being done at the MIT Poverty Lab

- There should be funding and space for interrogating dominant conventional wisdoms and supporting pluralism; this is especially true in economics where there is less tolerance for how the world works. Some of this kind of work is included in the recent publication, *Harvesting Feminist Knowledge for Public Policy*, edited by Devaki Jain and Diane Elson. Civil society and researchers need time to work together to move agendas forward.

Community organizations help women's organizations make the link between researchers and community. "We have to think about how we get messages to community organizations." As well as building awareness among researchers, there should be local capacity building to train local people to do research.

- In addition to creating academic programs, developing skills of local researchers should be addressed. Local researchers may in turn create demand at the national level. Participants shared the challenges of developing research capacity and sharing of human resources in research. At least one participant has difficulty finding researchers to refer to colleagues.
- The donor community can creatively support capacity building in a variety of ways, such as funding people from the South to attend conferences or funding translation. Donors must "be in it for a longer run. It's not something you can just put in funding for two years and be done." This is especially true for projects such as the establishment of graduate programs in universities.
- Capacity building in the South requires practical action around gender equality and conceptual thinking around gender. "Every time we meet in the region, we have practitioners in the field," and their intellectual discourse is absent at conferences such as this one. Masters'-trained people come to work in NGOs and applied research projects, creating a loss on the conceptual level.
- Issues were identified with respect to the time lag—the difference between when the research is carried out in the communities and when the research findings can be accessed/used at the community level.
- There is a need to ensure that researchers work with civil society organizations and networks to contextualize and get the information out, etc.

Participants identified some gaps in research, including spatial data and data on time use.

- Time use surveys are not internationally compatible. However, work in several countries using pure data matching with labour force surveys and household surveys, did include time use in their examination of poverty.
- Women are not one uniform category. Many variables—whether they are rural or urban, their level of education, their employment status, whether the economy is geared towards export through extractive industries—enter and situate how women allocate their time between paid and unpaid work.

- When time use on unpaid work is included, for specific demographic groups, the poverty rate is higher than 70%. This measure shows clearly where women are situated. A useful project would be to fund organizations to exchange information and compare the opportunity index and other tools to see the next step.
- Spatial data is missing from the discussions: “women are not on the map.” At best, we see the inclusion of female-headed-households versus male headed-households, but there is no information about women in male-headed households and beyond the household. Spatial data can be extremely useful, especially information collected by the private sector. Data on the use of cell phones, for example, could assist in tracking violence against women.

Participants said networks can be a powerful tool.

- In the MENA Region, a network made a big difference in getting a message across. The IFI, realizing they had only three economists who had experience working on gender equality issues, created a network that has expanded to 90 people, about half of whom are men. These researchers present their findings with such passion that they are changing situations at the ground level—doing what many at the top level have been unable to do.
- Another network is the international working group on gender, macroeconomics, and international economics. Its membership includes at least 500 economists. This group shows how economists can drive the agenda—IDRC, UNDP, and the Ford Foundation all support this network, which has been in existence for over 10 years.
- The Internet is a powerful sharing network. Many people get their information from it although the quality is inconsistent. While corporations may be hesitant to embrace the Internet because it allows consumers a global picture of a company’s practice, the trend is to use the Internet more and more. Organizations should determine how to use the Internet most effectively.
- A participant had worked in a sector where “there were many voices in the wilderness and no funding,” and with the CARE United Call to Action that brought together the quantitative data from economists with qualitative pieces. She called for a similar united call to action on gender research to bring disparate voices together.

Participants discussed how to use statistics effectively.

- The Food and Agriculture Organization (FAO) publication, *The State of Food and Agriculture 2010–2011*, quantified the cost of gender inequality for food security—building the evidence base. If women had the same access to resources as men have, agricultural production would increase by 4–5%, which could help 100–150 million out of 295 million people out of food insecurity.

- These FAO statistics have already been used by Hillary Clinton. The FAO targeted the report at ministries of finance rather than ministries of agriculture to create accountability around the costs of gender inequality.
- Participants discussed how the FAO report can be used. The FAO numbers are a wonderful sound bite, but they come with assumptions. “If we are saying that we will use it to transform hunger, we are making the presumption that hunger is a supply constraint.”
- The costs outlined in the FAO report could be “the soft entry point that gets people listening and then you can go on to the other objectives. That evidence will be important to get to policy-makers.” Policy-makers need both qualitative and quantitative research. Bureaucrats want numbers while politicians want stories.
- Participants said erroneous conclusions should be avoided. An example of “bad numbers” is the statistic stating that women represent 70% of the world’s poor. Since data is collected at the household level, that conclusion cannot be drawn to the macro level. Women do produce 60–80% of the world’s food, but we cannot say that they represent 70% of the world’s poor since there is no data to back this up given the way data is collected.
- Building good numbers is important. There is a need to run small data surveys at the country level.
- “Please don’t tell me again that gender equality promotes economic growth,” said a participant, noting that some research suggests that certain types of gender equality promote economic growth, but sometimes gender inequality promotes growth.
- Participants also noted that some reports may be put forward without solid proof and they are not questioned; however, “when it comes to gender, the test is so high. Climate change claims can be made, but when it comes to gender equality, a high level of proof is required. The bar is always set higher for those challenging existing understandings.
- Need the data and the stories to make the case for gender equality.

Participants discussed reporting requirements and accountability for projects regarding gender equality.

- For CIDA and other international projects, project managers must spend up to 10% of their project budget on gender equality. The issue is how the 10% is reported and tracked. Managers usually report how many women and men attended training, for example, rather than discussing the wage gap between men and women on the project. What are the critical points that should be covered in reporting on the 10%? A participant called for the development of a unified list of performance indicators on how that 10% was spent.
- A participant discussed the strategy she used with her organization—shifting the burden of proof to the organization. If the project/organization thinks gender equality is not relevant

to the initiative, then they should prove that it is not; if there is a refusal to disaggregate data, then they should prove why the data should not be disaggregated.

- Organizations must be accountable to disaggregate data by gender. “If you’re doing something and you don’t think gender is relevant, then you prove it.”

Distance between power and knowledge means a loss of resources and efforts and results in misinformed policies. Participants emphasized the need to bring knowledge to power. When academics and politicians are not linked, problems arise. When the two groups work together, countries can find success. Research must reach policy.

- Part of the political agenda for gender empowerment is to shift the frame of mind to design social interventions to look at women as active agents that require an environment, not a cash incentive. “We want home-grown ideas. The point is the connection between how we see women and what is empowerment.”
- To make research a tool for the policy agenda, one UN organization examined trade and gender within a variety of small countries. When they began their studies, they needed trade counterparts in each of the countries as the main contact, rather than women’s organizations. The attempts to connect to the correct policy-makers proved to be a struggle.
- Often politicians know what they want to do and ask for data to back up their actions—it is policy-based evidence, rather than evidence-based policies. Policies get determined because of conceptual beliefs. This is why conceptual research is important.
- It is more difficult to persuade funders to support conceptual research because it is more diffuse and longer-term. The bar is always higher for those challenging existing power structures and understanding. Much research never arrives at the policy-making arena. “In many cases, the word gender makes them run away and they send you over to the women’s ministry. What do we need to make that bridge?”
- Funding and space are needed for gender equality researchers—we cannot just add gender equality into economic understanding and stir, but need to expand the range of thinking.
- Participants discussed the need for clear policy recommendations for countries that would make analytical work relevant. Analysis must be translated into policy-making language. Taking research towards action and holding governments accountable should be the extension of the research agenda.

The right to information, including gender disaggregated data, is a huge political issue. UN Women and CIDA need to keep pushing for this as a human rights issue. Research for development requires support at different levels: conceptual and empirical support, building the capacity of researchers, and socializing findings. As researchers, how we access and use research is a political issue.

Policy influence is a political process, with trade-offs from theory to practice, from advocacy to policy. When findings go to the policy domain, they can become orthodoxies that should be questioned again. Thinking about this cycle is important.

Session 3 Reports Back from Concurrent Roundtables

Concurrent Roundtable 3.1 **Overcoming barriers to women's economic leadership**

- Customs, culture, and societal barriers are often context-specific, with impacts that vary for rural women, small entrepreneurs, and wage employees.
- Common barriers that transcend specific circumstances include schooling, professional training, access to markets and finance, and lack of support in the face of community/male resistance.
- Efforts to increase personal empowerment require a broad approach that includes education for the entire community, focusing on women as economic actors who can improve family incomes.
- Responses to social and cultural barriers should build on leadership roles that are already open to women.
- Skill development should help women build on what they already know by adding to traditional or informal knowledge, rather than discarding it.
- A focus on women's and girls' self-esteem would encourage them to think big, trust their own abilities, and present themselves with confidence.
- Women must be encouraged to enter science and engineering programs. In some instances, more women are receiving formal education, but fewer are entering technical disciplines.
- Business, professional, and engineering schools must make a deliberate effort to "ungenderize" their programs.
- Leadership programs and succession planning will be needed to groom the next generation of women leaders, from the grassroots to senior levels of government.
- Women must be encouraged to play a more active role in unions, both to influence debates on workplace rights and to take up leadership positions.
- Men and boys must be a part of the equation. Too often, young men feel cast aside and end up in gangs, fuelling domestic violence and even civil unrest. It is essential to avoid a backlash of domestic violence against women who begin to earn income in households where the men then feel undervalued.

- The “positive deviant experience” that makes some women highly successful has to be communicated, shared, and extended to the next generation.
- Women entrepreneurs need support to gradually move higher in the value chain.
- Women’s reproductive rights are a prerequisite for their economic empowerment, particularly in countries where women must marry very young or seek permission from their father or husband for the most basic decisions.
- The current care economy is a key impediment to women’s economic empowerment, consuming time they could use to build their own skills.

Concurrent Roundtable 3.2 Future leaders: Equipping girls to succeed

- Any effort to support girls’ empowerment must be based on an integrated approach that sees the girl as a whole person, not just a potential economic contributor, and must address the challenges and constraints they face at different stages in the life cycle.
- Girls must be equipped with life skills, particularly financial management and literacy, beginning in elementary school.
- Young girls and women elders have both lost their economic place in many societies, and a transfer of knowledge across generations can help both improve their standing.
- Girls require quality educational experiences, including exposure to science and technology, to improve their self-esteem. Enrolment retention programs must include a focus on safe spaces for girls who need them.
- Child marriages must be recognized as a major deterrent to girls’ reaching their economic potential.
- Men and boys must be engaged in the effort to redistribute care and economic responsibilities, so that both genders can participate fully in both spheres.

Concurrent Roundtable 3.3 Positioning women for future economic opportunities

- Emerging trends like social enterprise, health and wellness, ageing populations, renewable technologies, and biotechnology will change the way business is done, leading to new business models and niche franchises for which women might be well positioned.
- Education, capacity development, and information access will be crucial for women to be a part of a transforming economy, particularly women who aren’t making extensive use of the technologies already available.
- Business associations and other networks will play a central role in extending women’s voices and influence.

- Women, businesses, government, NGOs, UN agencies, and other stakeholders should meet annually to discuss enabling environments for women entrepreneurs.
- Initiatives that support women's entrepreneurship must be sustainable in themselves, in contrast to short-term projects that leave participants and their communities stranded when funding runs out.
- It is essential to understand the empirical evidence on the future impact of climate change on smaller communities, and identify economic opportunities around local mitigation strategies.
- Partnerships are required to develop one-stop access points for the tools and resources women need to transform their businesses.

Concurrent Roundtable 3.4

Building an evidence base: Increasing research and knowledge to support women's economic empowerment

- Although gender equality is a central development objective in its own right, it's still necessary to make the business case for investments in gender equality and women's empowerment. The argument must be framed simultaneously for politicians who want to hear stories and technocrats who want numbers.
- Access to information is a power issue, and success can hinge on who gets to interpret the data. Some research agendas are driven not by evidence-based policy, but by policy-based evidence.
- The international statistical community should agree on a set of indicators that reflect the importance of women's economic empowerment. The indicators would have to reconcile contradictory data sources. They would set an agenda for policy development and for determining what data countries would collect, particularly with regard to education, employment, and entrepreneurship.
- Research must address data gaps on women's ownership of assets, including land and housing, and on the performance of women's enterprises, including growth rates, profitability, and the types of capital to which they have access. Research also need time use data, to shed light on the trade-offs between productive and reproductive work, and better access to geospatial data.
- Women's economic empowerment must be measured through a wide enough range of indicators to capture different types of economic activity.
- Research methods must range from qualitative to quantitative to participatory, and donors must invest more heavily in research and data collection.

- Solid policy research will depend on capacity-building in the south. Investments in think tanks and long-term courses on gender-aware economics would enable southern scholars to set their own research agenda and connect with colleagues in other regions.
- National right to information laws can be tremendously empowering, while adding a new level of accountability for the donor community.

Session 3—Synthesis

Julia Hill, Acting Senior Vice-President of Geographic Programs, CIDA

Julia Hill highlighted the following themes from the afternoon discussion:

- Participants discussed barriers, but also talked about the economic opportunities available to women and the importance of building on existing strengths.
- Most of the roundtables stressed the importance of strengthening education at all levels, including science education, while respecting and acknowledging the traditional knowledge women already possess.
- Education is also an essential tool. Ensure women and girls have access to broad range of knowledge. Ensure that young girls and women recognize their own value, build self-esteem, encounter first success, and move forward from there.
- No woman is an island, but exists in a context; the social, political, and economic context for women's economic empowerment is an interest in an equal, democratic, rights-based society for both women and men.
- The importance of having the evidence and data to support rational, cogent arguments cannot be overstated.
- The five E's in this area are economic, empowerment, education, employment, and entrepreneurship, followed by a series of more specific indicators.

Networking is necessary at all levels, from households and communities to the upper levels of government. Having women leaders at all levels and honouring that as well is essential.

Conference Wrap-up: Emerging Possibilities, Lessons, and Recommendations

Facilitator **Pamela Pritchard** invited participants to discuss the main priorities identified at the conference.

A participant said her "burning issue" and an overarching theme was the need for an online platform to continue the conversation, share practices, build women's networks, and mobilize the community. She cited several focal points, including access to finance and markets, capacity and training, and women's leadership, especially political leadership. She identified young women and women aged 45 to 60 as key audiences.

A participant called for more proactive support for UN Women as an agent of change, and as a mechanism for bringing women's voices and economic empowerment issues to other international policy dialogues. She said UN Women can act as a catalyst for bringing together the available research and evidence, as long as it receives the resources it needs and deserves. Participants said this activity would generate success stories and insights on best practices that would change the lives of women living in poverty, while simultaneously strengthening UN Women's advocacy position.

A participant said it was "smart timing" to hold a meeting on new economic models in the midst of a global economic crisis. "Nobody believes in the old model anymore, so it's great that CIDA and UN Women chose this time to come up with women's economic empowerment," she said. "Somebody will believe in it and stand up and run with it," particularly with success stories to help make the case.

Dr. Naila Kabeer said that economic empowerment is not strictly about entrepreneurial success. "Empowerment can happen in economic terms; it can happen in terms of reducing your dependency and increasing your security," she said. "But it also happens in your relationships with other people, your visibility and respect in society, and your ability to participate and change the world you live in. Entrepreneurial success is just one element of that, and I would not like us to go away thinking that just by making success stories out of entrepreneurs, we have achieved women's economic empowerment." Women business owners won't necessarily be better, more humane employers, she said, and small entrepreneurship won't necessarily be the economic activity where women get the best deal.

Dr. Marie Diallo said economic and social empowerment and sustainable development go hand in hand. New enterprises cannot be put in place without ethical charters that protect human decency and dignity.

Dr. Kabeer added that many women go into survivalist or needs-driven entrepreneurship, as opposed to more lucrative, growth-oriented businesses, because they have no other options. In a healthy labour market, there would be enough well-paid wage employment for people who are not entrepreneurs by choice. "It's the buoyancy of the labour market that will help sift out those who are in enterprise out of desperation and those who are there because it's what they do best."

A participant said women entrepreneurs are important role models. She said the dissemination of success stories should begin in primary school "so that we see people who look like us, women who've done it. Part of the whole entrepreneurial journey is having that mindset that anything is possible," even for a woman who comes from a disadvantaged background or lacks financial resources.

Although fewer than 10% of the people in a room will be true, successful entrepreneurs, a participant said digital literacy and other 21st century skills are essential for the employees those

entrepreneurs will want to hire. She said women need the self-confidence to “drive their own path to empowerment,” recognize their own skills, and articulate them to potential employers.

A participant described the hybrid, collective forms of business that women have developed to meld economic and social empowerment. She said any economic model must tie in with the way women interact with their families and build their communities. “Women are definitely leading the way on the ground,” she said. “We just have to make that visible.”

A participant noted that more than half of the women in the world are employed in agriculture, and many of them are among the poorest in the world. They play a fundamentally important role in ensuring the food security of their households and the world. But reports from the World Bank and the UN Food and Agriculture Organization (FAO) point to “a huge danger that women will become even more exploited as the pressures on food supplies increase.” She said grassroots leadership and action will be needed to empower women and prevent their exploitation in this role.

The results of the conference and the remarkable consensus participants reached should be communicated via international media, a participant said.

Another participant focused on the challenge of national and international coordination, calling on multilateral, bilateral, and other organizations to agree on a set of common core indicators of women’s economic empowerment. She said data and resources are needed to get gender issues onto the agendas of major international meetings, particularly in the private sector. She also suggested repeating this week’s meeting and nominated Australia as a possible co-host with UN Women. Pritchard encouraged the group to think of the dialogue that takes place when “all the opposites” are in the room.

Delegates to any follow-up meeting should be selected based on the concrete steps they took to follow up on this week’s deliberations, said another participant. “Otherwise, we go to meetings and meetings,” she said. “We should go take action, so that we can meet again and give stories.”

Whether a woman chooses entrepreneurship or wage employment, “they’re looking at the same thing, which is an increase in income,” a participant said. “That’s where we need to be accountable and responsible . . . and at the minimum, provide an environment where entrepreneurship can blossom.” She also pointed to the disconnect between rural women, the ultra-poor, and labour markets, where people with skills lack information on available opportunities.

A participant acknowledged the achievement of a woman who had started her own business at age 17, and cited fair trade policies as a key enabler for women’s economic empowerment. She said fair trade principles recognize key principles like transparency, gender equity, capacity building, fair pay, good working conditions, an end to child exploitation, and sustainability.

A couple of participants said economic empowerment is important for older as well as younger women. She said women past childbearing age have a lot of experience and knowledge, “and these women can become incredibly powerful leaders, political leaders, leaders in their communities.” She stressed the power of peer networks in helping women seek elected office or other leadership positions. Another participant described a training program that is preparing 150 women to run for office in Bangladesh in 2013.

Dr. Kabeer suggested a two-pronged strategy for UN Women and CIDA, focusing equally on women’s enterprise and a more conducive environment for jobs for all women and men. The combined effort would call for strong investment in education and skills, as well as gender-responsive infrastructure that links women to markets, work, clinics, services, and each other. A third key issue is the care economy and the need for quality, affordable child care for all categories of workers.

Participants talked about building on the momentum of the conference to shift and rebuild the global economy, leveraging UN Women’s position in the United Nations system to advocate for gender equality, convening consultations at critical moments in the formulation of national development plans, and meeting the needs of women who have been excluded from the modern workplace.

Closing Remarks

The Honourable Beverley J. Oda

The Honourable Beverley J. Oda, Minister of International Cooperation thanked participants for the wisdom, experience, and enthusiasm they had brought together from 33 different countries.

“I hope you’ve found these two days engaging and uplifting; that it’s like recharging your batteries,” she said. “Now you know you’re not alone. Now you know it’s a global movement,” with support from both CIDA and UN Women. “We’re behind you, and we ask you to keep on working at this.”

The Minister said there is momentum to create change in societies that have traditionally been male-dominated, and that momentum can become a movement “that’s actually going to do things and not just talk about them.” The elements of that movement include the many women’s councils, chambers of commerce and business associations, and the leadership institutes that help them build capacity.

To help the various members of the network keep in touch, Minister Oda announced that CIDA and UN Women will collaborate on the *Knowledge Gateway on Women’s Economic Empowerment*, an online hub that will become a one-stop information source in English, French, and Spanish. The site will provide practical, concrete information for women seeking to

improve their lives in their communities, while connecting employers, associations, and policy thinkers from around the world.

“Much like this conference, the gateway is expected to contribute to the improvement of policies, strategies, and programs on women’s economic empowerment, but we need to do more than just share information,” she said. “We need to put our will and effort behind it” since creating more economic opportunities for women “is not an option. It’s a necessity, because we have so much to contribute” to make a difference for women, and for their families and communities.

John Hendra

Assistant Secretary-General and Deputy Executive Director, Policy and Program, UN Women

John Hendra said UN Women is committed to addressing policy gaps, enhancing partnerships, and taking concrete action to make change happen faster. He said the business case for investing in women’s economic empowerment has been reinforced by analysis by the FAO, the World Economic Forum, the World Bank, and McKinsey & Co.

“Investment in economic empowerment is not only the right thing to do,” he said. “It is the smart thing to do.”

Hendra echoed participants’ emphasis on a more integrated approach to women’s economic empowerment, addressing rural and urban; paid and unpaid; the issue of care; quality education; building on traditional knowledge; investing in skills; savings as well as credit; the hybrid forms of entrepreneurship – cooperatives and social enterprises and businesses. We need to transform institutional, legal and policy environments at national and local level to be more conducive to women’s economic empowerment, labour rights and growing food security:

He said UN Women will build on its partnerships with other United Nations agencies, while working with multilateral partners, UN country teams, and civil society organizations to take a more coherent, effective approach to gender equality and women’s economic empowerment. Economic empowerment is a formal priority in UN Women’s 2011/2013 strategic plan, and the agency will work with partners to support policy development, programming, and monitoring.

The entity will help facilitate coordination and partnerships on gender equality data and indicators and enhance their use in policymaking, programming and monitoring, including by convening key national players to develop more robust analytical work. “We have to build our own capacity to do that, but we then stand ready to raise our game,” he said. Other key priorities include support for government strategies that recognize women’s economic contribution, collaboration with the private sector to make markets more conducive to women entrepreneurs and workers, special emphasis on economically marginalized women as food producers, and support for gender-sensitive economists and advocates.

APPENDIX I JOINT STATEMENT OF ACTION

Conference on Women's Economic Empowerment Ottawa, October 3-5, 2011

Canadian International Development Agency (CIDA) and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) are committed to taking practical actions to support women's economic empowerment.

To help make this shared commitment a reality, CIDA and UN Women organized an international Conference on Women's Economic Empowerment in Ottawa from October 3 - 5, 2011. The meeting was hosted by the Honourable Minister of International Cooperation, Beverley Oda, and the Under-Secretary-General and Executive Director of UN Women, Michelle Bachelet.

The conference assembled more than 100 global experts, entrepreneurs, policy-makers, development practitioners, academics, and business and industry leaders to share their experiences and best practices on how to break down the barriers to women's economic empowerment. Participants, from both the developing and developed world, identified ways to realize the economic potential of women, expand their access to markets, and strengthen women's economic security and rights.

Throughout the world, women are vital economic players. Hundreds of millions of women are undertaking critical roles in industry, agriculture, manufacturing, and services. In every country, women face the particular challenges of their national context, especially in developing economies.

Through a series of high-profile roundtables, conference participants provided key recommendations for action to advance women's economic opportunities.

As a result of the Conference, UN Women and CIDA made the following commitments:

UN Women, in line with its newly adopted Strategic Plan (and in partnership with the broader UN system and beyond), will:

- Work more closely with the private sector towards making markets more responsive to women as entrepreneurs and workers.

- Strengthen coordination and partnership on women's economic empowerment indicators and enhance their use in policy making, programming and monitoring.
- Support Governments' efforts in developing plans, policies and strategies that recognize women's contribution to growth and social well being and place a special focus on women's economic empowerment.
- Give special emphasis to economically marginalized women as food producers and key development agents.
- Enhance the voice and participation of gender equality advocates and gender-sensitive economists in influencing the formulation, implementation and monitoring of economic policies and programs.

CIDA, in line with its Aid Effectiveness Agenda, will:

- Partner with like-minded organisations, such as UN Women and the World Bank, to help break down barriers impeding women's economic empowerment.
- Increase access to education and training opportunities, including demand driven-skills, for women and girls to enable them to take advantage of economic opportunities.
- Improve the productivity of smallholder farmers, particularly women farmers, to increase access to food and achieve food security.
- Emphasize women's economic empowerment by targeting initiatives that increase women's economic opportunities, strengthen their economic leadership, and advance the rights of women worldwide.
- Work to establish equitable business and employment laws, standards and regulations, including addressing issues of access to property and land titles.
- Increase women's access to financial services, markets, and information on how to increase productivity, including working more closely with the private sector.

Jointly, UN Women and CIDA will:

- Develop an on-line *Knowledge Gateway on Women's Economic Empowerment* to increase the availability of applied research and knowledge for entrepreneurs, practitioners and policy thinkers from around the world. This Gateway will become a one-stop service providing the most up-to-date information, technical resources and best practices on business and economic opportunities.
- Promote international engagement on women's economic empowerment at events such as the Fourth High Level Forum on Aid Effectiveness and the 56th United Nations Commission on the Status of Women.

APPENDIX II

KEYNOTE PRESENTATION—Women’s enterprise as pathways to security, empowerment and leadership

Keynote presentation to CIDA/UN Women conference on Women’s economic Empowerment (3-5th October, 2011)

Professor Naila Kabeer, School of Oriental and African Studies, UK

Introduction

The key themes of this conference are economic security, empowerment and leadership. These are, of course, highly interdependent concepts and we can also usefully think of them in sequential terms. Some basic level of security is essential before women can feel they have some control over their lives while empowerment provides the foundations on which they can claim their rights and develop leadership skills. There are many different routes to achieving a basic level of security, not all bearing the same potential for empowering women. For large numbers of women, particularly in countries where there are severe restrictions on women’s mobility in the public domain, their only form of security has been reliance on a male family breadwinner and the relationships of dependence that this has entailed. Access to paid work of various kinds may have mitigated the more extreme forms of dependence. Indeed, research by the Pathways Research Partners Consortium that I have been involved in has underlined how important an income of one’s own is in giving women some measure of economic autonomy in contexts as varying as Ghana (Dwarkah and Tsikata, 2011, Egypt (Assad et al, 2011) and Bangladesh (Kabeer et al. 2011). But our research – and research from elsewhere – also tells us that paid work that is taken under duress, as a distress sale of labour, may add to women’s insecurities rather than alleviate them.

We know, of course, that there has been a steady rise in female labour force participation in recent decades, often at a pace faster than that of men, so that at least till the early 2000s, women’s share of the overall work force has also been increasing. However, this has been during a period of growing informality of employment so that more jobs are now in irregular, casual and part-time work. Moreover, the gender segmentation of the labour market has been slow to change. While equal percentages of men and women were to be found in waged/salaried employment at the global level, according to 2007 data from the ILO, the gender distribution of workers in self-employment was markedly different (ILO, 2008). Much higher percentages of working men were either employers or own account workers (41% compared to 29%) while much higher percentages of working women were in unpaid family labour (25% compared to 11%)². In other words, women are far more likely than men to work in forms of activity in which they have little access to an income of their own. This form of segmentation is far more marked in the lower income countries. In South Asia, for instance, 59% of women were in unpaid

²ILO Global employment trends for women 2008

family work compared to 18% of men while in SSA the figures were 35% and 18% respectively.

Unpaid work on the family farm or enterprise may offer valued flexibility to many women, particularly those with care responsibilities, but we cannot take this as evidence of choice on women's part if they had no other option. And as our Pathways and other research shows, these unpaid forms of economic activity, however crucial they may be to family livelihoods, are neither the most productive use of women's time nor the most empowering.

My concern in this paper is to reflect on the conference themes of security, empowerment and leadership in relation to women's enterprise. We know that various forms of home-based and micro-enterprise account for the livelihoods of the majority of working women in developing countries. Helping women's enterprises to grow and prosper is likely to be one route to expanding wage employment opportunities for other women since women are generally more likely to hire other women (Welter and Andersson, 2007; Bjerge and Rand, 2011). The challenge we face is how to help women to make the transition from low-productivity forms of unpaid or own account work into more profitable ventures, thus transcending some of the barriers that have held women back in the economic sphere. Let me start to address this challenge by sketching out a simple analytical framework that will help us to approach them more systematically (Kabeer, 2008).

Gender and the structures of constraint: an analytical framework

First of all, we have to get away from the idea that so many women are confined to low-risk, low-return enterprises out of choice. In a recent handbook on women-owned enterprises, Welter and Andersson state that 'the sectors women generally prefer for starting a business are mostly characterised by high turbulence rates, thus providing relatively few opportunities for rapid business growth' (p. 9). It is not at all clear why women would have such a preference. The problem is that the unquestioning acceptance of the choice-theoretic frameworks which underpin a great deal of the literature on market activity ends up casting women entrepreneurs as highly irrational, failing through their own fault. If we were rephrase this finding more neutrally to say that the sectors in which women entrepreneurs tend to be concentrated are characterised by high turbulence rates, with few opportunities for rapid growth, we might be better able to explore some of the systemic inequalities that lead to such adverse outcomes and start to think about how to address them.

Gender inequalities in the economic sphere, like inequalities, cannot be reduced to individual choices or even individual constraints. They are the product of deep-rooted structural factors, the gendered structures of constraint (Folbre,). I have found it useful to distinguish between these constraints in order to draw attention to their different modes of operation. I use the idea of primary *gender-specific constraints* to refer to the norms, beliefs and values that characterize relationships that are inherently gendered, the informal institutions of family, kinship and community. These norms, beliefs and values embody how masculinity and femininity is defined in a society, allocating

different roles, responsibilities, aptitudes and predispositions to men and women, boys and girls. In most societies, gender-specific constraints give rise to a gender division of labour which assigns primary responsibility for reproductive work within the domestic domain to women and girls although the division of responsibility for productive work varies considerably between societies. For example, in some societies, gender specific constraints entail strong restrictions on women's mobility in the public domain so that women's ability to participate in productive or market oriented work is severely restricted. We find this in many countries in the MENA and South Asia region. In others, we may find women very active in the productive sphere although here too, there may be gender-specific constraints about the kind of work they can do: for instance, while many women from poor and landless households in South Asia take part in agricultural wage labour, there are long standing taboos about women touching the plough while in SSA, where women have long been active as farmers in their own right, there are frequent references to 'male' crops and 'female' crops.

We can begin to see already some of the structures that lead to the segmented nature of the labour market. These values and beliefs are generally extremely deep-rooted in societies and extremely resistant to change but they would be easier to challenge if they did not find support in secondary or '*imposed gender constraints*', the unconscious biases and active discrimination which characterizes the operations of purportedly impersonal institutions such as states and markets. In an extremely useful exercise, the World Bank/IFC (2011) have reviewed data from 141 countries in the world and found evidence of widespread legal differences between men and women which are likely to affect their incentives or capacity to work or to set up and run a business. In most cases, married women face more restrictions than unmarried women, suggesting that the legal system is enacting some of the gender-specific constraints associated customary law in the sphere of family and kinship. These restrictions ranged from the less frequently reported ones of needing husband's permission to start a business to the more frequently reported ones that differentiate access to, and control over, land and other property. That these restrictions play an important role in explaining women's confinement to unpaid work or to informal forms of paid work is suggested by evidence that in the DRC, where women need their husband's consent to start a business, women run only 18% of small businesses, while in neighbouring Rwanda, where no such regulations exist, more than 41% of small businesses are run by women (World Bank, 2009). Indeed the WB/IFC report finds a broad correlation globally the extent of legal differentiation and the extent to which women work, own or run businesses.

Along with this formalised gender discrimination, there is also widespread evidence of discriminatory attitudes and practices on the part of actors in these so called impersonal spheres of society which can further block women's progress up the business ladder. In South Africa, the Black Economic Empowerment Act is part of the country's commitment to gender equality and promotes 'increasing the extent to which black women own and manage existing and new enterprises, and increasing their access to economic activities, infrastructure and skills training'. Yet the consensus of business women surveyed in a recent study, including the large women's investment groups that have done well, is that 'BEE is mainly a men's game, with women treated as minor

partners, or add-ons'. The study found that 'corruption, old boys' networks, patronizing procurement officials, difficult-to-come-by performance guarantees, a lack of working capital and especially the lack of measureable targets' were cited as reasons why women lagged behind in preferential procurement opportunities. Out of 10 institutions surveyed, only 2 included a gender breakdown on BEE procurement spending, and statistics reported for women ranged between 2–5% (Naidoo, Hilton and Melzer: p. 6: www1.ifc.org/wps/wcm/connect/).

These primary and secondary gender-related constraints explain many of the gender inequalities that we observe in the labour market. In some cases, the inequalities in question are explicitly spelt out by custom or law as in the case of property rights or policy targeting of male household heads. In other cases, they reflect responses to the existence of these constraints. Thus there may be nothing in custom or law that explicitly denies girls equal rights to education but poorer job prospects in the labour market may lead parents to favour boys in education, particularly in situations of household scarcity. This draws me to a third aspect of the structure of constraints: gender frequently intensifies constraints associated with other forms of inequality such as class, caste, race and so on. It is important to bear in mind this concept of *gender-intensified constraints* because many of the disadvantages faced by small businesses in their struggles to survive and grow are not unique to women-owned business, they are generic to the sector. However, gender exacerbates this disadvantage in ways that we will be discussing in this paper. In South Africa, for instance, 2005 LFS data suggest 94% of self employed black women are running informal businesses compared to 88% of black men, 24% of white women and just 14% of white men (Naidoo and Hilton, 2006).

A better appreciation of these multiple and intersecting constraints casts a somewhat different light on what has been described the 'specific female aversion to risk-taking' (Welter and Andersson : p.9) which is believed to be one of the reasons why women engage in low-risk, low-return activities. The consequences of business failure are likely to be very different for women than men, first of all, because they have fewer means of insuring themselves against risk and secondly, because it may have very direct repercussions on the daily survival of the family.

This brings me to the other key element of the analytical framework I am proposing which is to recognize that women are no more a homogenous group than men. It is important to keep this mind in seeking to address the constraints they face as entrepreneurs. The literature on enterprise has attempted to capture this through various kinds of distinctions revolving around livelihood, survivalist or needs-based enterprises at one end of the spectrum to resourceful, opportunity-led, growth or profit oriented enterprises at the other (Cling et al., 2010; VWEC, 2007; Whitehead and Kabere, 2001). I propose to distinguish very simply between survival-oriented forms of economic activity at one end of a continuum to accumulation-oriented enterprises at the other and to treat issue of economic security as critical precondition through which the transition can take place across this continuum.

We could interpret these distinctions as capturing trajectories over time in the lives of the same group of women or we can see them as differentiating between groups of

women entrepreneurs located in different positions within the occupational hierarchy. While one draws attention to different needs at different points of possible trajectories from survival to accumulation, the other draws attention to the needs of different groups of entrepreneurs within the economy. 42% of black women are financially excluded in South Africa in the sense of having no financial products at all compared to only 5% of white women and 88% of banked white women could reach their bank within 10 minutes compared to just 22% of banked black women (Naidoo et al). Clearly a black woman running a grocery store from her home in a rural Limpopo Province will have very different needs to grow her business to a white woman running a high tech media business in Cape Town. But equally a black woman who starts out with a small grocery business will have a changing set of needs as her business starts to expand.

A number of implications flow from a reading of the literature on women's enterprise through this analytical perspective. First, it tells us that men and women face very different structures of constraints and opportunities in starting up and growing their businesses. Apparently gender-neutral measure to improve the business climate may end up overlooking women's businesses, often exacerbating gender inequalities. One reason why financial institutions and business development services in South Africa are failing to reach women (70% of the businesses served by the latter were male owned) is their gender-neutral approach: bank managed information systems did not break down markets by segment or collect gender disaggregated data. And as we saw, the financial institutions surveyed by the BEE survey did not have a gender breakdown on BEE procurement spending, allowing them to ignore their own failure to reach out to women entrepreneurs (Naidoo et al.,)

Secondly, it tells us that while there are certain generic gender-related constraints that women might face as entrepreneurs, their capacity to deal with them – and the kinds of support they might need - are likely to differ by class and location. Child care responsibilities may constrain survivalist entrepreneurs to home based enterprise but represent a temporary interruption in the careers of successful business women. While it is likely to be lack of basic literacy and numeracy skills that holds back the survivalist entrepreneur, more successful entrepreneurs may be held back by their lack of training and education in business-relevant fields.

And thirdly, an appreciation of the intersecting nature of the constraints that women face, the way in which these feed into, and reinforce, each other, suggests the need for a co-ordinated rather than a piecemeal approach, one that operates on a number of different constraints if not simultaneously, then at least sequentially. There are no magic bullets but there are important lessons to be learnt from interventions on the ground that can help us to weave together **more integrated approach to policies** for promoting security, empowerment and leadership. Let me draw out some of these lessons.

Lessons from practice

Addressing women's time poverty

First and foremost, we need to address the family and domestic responsibilities that confine so many women to household-based enterprises, curtail how far they can go in search of markets and restrict the amount of time they can put in on a daily basis into their businesses. In many countries across the world, women put in longer hours of work when both paid and unpaid work is counted and the amount of unpaid work performed increases when there is a young child in the house. Women from affluent households, who are more likely to have access to time-saving infrastructure, such as piped water and electricity, and to be able to purchase labour-saving technologies and domestic help, generally spend less time on unpaid work (Budlender, 2008). This does not mean that the 'double shift' is not relevant to more successful business women but it plays out in different ways.

These are not options available to poorer women. An obvious solution to the asymmetrical gender distribution of unpaid work would of course be to seek a more symmetrical one, but we know that this is not going to happen overnight. Cash transfers of various kinds may help to ease the costs of caring for dependents but are generally too small to allow women to purchase the support they need and are, in any case, often tied to women's continued responsibility for reproductive work. Affordable child care facilities is an option that is likely to benefit less well off women entrepreneurs who are seeking to expand their business activities and we need far more research into the models that have worked and that can be adapted to different contexts. Infrastructure development also has an important to play in easing women's unpaid economic and care burdens. Roads and transport facilities can help to link women up to markets and to health and school facilities while the flexible provision of water to address dual needs in agriculture and the domestic economy can reduce time spent in collecting water, the location of wood lots can provide easy access to fuel. Indeed electrification is likely to reduce work loads for both poor as well as wealthier women, provided it is accessible to all.

Regulatory environment

Complex business regulations are frequently barriers to the registration of small and medium enterprises, a key pre-condition if they are to benefit from various forms of policy support for the small and medium businesses. According to one study, countries that score higher in terms of ease of doing business have larger shares of women in the ranks of both entrepreneurs and workers (World Bank, 2007b). It appears therefore that women's businesses are disproportionately affected by too much regulation and red-tape. It may be that their greater time poverty is at stake, a gender specific constraint, or it may reflect their less ability to pay bribes or provide documentary evidence, a gender-intensified constraint since it affects male businesses as well (Tokman, 2008).

This disproportionate effect is borne out by a study of a pilot project in Uganda that reduced the time taken by businesses to obtain licences by 90% which found that

business registrations shot up and the registration in first-time business owners was 33% higher for women than men (World Bank 2007). In Vietnam, successive SME surveys suggest that there has been a steady increase in the number of registered women owned/managed enterprises from around 20% in the 1990s to one in three in 2009. One very likely reason for this expansion is the simplification of registration procedures under the Enterprise Law in 2000 (Bjerge and Rand, 2011).

There is also a need for adjustment and simplification to facilitate compliance with labour regulation. The choice is not between strict regulations and lawlessness but regulations that are properly enforced, that protect the most vulnerable workers and that can help to bridge the gap between formal and informal work and create a more unified labour market. The establishment of ILO's core labour standards as a matter of principle for all workers, regardless of the size or form of their work establishment, in effect, transferring human rights to the labour sphere (Tokman, 2008) could be supplemented with work-based rights that are likely to be of specific relevance to women workers such as protection from sexual harassment.

Making core labour standards applicable across all categories of labour could still allow for a tolerance margin to address the constraints encountered by smaller units. The approach taken by SEWA to the idea of minimum wages recognizes these problems. While it demands minimum wages in the sectors in which its members are located, it then uses the minimum wage as a negotiating tool, seeking the best deal for its members that will not put small employers out of business (Kabeer, 2008).

Asset accumulation

We suggested earlier that achieving some degree of security in relation to basic survival needs is likely to be critical in effecting the transition from survival-driven to accumulation-oriented enterprise. Such security will rest on assurance that enterprise returns are reasonably regular and predictable and that there are resources to fall back on in the event of any anticipated or unanticipated shocks and stresses. The capacity to build up an asset base can both enhance returns to women's labour as well as provide that basic level of security that can encourage them to take risks.

Immoveable forms of property such as land and housing may be valuable as productive assets in themselves, particularly as so many women's enterprises are home-based, as well as the basis on which to gain access to other productive assets but their asymmetrical distribution has been difficult to challenge. We see some of this difficulty in Vietnam, the Land Law has been changed in 2003 to allow joint titling. Change has occurred by gradually: between 2004 and 2008, the percentage of male-only holders have fallen from 66% to 62% while the percentage of female only and joint holders have moved from 34% to 38%. Both men and women agreed that having title to land increased women's business activity (World Bank, 2008)..

Measures can be used to promote women's asset accumulation in ways other than formal legislation. Women's land access trusts in Kenya, Tanzania and Uganda have mobilised land from local authorities, using savings of women's groups and co-operatives. In Bangladesh, the Grameen Bank offers its members housing loans but only

on condition that the house is registered in women's names. In 2002, the State of Delhi cut stamp duty rates from 8 to 6% for property registered in women's name and to 7% when it was jointly registered (Narain, 2007).

The productive safety net approach pioneered by BRAC offers an example of an attempt to move women in extreme poverty from survival activities to a more secure basis through the transfer of small productive assets to women, backed up by training, mentoring and cash support over a limited period of time. The idea is to develop women's enterprises and household livelihoods to the level where they are able to access financial services in their own right. The success of this program has led to the piloting of the approach in 10 other countries.

Financial services

Financial services are critical for entrepreneurs, regardless where they located on the enterprise spectrum. Along with the lack of suitable collateral, complexity of procedures are also partly responsible for the failure of formal financial sector in reaching small and medium businesses. When one considers that according to one survey of SMEs in Bangladesh, business owners have to make an average of 15 visits for one bank loan (compared to 3 to the money lender, 2.5 from an association and 2.25 from relatives), it is not surprising that only 24% of SMEs reported having applied for formal credit and receiving the amount they asked for (Raihan, 2007). Women account for less than 2% of outstanding loans.

A savings-led approach has proved extremely effective among some of the poorest groups in the poorest states in India. The self help group approach pioneered in India by organisations like PRADAN and MYRADA focus on bringing women together to get into the habit of saving agreed amounts of money on a regular basis and using their pooled funds to lend and borrow among themselves. Building this financial management capacity among women engaged in survivalist activities has helped to provide the bridge to some of the more mainstream government lending programmes for the poor.

Others who have greater security of livelihoods will need access to credit and insurance services as well as a means of building and protecting their asset base. However, the evidence tells us that we have a long way to go before we have put in place financial systems inclusive enough to serve different segments of the demand for credit.

While microfinance emerged precisely to address some of the constraints experienced by small and medium enterprises in relation to the formal financial sector, and while it is a classic example of an intervention closely tailored to addressing the variety of constraints that women in particular experienced, it has done little to provide a bridge to formal financial services, thus failing to facilitate the transition from survival to accumulation. It is here we might look to Vietnam for possible lessons. While among informal household-based enterprises, women's enterprises tended to be smaller and less profitable than those of men, a somewhat different picture emerged from a recent survey of registered SMEs in Vietnam. This found that women-owned businesses were likely to report higher net profits and short term growth rates than those owned by men,

controlling for size of firm, education of owner and so on. There was little gender difference found in ability to avail of credit but female entrepreneurs were more likely to get credit from Social Policy Banks and to use housing as collateral while men sought formal credit from State Owned Commercial Banks using land as collateral since many more of them had their names on the Land Title Certificate (Bjerge and Rand, 2011).

An important lesson appears to be the need for financial institutions capable of providing the bridge between the restricted amounts of money provided by MFIs and the sizeable loans provided by mainstream banking system. In Vietnam, the Bank for Social Policies provides subsidized government credit to the poorer sections of the population and has clearly benefited women in their transition from survival oriented to accumulated oriented enterprise. It may be that once their enterprises have accumulated sufficient business assets, they will be able to move onto the commercial banking sector. But that women entrepreneurs will need pro-active measures to effect this transition finds support in the evidence that the increasing commercialisation of microfinance organisations in different parts of the world has led to declining access by women (Frank, 2008).

Capacity building: Information, knowledge and skills

We know that education has been a powerful force for change in women's lives and that it has facilitated their access to work opportunities. However, large numbers of women, including many women entrepreneurs, remain illiterate while others have qualifications that do little to promote their capacity to take advantage of market opportunities. More girls need to be encouraged to go into non-traditional subjects, including science, engineering and computer technology. Despite the importance of agriculture in African economies, and in women's livelihoods, a UNESCO study of African universities in 1998 found that women made up only 8% of the faculty in agricultural sciences compared to over 50% in many European countries (Source Book, p. 280).

Too many second-chance learning institutes remain tied to gender stereotyped promotion of skills that channel women into over-crowded segments of the market. However, there are examples of initiatives which have sought to break with these patterns with varying degrees of success in providing portable skills and promoting new livelihoods. An evaluation of PRADAN that promotes self groups around livelihood issues found that those members of the groups who had participating in the livelihoods training offered by the organisation reported far greater progress in terms of adopting new ideas and practices than those whose participation was simply confined to their SHG activity (Kabeer and Noponen).

There is also evidence that the move away from top-down, classroom based approaches agricultural extension services to more demand-driven and field based approaches may have far more positive impacts on women. An assessment of four training projects for farm women carried out by state governments in India in collaboration with DANIDA found that project that had been started earliest (in 1982) performed least well. The reasons appeared to lie with their approach to training. While all four projects had begun out with the 'Training and Visit' methodology of traditional agricultural

extension approach focusing on crop production, later projects had opted for village based training which allowed greater scope for participation and for extension work. Their early focus on crops has given way over time to recognition of the need to diversify livelihoods. Training began to encompass horticulture, sericulture, mushroom cultivation and animal husbandry. In addition, Farm Women Groups were organized with both trained and untrained women and given training in group formation as well as income generating activities. These later evolved into Self-Help groups with many of their members becoming micro-entrepreneurs.

The IADB has funded job training programmes for young people from disadvantaged backgrounds in a number of Latin American countries using public-private partnership model. Their impacts varied considerably by programme as well as individual characteristics, with women and younger cohorts were more most likely to benefit in terms of increased likelihood of employment. In many cases, the availability of training allowed women to move from unpaid domestic work into paid employment. The evaluation of the programme in Colombia reported some of the strongest impacts. It found that training increased the likelihood of employment and that, conditional on finding employment, participation also led to an improvement in quality of jobs: it increased the likelihood of formal sector work by 0.053 and of a job with a written contract by 0.066. These results were largely driven by women. The equivalent impacts were small and insignificant for men.

ICT offers a whole new route to information and skills that is likely to address some of the mobility constraints experienced by women. Grameen Bank's mobile phone programme was the start of a whole new category of enterprise in rural Bangladesh and mobile phones have since been adapted to savings and remittance transfer purposes. In Kenya, mobile phones have been used to provide 4000 women entrepreneurs not only with increased access to finance but also to financial literacy and business management skills training (UNCTAD, 2011). The Kenya Farmers Helpline from Kencall allows farmers to call a phone number and get answers to specific questions about farming and livestock. Around 43% of calls were from women farmers who prior to the help line had rarely had any assistance from agricultural professionals.

The internet holds out the promise of integrating markets and reaching women through new forms of connectivity. Tandon and Yitamben (2010) offer a case study of some of the different ways in which some of the more entrepreneurial women in the Cameroon textile and clothing sector took advantage of the internet as a source of information about potential customers, create visibility for their products, accessing sites with useful information about their markets, sharing information with foreign partner and took training courses in entrepreneurship, including computer training. Tandon and Yitamben note that the Chamber of Commerce in Cameroon has started a multimedia centre with funding from various partners to facilitate their access to foreign markets.

Organisation and leadership

While the importance of networks and associations as forms of social capital in the business world has long been recognised – indeed the old boys' network has been one of

the invisible barriers to women's advancement in the corporate world – we are now increasingly recognising the importance of various forms of women's associational power as a force for change. Women are coming together across the economic spectrum to take advantage of economies of scale, to lobby for fairer regulations, to share information. These associations take many different forms, reflecting the diversity of locations that women occupy in the economy: water user groups, business women's associations, labour organisations, farm women's groups, trade unions, co-operatives and so on ().

It is in these kinds of organisations that we are finding the female leadership that has begun to challenge the biased rules of the game which govern market interactions. We need to see more women holding their own in boardrooms across the world, helping to make decisions which will shape how these companies operate. The Norwegian government took a bold step in this direction in 2004 through a new law introducing a 40% quota of women on company boards.

And there have been many questions asked, particularly in the aftermath of the last financial crisis, about whether we would have been stuck with an economic system that is so crisis-prone if there were more women helping to shape macro-economic policies. There is nothing essentialist about such statements – although we do hear references in the media to the testosterone- driven nature of the financial markets. Rather we can see it as acknowledgement that the famous female 'risk aversion' may be rooted in a greater awareness of the consequences of risks that do not pay off.

But the need for more female leadership is not confined to the boardrooms and the corridors of political power. The Pathways programme I mentioned at the outset has been working with activists and practitioners who are tackling an equally important challenge, building women's voice and organisation in the informal economy, particularly among the hardest to reach women, such as waste pickers, domestics and sex workers (Kabeer et al, forthcoming). What we can learn from their efforts is how to use the resources of 'soft power' – law, advocacy, discourse, cultural politics and of course, solidarity – to achieve change by workers who lack the muscle of traditional trade unions. The mobilisation of these constituencies of women, often in alliance with men with shared interests, has helped to change laws, to extend social security, to challenge stereotypes.

Conclusion

I have tried in this presentation to make a number of key points relating to women's entrepreneurship: that they face different structures of constraints to men and that these structures give rise to deep-seated inequalities in women's capacity to take advantage of market opportunities. Gender-neutral policy to promote the medium, small and micro enterprises where most women are concentrated may not only bypass them completely but may contributing exacerbating inequalities. At the same time, women entrepreneurs, like men, are themselves differentiated by class, ethnicity, race and so on. Their needs and opportunities as entrepreneurs are also likely to be differentiated according to

whether they are closer to the survivalist end of the entrepreneurial spectrum or the profit-oriented end.

This brings me to a final point. Not all women have become entrepreneurs out of choice. Many are restricted to this form of activity by their gender-specific constraints or because they have not been able to find waged work. This presentation has not touched on the needs and interests of women in waged work but it is important to reiterate and qualify the statement made at the outset: expanding women's enterprise is indeed one way to expand women's wage employment but it is not the only, and may not even be the most important way, to do so. The dynamism of the larger economy, the role of the public sector, the design of social protection represent other routes to expanding wage employment opportunities for both men and women. Nor should we assume that women entrepreneurs make better employers than men. Their workers will be in need of the same forms of social and legal protection as those working in male-owned enterprises. While women wage workers will benefit from many of the policy approaches discussed in this paper, expanding our focus to take account of women's wage employment, would in other words, bring a number of other issues into view.

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APPENDIX III

FORWARD-LOOKING REMARKS BY JOHN HENDRA

**Forward-Looking Remarks, Wednesday, 5 October
John Hendra, Deputy Executive Director and
Assistant Secretary-General, UN Women**

Honourable Minister, President Biggs, Conference Participants,

It is my privilege to say a few closing words on behalf of UN Women. Madame Bachelet is very sorry that she cannot be here at the closing but she has been following the Conference closely.

In fact, when we last spoke she asked me three questions. First, what priority areas for policy attention, and what gaps, has the Conference found? Secondly, how can we enhance our partnerships to address this? And what concrete actions can UN Women take to help make change happen faster?

As Minister Oda outlined on Monday evening, the business case for investment in gender equality and women's economic empowerment has clearly been made and is even further reinforced by recent analysis by FAO, the World Economic Forum, the World Bank and McKinsey & Company. And as Madame Bachelet has now said several times, investment in economic empowerment is not only the right thing, it is indeed the smart thing to do.

That being said, these past two days we did find areas where more needs to be done. It came out strongly that we need a much more integrated approach to women's economic empowerment – rural and urban; paid and unpaid; child care; savings as well as credit; cooperatives and social enterprises and businesses. We need to transform institutional, legal and policy environments at national and local level to be more conducive to women's economic empowerment and labour rights. And as was said so passionately this morning, in these times of crisis we need to seize this opportunity to elaborate a new development model with true gender equality.

We also heard that unpaid work remains a major constraint to women's economic empowerment, but is often assumed wrongly to have little or no effect on most micro and macro-economic activity. However, we know that during periods of economic recession and rising unemployment, increases in women's unpaid work intensifies gender inequalities, restricting women's access to economic opportunities and the full benefits of development.

We also highlighted the need to increase women's economic security by creating the conditions for women to move away from low risk, low return sectors and from survival to asset building and income accumulation.

We also heard that women need access to markets, to finance and to land and other productive resources.

And we also heard a call for better sex-disaggregated data, for example on land and asset ownership, taking into account customary land regimes or communal ownership as important routes for women's access to land.

Closing gender data gaps will help us pursue more analytical work in this area in order to create a gender-responsive macro framework to fully unleash the full potential of women as economic and social agents. And we also heard so passionately throughout the Conference the need for practical actions on the ground that make a difference now.

It was also clear from the discussions that we have a clear gap in availability and use of practical knowledge and experience that can help advance women's economic empowerment. As just announced by Minister Oda, UN Women is happy to work together with CIDA and in close collaboration with all our partners, to address this through a one-stop Gateway with up-to-date resources, research and information on women's economic empowerment. And, we very much want to partner with others in supporting some of the inspiring practical examples we heard this week, like the Barefoot College.

This brings me to the critical role of partnerships. We know that none of us can make it happen alone. Partnerships are essential, not only for greater effectiveness, but for greater impact—combining multiple forces to reinforce this momentum for change. This Joint Conference and some of the partnerships presented these past two days, is an example of the power of partnerships.

As Madame Bachelet pointed out in her remarks, UN Women is leading the development of a UN system-wide strategy for women's economic empowerment in line with our catalytic and convening role. We will continue to build partnerships with other UN entities, such as FAO, IFAD, ILO, ITC, UNCDF, UNCTAD, UNDP, UNESCO, UNFPA and UNIDO, as well as deepen our partnerships with CIDA, the World Bank, and OECD and others.

We also need to play our coordinating function by helping UN Country Teams at country level take a more coherent and effective approach to addressing gender equality and women's empowerment, in all its forms.

And last but not least, we need to deepen our partnerships with civil society organizations that work on gender equality. We need to continue to support women's organizations, including women's business networks, on the ground not only with organizational support and capacity development, but also networking opportunities to have greater voice at all levels.

Finally, what will UN Women commit to in order to move from words into more action?

As you know, our first Strategic Plan 2011-2013 was recently endorsed by our Executive Board with economic empowerment of women as one of our priority areas. We now have the opportunity to speed up the pace of change. To this end, UN Women, in partnership with the broader UN system and beyond, including Governments, CIDA and civil society, will:

- Strengthen coordination and partnership on gender equality data, including women's economic empowerment indicators, and enhance their use in policy making, programming and monitoring.
- Support Governments' efforts in developing plans, policies and strategies that recognize women's contribution to growth and social well being and place a special focus on women's economic empowerment
- Work closer with the private sector towards making markets more responsive to women as entrepreneurs and workers.
- Give special emphasis to economically marginalized women as food producers and key development agents
- Support the agency and voice of gender equality advocates and gender-sensitive economists in influencing the formulation, implementation and monitoring of economic policies and programs.

It has been a great two days filled with a lot of ideas, a lot of energy and some very inspiring experiences. While it will take some time for all the rich ideas to coalesce, on behalf of UN Women I would like to thank all the participants for their energy, passion and innovation.

As Madame Bachelet said, Minister Oda and Canada have shown exemplary leadership on gender equality, for which we are so grateful, and which has been exemplified again these last 2 days.

As UN Women, we would very much like to thank Minister Oda and everyone at CIDA for your wonderful hospitality, your great substantive commitment and superb organization of such a professional conference.

And, as UN Women, we stand ready to play our role in carrying forward the recommendations and passion of this conference to make gender equality and women's economic empowerment, in the words of Madame Bachelet "a shared and living reality for all".

Thank you

APPENDIX IV DETAILED AGENDA

Monday, October 3rd

12:00 – 18:00

Registration

Novotel Hotel,

33 Nicholas Street, Ottawa

18:30 Departure for reception by shuttle bus

Welcome reception**125 Sussex Drive, Ottawa****19:00** Cocktail reception for conference attendees**19:30** Introduction:**Mr. Vincent Rigby**, Vice-President, Strategic Policy and Performance Branch, CIDA**19:30** Welcoming remarks: **The Honourable Beverley J. Oda**, Minister of International Cooperation**19:40** Welcoming Remarks: **Ms. Michelle Bachelet**, Executive Director, UN Women**20:30** Reception ends**DAY 1 - Tuesday, October 4th****111 Sussex Dr, Ottawa – Victoria Hall****7:30-7:45** Departure for John G. Diefenbaker Building (111 Sussex Dr.) by shuttle bus**8:30 Introduction:** **Ms. Margaret Biggs**, President, CIDA**8:35 Opening remarks:** **The Honourable Beverley J. Oda**, Minister of International Cooperation**8:45 Opening remarks:** **Ms. Michelle Bachelet**, Executive Director, UN Women**8:57 Mr. Vincent Rigby**, Vice-President, Strategic Policy and Performance Branch, CIDA, introduces keynote speaker**9:00 Keynote Address: Framing the Issues**

- **Dr. Naila Kabeer**, Professor, Development Studies, London University, UK

9:16 Mr. Vincent Rigby, Vice-President, Strategic Policy and Performance Branch, CIDA, thanks Dr. Kabeer**9:17** Conference Facilitator **Ms. Pamela Pritchard** outlines conference format**Session 1 – Investing in the foundations of women’s economic empowerment, economic security and rights****9:20 Mr. John Hendra**, Assistant Secretary-General and Deputy Executive Director, Policy and Program, UN Women, introduces Session 1 Panel**9:25 Plenary Panel:**

- **Dr. Diane Elson**, Professor, University of Essex, UK
- **Ms. Sherry Fotheringham-Gysler**, President, International Alliance for Women, Canada
- **Ms. Patricia Francis**, Executive Director, UN International Trade Centre, Switzerland
- **Honourable Charity Kaluki Ngilu**, Minister, Ministry of Water and Irrigation, Kenya

10:30 Concurrent Roundtables

1. Establishing the social supports needed for women's equal participation in the economy
(e.g. labour laws, social protection, 'double burden' of paid & unpaid work)
2. Creating an enabling business environment for women entrepreneurs
3. Increasing women's access to and control over economic assets (e.g. land, property, inheritance rights)

Ensuring investments and policies meet women's economic needs and well-being (e.g. gender-budgeting, safe migration, investments in water, energy, and roads)

12:00 Lunch**14:00 Report from Session 1****Session 2 – Investing in practical ways to support women entrepreneurs and create more and better jobs for women**

14:30 Mr. Darren Schemmer, Vice-President, Partnerships with Canadians Branch, CIDA, introduces Session 2 Panel

14:35 Plenary Panel

- **Ms. Lalita Krishnaswamy**, Self-Employed Women's Association (SEWA), India
- **Ms. Josephine Okot**, Founder, Victoria Seeds Ltd, Uganda
- **Ms. Jessica Rodriguez**, Founder and CEO, Art Atlas - Indigenous Designs, Peru
- **Ms. Mahbooba Waizi**, President, Afghan Women's Business Council, Afghanistan

15:30 Concurrent Roundtables

1. Growing women's businesses: increasing access to finance, business services and remittances
2. Engaging the private sector to create support for women's economic empowerment (e.g. decent work, social enterprise, women's economic empowerment principles, safe migration)
3. Increasing women's access to markets and global value chains
4. Addressing the needs of rural women: agriculture, sustainable productivity and rural employment

17:15 Report from Session 2**18:00 Session ends**

19:30 Official Dinner at the National Arts Centre, Panorama Room, 53 Elgin Street, Ottawa

DAY 2 - Wednesday, October 5th

7:45 – 8:00 Departure for John G. Diefenbaker Building (111 Sussex Dr.) by shuttle bus

8:30 Ms. Pamela Pritchard provides summary of Day 1 and outlines Day 2

8:40 Mr. Vincent Rigby, Vice-President, Strategic Policy and Performance Branch, CIDA, introduces keynote speaker

8:45 Keynote Address: Women's Entrepreneurship

- **Dr. Marie Diallo**, Founder, PhytoPharma, Senegal

9:00 Ms. Julia Hill, A/Senior Vice-President, Geographic Programs, CIDA, thanks Dr. Diallo and introduces Session 3 Panel

Session 3 – Investing in women's economic leadership for tomorrow

9:05 Plenary Panel

- **Ms. Mary Coyle**, Senior Advisor, International Centre for Women's Leadership, Canada
- **Dr. Cecilia López Montaña**, President and Founder, Centro Internacional de Pensamiento Social y Económico (CISOE), Colombia
- **Mr. Bunker Roy**, Founder and CEO, Barefoot College, India

9:45 Concurrent Roundtables:

1. Overcoming barriers to women's economic leadership (e.g. customs, culture, society)
2. Future leaders: equipping girls to succeed
3. Positioning women for future economic opportunities (e.g. ICTs, green economy, skills)
4. Building an evidence-base: increasing research and knowledge to support women's economic empowerment

12:15 Lunch

13:45 – 14:15 Report from Session 3

14:30 Conference Wrap-up: emerging possibilities, lessons and recommendations

16:00 Forward-looking remarks: **Mr. John Hendra**, Assistant Secretary-General and Deputy Executive Director, UN Women

16:15 Forward-looking remarks: **The Honourable Beverley J. Oda**, Minister of International Cooperation

16:30 Conference ends: The Honourable Beverley J. Oda thanks Ms. Bachelet and conference participants

APPENDIX V PRESENTATIONS
