

# WOMEN'S ECONOMIC EMPOWERMENT

## Trends & Good Practices on Women's Entrepreneurship in the OSCE Region

The Gender Section

Office of the  
Secretary General  
OSCE Secretariat

### **The Gender Section**

The Gender Section is part of the Office of the Secretary General. It assists OSCE staff and political bodies, including the Secretariat, institutions and field operations in 18 host countries (in Central Asia, South Caucasus, Eastern Europe, South-Eastern Europe) to achieve gender equality within their organizational units and to integrate a gender perspective into their operations in the politico-military, the economic-environmental and the human dimensions of the OSCE's work.

The Gender Section advises OSCE structures on the design, implementation, monitoring and evaluation of the OSCE's overall gender mainstreaming activities. The Section also provides technical expertise, capacity building and tools for the achievement of gender equality within the OSCE and participating States.

The OSCE work on gender equality is supported by a network of more than 40 Gender Focal Points in OSCE field operations, institutions and in the Secretariat and by the Office for Democratic Institutions and Human Rights (ODIHR), which initiates and supports women's rights projects carried out in a number of field operations. In addition, the OSCE Parliamentary Assembly appointed a Special Representative on Gender Issues, who has the responsibility of raising awareness on gender issues amongst Parliamentarians.

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Gender Section  
Office of the Secretary General  
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#### Disclaimer

The views, findings, interpretations and conclusions expressed in the publication: "Women's Economic Empowerment — Trends & Good Practices on Women's Entrepreneurship in the OSCE Region", are those of the author and do not necessary reflect the official position of the OSCE or its participating States. Notwithstanding, the OSCE Gender Section would like to warmly thank the author, Ms. Jozefina Cutura for her invaluable contribution to this work performed on behalf of the Gender Section. Sincere appreciation to all the colleagues who reviewed earlier versions.

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# Foreword

Sustainable development requires the participation of both men and women. A growing body of evidence indicates that gender equality contributes to poverty reduction and sustainable growth<sup>1</sup>. Women's increased education and participation in the labour force has been associated with improved economic performance. Indeed, global experience and a multitude of studies have proven that women have the potential to be a significant entrepreneurial force- contributing to the growth of local, national and global economies. Research has found that closing the gap between male and female employment rates could boost Eurozone GDP by as much as 13%<sup>2</sup>. Analysis for Asia and the Pacific found that restricting job opportunities for women costs the region between US\$42 billion and US\$46 billion a year in GDP growth<sup>3</sup>.

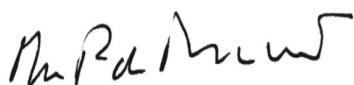
Given the potential of the female workforce, the effective promotion of women's entrepreneurship could change the face of global development. Women entrepreneurs can be a powerful source of economic growth and development worldwide. They comprise about a third of enterprises globally and contribute significantly to employment generation and development. Nonetheless, their potential is underutilized, and women's under-representation as leaders in both business and the political arena remains of concern. In many countries, women are not only less likely to turn to entrepreneurship, but their businesses are more likely to be informal, generate less revenue and employ fewer staff. Reasons for this are varied and include unfavorable business regulations, continued cultural barriers, gender stereotypes, women's double roles at home and work, as well as unequal access to resources and bank credit.

Gender equality is part of the OSCE comprehensive security approach. To promote equal opportunity for women in the economic sphere is a priority set out in Ministerial Council Decision 14/04 emphasizing the 2004 OSCE Action Plan for the Promotion of Gender Equality<sup>4</sup>.

In line with these goals and commitments, the OSCE Gender Section launched in 2010 a project on 'Women's Economic Empowerment'<sup>5</sup> with a focus on Central Asia and the South Caucasus. The present publication reinforces this project and aims to increase awareness of major issues facing women entrepreneurs in these sub-regions. This document is designed as a background material for an upcoming OSCE conference on women's entrepreneurship and for the use by all OSCE actors working on economic-related initiatives.

This document presents key data and trends on women's entrepreneurship from OSCE participating States and highlights global strategies that have been successful in overcoming barriers to women's economic participation, including relevant legislation and policy-based initiatives. It also sets out OSCE-specific recommendations to expand further the Organization's efforts to strengthen women's entrepreneurial skills and opportunities.

This resource has wide application and I would like to invite not only key OSCE staff but also policy makers, practitioners, educators, civil society organizations, women's entrepreneurs associations, and private sector representatives in various participating States to make use of it and help to better leverage the untapped potential of women as entrepreneurs.



Marc Perrin de Brichambaut  
OSCE Secretary General

1 Sinha, Nistha, Morrison, Andrew and Dhushyanth Raju. 2007. "Gender Equality, Poverty, and Economic Growth." World Bank Policy Research Working Paper 4349. World Bank, Washington, DC.

2 Daly, Kevin. 2007. "Gender Inequality, Growth, and Global Ageing." Global Economics Paper Nr 154. Goldman Sachs.

3 UNESCAP. 2007. Economic and Social Survey of East Asia and the Pacific. UNESCAP, Bangkok.

4 "2004 OSCE Action Plan for the Promotion of Gender Equality" OSCE, Vienna.

5 This project is funded by Andorra, Germany and the United States of America.



# List of Abbreviations and Acronyms

BAS	Business Advisory Services
BEEPS	Business Environment and Enterprise Performance Survey
Bpeace	The Business Council for Peace
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CEO	Chief Executive Officer
EBRD	European Bank for Reconstruction and Development
EIU	Economist Intelligence Unit
EU	European Union
FASA	Federal Acquisition Streamlining Act
GBA	Global Banking Alliance
GDP	Gross Domestic Product
IFC	International Finance Corporation
M&E	Monitoring and Evaluation
MC.DEC.	Ministerial Council Decision
MDG	Millennium Development Goal
MENA	Middle East and North Africa
MSME	Micro, Small and Medium Enterprise
NAWBO	National Association of Women Business Owners
NATO	The North Atlantic Treaty Organization
NGO	Non-governmental organization
ODIHR	Office for Democratic Institutions and Human Rights
OECD	Organisation for Economic Co-operation and Development
OSCE	Organization for Security and Co-operation in Europe
SME	Small and Medium Enterprise
SWGEI	Social Watch Gender Equity Index
TAM	Turn Around Management
UN	United Nations
UNDP	UN Development Program
UNECE	UN Economic Commission for Europe
UN GII	UN Gender Inequality Index
UNIFEM	UN Development Fund for Women
UNSCR 1325	UN Security Council Resolution 1325 on Women, Peace and Security
WENETT	Women Innovators for Europe





# 01 | BACKGROUND

## Gender equality commitments within the OSCE

The 1975 Helsinki Final Act laid out the OSCE's comprehensive approach to security, which covers the politico-military, the economic and environmental and the human dimensions. While the OSCE's security framework emerged out of the Cold War, its multi-dimensional approach to security continues to be a major asset in addressing today's security challenges. The OSCE recognizes the importance of the equal rights of women and men as an essential aspect of peace, sustainable democracy and economic development. While the OSCE's gender work is rooted in international legal frameworks, the Organization has adopted several specific policies and measures in support of gender equality: The Istanbul Summit Declaration (1999), MC.DEC/14/04 on the 2004 Action Plan for the Promotion of Gender Equality, MC.DEC/14/05 on Women in Conflict Prevention, Crisis Management and Post-Conflict Rehabilitation, MC.DEC/15/05 on Preventing and Combating Violence against Women and MC.DEC 07/09 on Women's Participation in Political and Public Life provide the concrete framework for OSCE's action to promote and achieve gender equality.

### The 2004 Gender Action Plan addresses three implementing areas:

1. Organizational gender mainstreaming in the recruitment and a gender sensitive professional working environment within the OSCE structures.
2. The integration of a gender perspective into policies, projects and programmes across the three security dimensions: the politico-military, the economic and environmental and the human dimension.
3. Special efforts to advance gender equality in six priority areas of particular concern to OSCE participating States, one of which is to promote women's equal opportunity in the economic sphere.

With regard to women's economic empowerment, Section V (f) of the Gender Action Plan, which outlines the promotion of equal opportunity for women in the economic sphere as a priority area, as well as other key international commitments such as CEDAW, the MDG's and the Nairobi Forward Looking strategies, informs the work of the Gender Section. Other OSCE Ministerial Council Decisions, such as MC.DEC 7/09 on Women's participation in political and public life contain important aspects that relate to women's participation in economic decision making.

The OSCE Gender Section in Vienna is the main actor for supporting and monitoring the implementation of the Action Plan for the Promotion of Gender Equality. The Section provides targeted assistance to management and staff in all three dimensions. Senior management is tasked by the Gender Action Plan to translate the OSCE commitments on gender equality into practice and to continuously show leadership on gender issues. In addition, a network of more than 40 gender focal points in field operations, OSCE Institutions and departments are important supporters to the daily activities of gender main-streaming and exchange of good practices across the OSCE. The Gender Section also works closely with the ODIHR, which provides important support to participating States, particularly in terms of legal expertise and promoting women's political participation. Several tools, such as a "Guide on Gender Sensitive Labour Migration Policies", and a "Guide on Gender Mainstreaming in Environmental Projects" have been prepared and made available to staff and stakeholders. The Gender Section issues a quarterly e-newsletter, The Gender Monitor<sup>6</sup> that promotes the exchange of ideas and best practices across the OSCE. The CD-Toolkit: Gender matters in the OSCE<sup>7</sup>, provides basic understanding of the gender mainstreaming concepts and methods and examples from OSCE practice.

The OSCE Gender Section also provides technical assistance to field operations to enhance gender mainstreaming and to advance the implementation of the Gender Action Plan. OSCE field operations continue to develop and implement initiatives that aim at increasing the potential of women in the economic sphere.

<sup>6</sup> <http://www.osce.org/gender/publications.html?lsi=true&limit=10&grp=540>

<sup>7</sup> [http://www.osce.org/gender/item\\_11\\_46000.html](http://www.osce.org/gender/item_11_46000.html)

The majority of projects so far have focused mostly on:

1. support for resource centers that offer vocational training for women interested in starting businesses and,
2. skill-building courses in business development for vulnerable women.

Some field operations have successfully collaborated with local women's business associations. Yet these efforts have been mostly country-specific and small in scale. Hence, there is a distinct opportunity to address women's economic empowerment at a strategic and policy level in support of the OSCE comprehensive security approach through, among others, promoting the implementation of recommendations suggested in this report.

As the OSCE region includes 56 participating States, no in-depth regional examination has been possible for any specific country.

## 02| WOMEN ENTREPRENEURS IN OSCE PARTICIPATING STATES: KEY DATA AND TRENDS

*This chapter provides an overview of women's overall economic status across OSCE participating States, focusing on key trends in labour force participation rates and employment and providing an overview of women's entrepreneurship levels across countries. The link between women's empowerment, economic growth and security is highlighted.*

### OSCE participating States performance on gender equality is diverse

OSCE participating States are diverse. They range from countries in Western Europe and North America, many of which are considered international leaders in gender equality, to countries where gender equality is less advanced. In the transition countries of Europe and Central Asia, the socialist legacy led to many positive gains for women, including high literacy and employment rates. However, the sweeping changes in the region taking part throughout the 1990s in many cases also led to a worsening of women's status and increased vulnerability. The World Bank has argued that the growing disadvantage faced by women in education, employment and health care in Central Asia and the South Caucasus is threatening economic growth<sup>8</sup>. The inefficiencies of excluding women from political and economic processes have reduced farm and enterprise outputs, undermining economic stability and efforts to reduce poverty<sup>9</sup>.

OSCE participating States take up 9 of the top 10 spots in the UN's 2010 Gender Inequality Index, which captures differences in the distribution of achievements between men and women through indicators such as maternal mortality rates and women's participation in parliament.

<sup>8</sup> World Bank. Undated. "World Bank Europe and Central Asia Gender: Key Findings." World Bank, Washington, DC.

<sup>9</sup> Op. cit.

Yet, several other participating States are ranked at the lower end of the index. Similarly, the Social Watch Gender Equity Index ranks seven OSCE participating States among its top ten performers<sup>10</sup>, but also identifies several others as low performers. The World Economic Forum's 2010 Gender Gap Index, which measures gender gaps between women and men in four key areas in 134 countries, has seven participating States in its top 10 ranking, while other participating States range among the lower end<sup>11</sup>.

**Figure 2.1: Gender indicator rankings for countries in Central Asia and the South Caucasus**<sup>12</sup>

Country	UN 2010 Gender Inequality Index*	World Economic Forum Gender Gap Index**
Armenia	66	84
Azerbaijan	62	100
Georgia	71	88
Kazakhstan	67	41
Kyrgyzstan	63	51
Tajikistan	65	89

Source: UN 2010 GII; World Economic Forum 2010 Gender Gap Index.

\* Out of 138 countries with the Netherlands ranked first and Yemen last.

\*\* Out of 134 countries with Iceland ranked first and Yemen last.

This diverse performance indicates the varied social, economic and political contexts facing women in OSCE participating States. Though more in-depth research is needed on this subject, the available data suggests that stability and economic prosperity coincide with higher levels of women's access to resources and their legal rights and guarantees.

<sup>10</sup> These are: Sweden, Finland, Norway, Denmark, Germany, Iceland, and the Netherlands. Social Watch website - <http://www.socialwatch.org/node/11760>.

<sup>11</sup> World Economic Forum. 2010. The Global Gender Gap Report 2010, World Economic Forum, Geneva.

<sup>12</sup> Rank of 1 indicates top performance for both indicators. By measuring the gaps between women and men, this report focuses on how societies divide resources among male and female populations, regardless of the overall level of resources. Its rankings therefore deviate from other global cross-country measures of overall levels of resources and opportunities available to women.

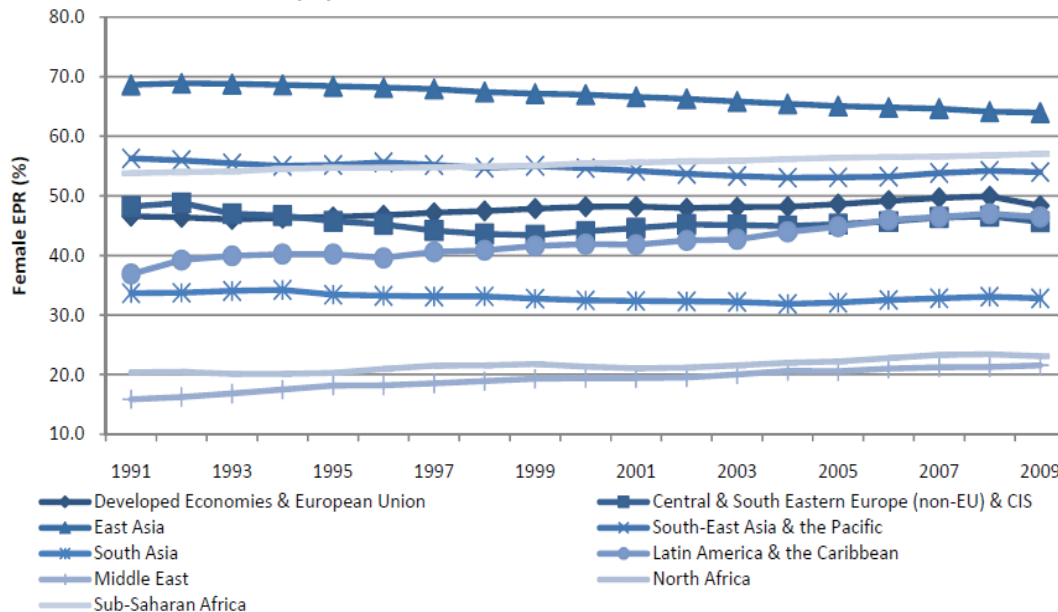
## Women's participation in the labour force has remained steady and is on par with global averages

While many of the political, social and economic changes have reduced women's economic well being in a number of OSCE participating States, the collapse of socialist structures also led many women to direct their own economic destinies. On the one hand, as the figure below illustrates, in the OSCE region there were no significant changes in women's overall labour force participation rates over the last two decades. The rates for the region are comparable to global averages.

In Central and South-Eastern Europe and the Commonwealth of Independent States, women's labour force participation rate as of 2009 was 50.6%, and in EU and developed economies a slightly higher 52.9%, compared to the global average of 51.6% (figure 2.2).<sup>13</sup>

Unemployment rates in Eastern Europe and Central Asia have steadily decreased since the late 1990s for both women and men<sup>14</sup>, though women are still more likely to be engaged in low paid work in the agricultural and service sectors where social and legal protections are limited. This situation, however, has varied by country. In Kyrgyzstan, for example, three quarters of women were in the labour force prior to the dissolution of the Soviet Union, but by 2002, their employment rate had almost halved<sup>15</sup>. Moreover, even when employed, women are far less likely to be in leadership and senior management positions. In Central and Eastern Europe and the Commonwealth of Independent States, one in every six male full-time workers belong to senior management, while only one in every 42 female workers are in senior management<sup>16</sup>.

**Figure 2.2: Regional female employment to population ratios, from 1991 to 2009**



Source: ILO, Trends Econometric Models, November 2009.

<sup>13</sup> ILO. 2010. "Women in Labour Markets: Measuring Progress and Identifying Challenges." ILO, Geneva.

<sup>14</sup> ILO. 2009. Global Employment Trends for Women. ILO, Geneva.

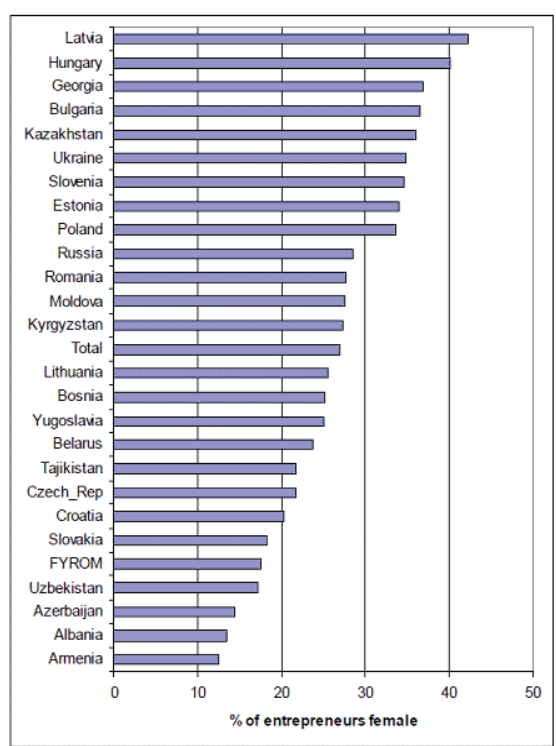
<sup>15</sup> Asian Development Bank. 2005. "Country Gender Assessment – the Kyrgyz Republic." ADB, Philippines.

<sup>16</sup> UNIFEM. 2008. Who Answers to Women? Gender and Accountability. UNIFEM, New York.

## Women entrepreneurs are a growing force and substantial contributors to the economy

As formal employment became precarious in many transition economies in the last two decades, entrepreneurship emerged as an increasingly attractive form of income generation for both men and women, and small enterprises became a source of employment creation and growth. In Central Asian countries the micro, small and medium enterprise (MSME) share of total employment today ranges from 25% in Tajikistan to 60% in Turkmenistan. In Uzbekistan, the MSME share of GDP is about one third, and it is more than 40% for Kazakhstan, Turkmenistan, and Kyrgyzstan<sup>17</sup>.

**Figure 2.3: Share of female entrepreneurs by country; Eastern Europe and Central Asia**



Source: Sabarwal, Shwetlana and Katherine Terrell. 2008. "Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia." Policy Research Working Paper Nr 4705. World Bank, Washington, DC.

17 Pasadilla, Gioria. 2010. "Financial Crisis, Trade Finance and SMEs: Case of Central Asia." ADBI Working Paper Series. Working Paper 187. Asian Development Bank Institute, Tokyo.

Today, women entrepreneurs in the OSCE participating States are a diverse group, and there is wide variation in their strength across countries. They make up to 40% of all privately held firms in the United States and 34% of all businesses in Austria<sup>18</sup>. In Eastern Europe and Central Asia, women comprise 27% of all businesses, a number that is slightly lower than global averages (figure 2.4)<sup>19</sup>. The share of women entrepreneurs constitutes 40% of the total in Latvia but less than 15% in Armenia and just 11% in Turkey. As the graph below illustrates, among the Central Asia and South Caucasus states, several have higher than regional average entrepreneurship activity among women. These include Georgia, Kazakhstan and Kyrgyzstan. All the other countries in that region have lower than average entrepreneurship rates among women.

**Figure 2.4: Regional comparison on women's participation in firm ownership, in management, and as workers**

Region	% firms with female participation in ownership	% full-time female workers	% firms with female top manager
All countries	33.1	28.9	17.2
East Asia & Pacific	52.4	38.7	22.5
Eastern Europe & Central Asia	36.2	38.1	18.7
Latin America & Caribbean	38.9	31.3	..
Middle East & North Africa	20.2	17.7	..
OECD	31.7	..	..
South Asia	15.6	16.1	7.1
Sub-Saharan Africa	29.1	22.9	15

Source: World Bank Enterprise Surveys. <http://www.enterprisesurveys.org/>

18 Quantum Leaps. Women's Entrepreneurship Globally. Available online: <http://www.quantumleapsinc.org/about.html>

19 Sabarwal, Shwetlana and Katherine Terrell. 2008. "Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia." Policy Research Working Paper Nr 4705. World Bank, Washington, DC.

In addition, data from the World Bank Enterprise Surveys reveal that a fairly high 36.2% of firms in Eastern Europe and Central Asia have some female participation in ownership (this figure is not the same as the total female entrepreneurship rate; figure 2.5). This figure is lower than in regions such as East Asia and Pacific but higher than the global average of 33.1%. Interestingly, according to the World Bank Enterprise Survey data, the Eastern Europe and Central Asia regions are also more likely to have female top managers than the global average (18.7% versus 17.2%).

## The potential of women's enterprises remains underutilized

In Eastern Europe and Central Asia, women turn to entrepreneurship at lower rates than men. In some countries of this region males are twice as likely to start a business as females<sup>20</sup>. Women's businesses across the OSCE region tend to be smaller and are less likely to grow than their male counterparts. World Bank analysis using firm-level data from 26 countries in Eastern Europe and Central Asia found that women's firms have significantly smaller scale of operations, as measured by sales revenue, and are less efficient in terms of total factor productivity<sup>21</sup>.

On average, sales revenue in a female-owned firm in a given industry and country in Eastern Europe and Central Asia is less than two-thirds that of a male-owned firm in that industry. In the same region, about 57% of female enterprises employ less than 10 staff, compared to 41% of male enterprises (figure 2.6). This gap emerges partly because of the sectors women choose to work in (services, retail, textiles). But other factors, further discussed in the next chapter, also contribute to their under-performance.

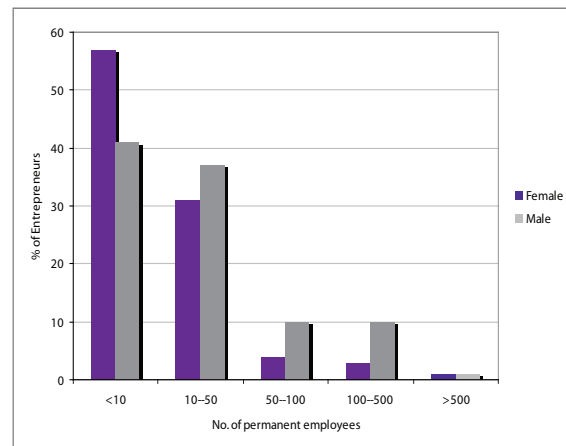
Women are also more likely to work part-time. The case of Bosnia and Herzegovina illustrates this situation. In Bosnia and Herzegovina, a female business owner spends, on average, only 29.2 hours per week working, compared to 46.9 hours that a male business owner spends on his enterprise<sup>22</sup>.

20 UNECE. 2003. "Bridging the Gender Gap in Entrepreneurship in Eastern Europe and CIS." Press Release. June 13. UNECE, Geneva.

21 Sabarwal, Shwetlana and Katherine Terrell. 2008. "Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia." Policy Research Working Paper Nr 4705. World Bank, Washington, DC.

22 Cutura, Jozefina. 2008. "Voices of Women Entrepreneurs in Bosnia-Herzegovina." IFC, Washington, DC.

**Figure 2.5: Share of female v. male entrepreneurs by size of firm (no. of employees) in Eastern Europe and Central Asia**



Source: Sabarwal, Shwetlana and Katherine Terrell. 2008. "Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia." Policy Research Working Paper Nr 4705. World Bank, Washington, DC.

This data may partly explain why women's businesses are smaller as women may invest less-time into them. It also indicates that many women may be choosing self-employment partly because it allows more flexibility in accommodating their household and family burdens. The unavailability and high cost of childcare services that became more acute in the post-Soviet years in many countries and the general belief that a woman should be home with her children may also contribute to this time allocation<sup>23</sup>.

## The untapped potential of female entrepreneurs has economic and security consequences

This under-performance of women's businesses should be of concern, as it indicates an underutilization of women's economic potential. While women's enterprises are often smaller than men's, they are nonetheless important for income and job generation. Moreover, their income produces a multiplier effect on society, given the evidence that income in the hands of women is more likely to be invested in their families and communities<sup>24</sup>. World Bank research on Eastern Europe and Central Asia

23 Cutura, Jozefina. 2008. "Voices of Women Entrepreneurs in Bosnia-Herzegovina." IFC, Washington, DC.

24 Buvinic, Mayra and King. 2007. "Smart Economics." Finance and Development, 44:2, June. IMF, Washington, DC.



has found that women's returns to scale are significantly higher than those of male-owned businesses, indicating that women would gain more from increasing their scale of operations<sup>25</sup>.

Indeed, increased gender equality has been associated with higher GDP growth. A 2000 study by Forsythe et al. found a positive correlation between gender equality and GDP levels. The authors noted that progress has been greater in rich countries than in poor ones, and women have improved their status mostly in countries with high-levels of economic growth<sup>26</sup>. World Bank simulations using household survey data for the Middle East and North Africa region have shown that if rates of female participation in the labour force increased from their actual-levels to predicted-levels, average household earnings would increase by as much as 25%. This lost potential is significant when compared with an average per capita income growth of 1.9% for the decade<sup>27</sup>. Recent research from the EU also found that there are major benefits to be gained from enhancing gender equality. This research concluded that there is potential for increased GDP of between 15% and 45% in EU member states<sup>28</sup>. Even if these figures are contested, their magnitude indicates the considerable potential for economic growth through leveling the playing field for women.

The under-performance of women's businesses and their underutilized economic potential should also be of concern because high-levels of poverty, a poor economic and social environment and inequality, are associated with a higher risk of instability and conflict- in such situations people have less to lose in waging war<sup>29</sup>. As a cursory review of States' performance on leading gender indices has shown more stable and economically well-off countries also have more equitable societies in terms of women's access to resources and

their legal rights and guarantees. Supporting women's livelihoods is therefore not only a key catalyst for development but also for overall stability.

While UN Security Council Resolutions 1325 and 1820 stress the essential role of women in conflict resolution and peace building and acknowledge sexual violence as a security issue, less attention has been paid at either the policy or project level to the link between women's economic empowerment and stability (see box below for select international commitments on gender). For example, the UN Women War Peace portal, which aims to be a central place to access information on women, peace and security issues, has a wealth of resources on issues such as violence against women, justice or peace negotiations, but very few tools and resources on the relation between security and women's economic empowerment. Moreover, analysis of emergency and post-conflict spending patterns done by UNIFEM, indicates that just 2% of post-conflict budgets target women's empowerment or gender equality<sup>30</sup>.

### Select international commitments and declarations on gender and security

- UN Security Council Resolution 1325 on women, peace and security.
- UN Security Council Resolution 1820 on sexual violence in armed conflict.
- 1985 Third UN International Women's Conference – Nairobi.
- 1995 Fourth UN International Women's Conference - Beijing.
- OSCE: 1) MC.DEC/14/05 on Women In Conflict Prevention, Crisis Management and Post-Conflict Rehabilitation 2) MC.DEC/14/04 2004 OSCE Action Plan for the Promotion of Gender Equality.
- OSCE Helsinki Final Act referring to equal treatment and non-discrimination.
- Council of Europe Resolution 1385 (2004): Conflict Prevention and Resolution – The Role of Women.

*A more comprehensive list is available at [www.isis-europe.org](http://www.isis-europe.org)*

25 Sabarwal, Shwetlana and Katherine Terrell. 2008. "Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia." Policy Research Working Paper Nr 4705. World Bank, Washington, DC.

26 Forsythe, N, R Korzeniewicz, V. Durrant, G. Weathers and N Majid. 2003. Gender Inequality, Economic Growth and Economic Reforms. A Preliminary Longitudinal Evaluation. ILO, Employment Sector.

27 World Bank. 2004. "Gender and Development in the Middle East and North Africa: Women in the Public Sphere." MENA Development Report. World Bank, Washington, DC.

28 Lofstrom, Asa. 2009. "Gender Equality, Economic Growth, and Employment." Stockholm, Swedish Ministry of Integration and Gender Equality.

29 Stewart, Frances, Graham Brown and Arnim Langer. 2008. "Major Findings and Conclusions on the Relationship Between Horizontal Inequalities and Conflict." In Stewart, F. (ed.), Horizontal Inequalities and Conflict: Understanding Group Violence in Multiethnic Societies, Palgrave Macmillan, Basingstoke.

30 Sandler, Joanne. 2009. "The Changing Nature of Conflict: Women's Bodies and Rights as New Battlegrounds." Speech, May : Women's Foreign Policy Group, 2009 Annual UN Briefings. UNIFEM.



## Why women's entrepreneurship matters for fostering security and stable societies

### Conflict prevention

Given the link between women's economic empowerment, reduced poverty levels and more inclusive, democratic societies, supporting women's economic potential is a key tool for preventing conflict.

### Post-conflict reconstruction

Women are often left behind to support their families after men go to war. Their ability to provide that support is crucial for the survival of entire communities. Women are typically among the most trusted members of society following conflict, given their role as bystander or victim rather than perpetrator. As new economic leaders they can foster reconciliation. Countries struggling to alleviate post-conflict poverty need to harness all their human capital, making women entrepreneurs a key resource in the process.

### Long-term sustainable development

There is substantial evidence that gender equality is essential for poverty reduction and long-term sustainable development. Investing in women has a multiplier effect on productivity, efficiency and sustained economic growth and is central to achieving the Millennium Development Goals. Given the inter-dependence of peace and development, the benefits of investing in women as a strategy for long-term peace and sustainable development are clear.

Source: Nadgrodkiewicz, Anna. 2010. "Women Entrepreneurs Help Rebuild Post-Conflict Economies." CIPE Development Blog, March 11; OECD, 2008. "Gender and Sustainable Development." -OECD

With growing awareness that stability requires a strong and equitable socio-economic foundation, the importance of women's entrepreneurship should be a primary focus. Giving women a stake in the national stabilization processes by investing in their economic participation, including through entrepreneurship, has been found to be crucial for effective and sustainable development of the fragile economies of conflict-affected societies (see box above)<sup>31</sup>.

There are various good practice examples of such initiatives, but a relatively small share of them is to be found in OSCE participating States, indicating the need for additional

support in this area. The boxes below provide several examples of projects that support women's business potential in conflict-affected countries. Lessons from such projects and the link between social, economic and political stability and women's economic empowerment are worth emphasizing in OSCE projects.

## Women promoting peace and security

### Promoting peace and security through women's entrepreneurship

The Business Council for Peace (Bpeace) started out under the premise that more jobs lead to less violence. Since idleness may lead to increased violence, small and mid-sized businesses are stabilizing factors in post-conflict recovery through their job creation potential. Guided by this belief, Bpeace established a non-profit volunteer network of business professionals who help women entrepreneurs expand their businesses, create employment, and help establish peaceful communities. The programme works in Afghanistan and Rwanda. Since starting out in Afghanistan in 2004, the women entrepreneurs of Bpeace have created employment for over 1,400 Afghans who support more than 12,000 family members. The initiative does not operate in the OSCE region, but its success may be worth replicating in OSCE participating States affected by instability.

### Promoting peace and security through women's advocacy and networks

In 1998, within the framework of International Alert's Eurasia programme confidence-building project a meeting for women on building trust took place. Two years later, as part of the Women Building Peace campaign, a conference on the topic of South Caucasus women was organized. Women from across the region participated and spoke about the necessity of participating in the process of democratization and peace-building and the need to unite efforts to create a Caucasus women's organization. At the next meeting they formed the League of Women of the Caucasus – a women's peace-making network. The Caucasus Women's League is composed of 70 organizations whose members work across divides to promote regional stability and dialogue.

Source: <http://www.bpeace.com/>; El-Bushra, Judy. 2003. Women Building Peace: Sharing Know-How." International Alert

<sup>31</sup> IFC SmartLessons. 2008. "Creating Opportunities for Women in Conflict Affected Societies." IFC, Washington, DC.

## Women for Women International – A comprehensive approach to helping women in post-conflict societies

Women for Women International illustrates how non-governmental organizations can work to provide women survivors of wars and conflict with a comprehensive set of tools and resources to become self-sufficient and thereby contribute to more stable and viable societies. The Organization believes when women have income, feel secure, and have the ability to make important decisions, they are in a much stronger position to advocate for their rights. Women for Women International was launched with a sponsorship programme, through which women were given direct financial aid from a sponsor to deal with the immediate effects of war and conflict. They exchange letters with sponsors, providing a human connection across continents. In addition, women participate in the “Renewing Women’s Life Skills Program” that provides them with rights awareness, leadership education and vocational and technical skills training. Within the OSCE region, the Organization has worked in Bosnia and Herzegovina and Kosovo.

### **Results in Bosnia and Herzegovina**

- Provided leadership and human rights training and enabled women’s economic independence through microloans.
- Microloans have been provided to over 48,000 women, helping them start businesses by loaning over US\$57 million.

### **Results in Kosovo**

- Since 1999, 20,000 women in 33 communities have participated in the year-long programme.
- Opened the third coop store managed and operated by women.
- Peacefully reintegrated refugees into a heavily damaged village – with nearly 100 women participating.

Source: Women for Women International Website: <http://www.womenforwomen.org/>

## Prosperity Candle: empowering women in places of conflict and distress

This project provides women entrepreneurs with kits and training in candle-making for domestic and export markets, guided by the belief that women business leaders can help create a foundation for peace. Started in Iraq, the group has been looking to expand to other countries such as Afghanistan, Haiti and Rwanda. Their aim is to have worked with over 1,000 women by 2014.

Source: Prosperity Candle website: <http://prosperitycandle.com/>

## 03 | BARRIERS HINDERING WOMEN'S ENTREPRENEURSHIP & GOOD PRACTICE SOLUTIONS

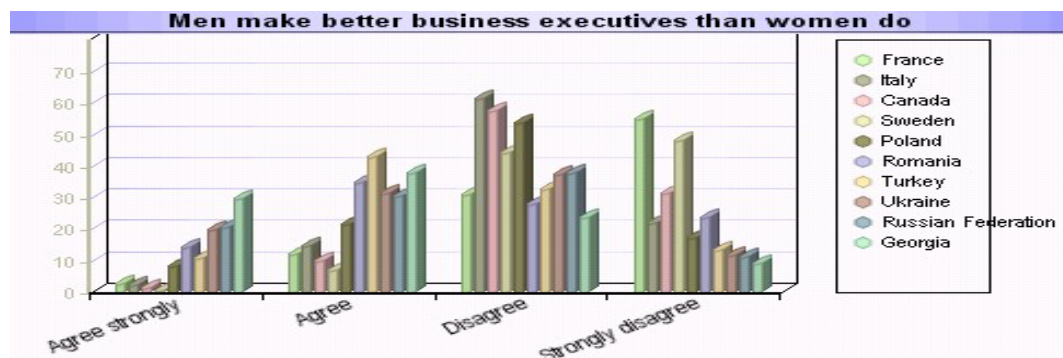
*Women entrepreneurs make vital contributions to economic development and security, but their economic potential remains underutilized across OSCE participating States. This chapter explores some of the reasons for this under-performance and provides good practice solutions and recommendations. Implementing these recommendations will help facilitate the success of women-run businesses and promote overall economic development.*

### 1. Social norms and traditional values still hold women back

#### Issue

While the persistence of traditional patriarchal norms and attitudes varies across OSCE participating States, they do, unfortunately, exist in all countries, creating a continued barrier to women's full participation in the economy.

**Figure 3.1: Responses to the assertion "Men make better business executives than women do" in select OSCE participating States**



Source: World Values Data. Available online: <http://www.worldvaluessurvey.org>

In former Soviet Union states, the socialist agenda promoted gender equality, even though continued traditional gender stereotypes and patriarchal attitudes often kept women economically subordinate<sup>32</sup>. In Eastern Europe and Central Asia entrepreneurship is still not well regarded as a viable career option for women. It often happens that women chose entrepreneurship less as choice and more due to a lack of other job opportunities<sup>33</sup>. Developed economies are not immune to the persistence of traditional norms either. In Germany, 66 % of women work, but, partly due to traditional notions of women's role as primary caregiver, only 14 % of women with one child resume full-time work after giving birth, and only 6 % of those with two children do so<sup>34</sup>.

Attitudes towards women's work often undervalue women's abilities and potential, especially in Eastern Europe and Central Asia (Figure 3.1). The figure shows that countries in the former Soviet bloc are far more likely to 'strongly agree' that men make better business executives than women.

These attitudes are especially exacerbated in countries affected by conflict, as conflict situations have been found to often coincide with a resurgence of traditional patriarchal norms.

<sup>32</sup> Oxford Analytica. 2010. "Eastern Europe: Post-Soviet Societies Still Fail Women." Oxford Analytica. March 29.

<sup>33</sup> Ruminski-Zimny, Ewa. 2003. Women's Entrepreneurship in Transition Countries. UNECE, Geneva.

<sup>34</sup> Bennhold, Katrin. 2010. "The Female Factor: In Germany, a Tradition Falls, and Women Rise." January 17, New York Times.

At the same time, the flux of change in post-conflict situations may also offer the perfect opportunities to help societies revisit traditional norms and ideas of gender roles and to help women realize their entrepreneurial potential<sup>35</sup>. Moreover, women themselves seem more hesitant to engage in entrepreneurship for various reasons, either because they face obstacles or because they have been taught that business is not a suitable place for women.

In the European Union, women are more reluctant than men to start businesses: 50.2% of European men prefer self-employment, while only 39.4% of women do so<sup>36</sup>.

Research from Tajikistan has found that women entrepreneurs did not view their occupation as suitable for their children, especially their daughters<sup>37</sup>. In Azerbaijan business is still considered a man's domain where women are less readily accepted<sup>38</sup>.

### *Potential Solutions*

There are innovative ways to fight these norms and promote positive female role models and women's economic potential. The box below highlights a few of them. Since few of these good practice initiatives have had a strong focus on Central Asia and South Caucasus States, encouraging their replication or expansion to that region is highly encouraged.

## Promoting positive female role models

### **UNDP in Kazakhstan**

In Kazakhstan, UNDP has worked with the government to include gender issues in curricula. In addition, work has been done to produce programming to change sexist stereotypes.

35 Nadgrodkiewicz, Anna. 2010. "Women Entrepreneurs Help Rebuild Post-Conflict Economies." CIPE Development Blog, March 11.

36 European Microfinance Network, Evers & Young. 2010.

"Meeting the Entrepreneurship & Microfinance Challenge: European Report." European Microfinance Network.

37 Nisolle, Joelle. 2006. "Developing Women's Entrepreneurship in Tajikistan." West Texas A&M University.

38 Asian Development Bank. 2005. "Country Gender Assessment – Azerbaijan." ADB, Philippines.

### **The Nike Foundation**

At the global level, the Nike Foundation has dedicated significant resources to promoting the idea of the Girl Effect – the belief in the powerful social change that is possible when girls have the opportunity to participate. These efforts have included promotional materials such as videos and publications to highlight the importance of the subject, as well as funding specific initiatives. They are, for example, currently co-sponsoring a flagship programme for adolescent girls in Liberia in partnership with several corporations, NGOs, the Liberian government, and the World Bank. The initiative is also operational in Afghanistan, Jordan, Nepal, Liberia, South Sudan, and Lao PDR. While none of these are OSCE participating States, given the success of the initiative, replication in OSCE participating States is encouraged.

### **International Finance Corporation (IFC) and the World Bank**

The IFC and the World Bank have collected in-depth, reader-friendly case studies of successful women's businesses to highlight their potential for positive economic contributions. This has been done in countries across the Middle East, East Asia and the Pacific, and Africa. Upon publication, the case studies have been widely disseminated and events were organized in various countries to publicize the issues facing women in business and to celebrate their successes.

*Source: Author*

## 2. Women are less likely to establish businesses in sectors where larger, more profitable ventures predominate

### *Issue*

The fact that women's businesses tend to focus on traditional, lower revenue industries also contributes to their lack of success in terms of business profits and size. In addition, female entrepreneurs are often concentrated in industries that use less capital, only serve the local market, are more competitive, and where the average firm's sales are smaller. About 22% of female entrepreneurs are in retail and wholesale trade and 14% in textiles and apparel. Only 6% are in construction and less than 1% work in the area of extraction activities<sup>39</sup>.

39 Sabarwal, Shwetlana and Katherine Terrell. 2008. "Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia." Policy Research Working Paper Nr 4705. World Bank, Washington, DC.

Research has found that when women are in male-dominated industries, they do just as well indicating the need to promote their involvement in sectors they may not traditionally consider.

### *Potential Solutions*

One way to address this disparity is to promote and encourage non-traditional business paths for women entrepreneurs. Promoting non-traditional options for women in business is not a widespread practice in Central Asia and the South Caucasus. But, as the box below shows, there are examples of high profile female business leaders whose success should be celebrated in order to raise awareness of women's potential in non-traditional sectors and industries. Learning about the successes of these women in non-traditional business paths may provide encouragement to other young women to pursue these less common avenues.

### Profiles of successful women in non-traditional Fields

#### **Guler Sabanci, Chairman and Managing Director, Sabanci Holding, Turkey**

Sabanci, whose family founded the company in 1967, is one of Turkey's leading business-women and one of the top 50 female global business leaders by Fortune magazine. Sabanci Holding, which she chairs, is a leading industrial and financial conglomerate with business units in automotive, tire, and cement industries, among others. Guler is the first female board member of the Turkish Industrialists' and Business-men Association and the first woman to be a member of the European Round Table of Industrialists. She also lectures at MIT Sloan.

#### **Annika Falkengren, President and CEO, SEB, Sweden**

Another high-profile figure on the Fortune Most Powerful Women list, Annika Falkengren is the first female president and CEO of this Swedish bank. Under her leadership, the bank has been weathering the recession and consolidating its Baltic operations. Annika has been named as the most powerful Swedish woman in business, and Financial News Online has ranked her among the 100 most influential people in European capital markets.

Source: Fortune Most Powerful Women Rankings: <http://money.cnn.com/magazines/fortune/mostpowerfulwomen/2009/global/index.html>

Mentoring between recognized women leaders and promising young women is another way to encourage women's involvement in non-traditional paths and help transfer the knowledge and networks to the younger generations (see box below).

### Mentoring promising young women leaders to encourage professional success in non-traditional fields

Since 2006, Fortune magazine and the U.S. State Department have coordinated a global mentoring programme for young women leaders. The FORTUNE/US State Department's Global Women's Mentoring Partnership is coordinated by the Vital Voices NGO to bring international emerging business-women to the U.S. to be mentored by Fortune's Most Powerful Women. One-hundred nineteen women from 39 developing countries have benefited from the programme to date. One promising young woman leader in the 2010 programme is Jamilya Imankulova from Kyrgyzstan.

She is the founder and CEO of EI Group Consulting where she is responsible for short and long-term development strategies, corporate affairs and marketing. Jamilya has also worked with leading Kyrgyz companies and international organizations in manufacturing, service and non-profit sectors. Jamilya is a member of the Association of Gestalt Therapists in Kyrgyzstan and of the Association of Consulting Companies, and is a volunteer mentor to vulnerable young women taking part in assertiveness training at a gender research center. Her official mentor is Marisa Mayer of internet giant Google, a highly visible female role model in the tech industry. The intense four-week mentorship provided Jamilya with a unique chance to learn from a powerful female leader in an industry where women remain under-represented in leadership roles.

Source: Internal mentoring programme documentation

Finally, organizations of like-minded women can provide much needed support and networking opportunities. There are various organizations targeting women in non-traditional paths. The box below provides two examples.



## Networks can support women pursuing non-traditional paths

**Women Innovators for Europe (WENETT)** offers women innovators the chance to learn from each other in order to support services to start businesses internationally. The Organization believes that business-women and women scientists have a key role to play in the future of regional economies, but they need better access to international networks and other like-minded people in Europe.

**FemStart** has fostered public debate on university support for female scientists to start their own business. The Organization has looked at specific opportunities to encourage women in science to choose entrepreneurship as a career path. FemStart has discussed how entrepreneurship support structures in universities might be optimized to reach their full potential. They have organized events in a number of countries, with 522 participants discussing these important issues and coming up with potential solutions.

Sources: <http://www.wenett.eu/> and <http://www.femstart.eu/>

### Recommendations

- Help support mentoring exchanges and learning study tours between women entrepreneurs in the region.
- Support programmes that encourage mentoring among women such as the FORTUNE/U.S. State Department global Women's Mentoring Partnership which may be worthwhile replicating at the regional level.
- Publicize positive female role models through promotion of their success stories in advocacy campaigns in print and media. In particular, continue to collect case studies and best practices on the projects that economically empower women and in the process contribute to regional stability.

### 3. Inadequate access to credit is a major stumbling block for women

#### Issue

Worldwide, access to and the cost of credit is a major barrier that hinders the growth of women's entrepreneurship. While finance tends to be an obstacle for all businesses, there is substantial evidence that women suffer disproportionately. Inadequate access to finance not only hinders women's business growth, but also affects overall economic

development and job creation as it does not allow women to realize their full business potential. Financial institutions also stand to benefit significantly from focusing on female consumers. As research from organizations such as the Global Banking Alliance has shown, women are loyal bank customers and often have better payback rates in both microfinance and commercial banking. Focusing on women is therefore a sound business strategy for banks, too<sup>40</sup>.

Despite this evidence, there is a major gender disparity in financial access across OSCE participating States. In a study using data from Business Environment and Enterprise Performance Survey (BEEPS) for Europe, Muravyev et al. found that female managed firms have a 5.4% lower probability of securing a bank loan than male managed firms. Looking at interest rates, the authors found that female managed firms on average pay 0.6% higher interest rates than their male counterparts<sup>41</sup>.

Bank borrowing is the second largest source of financing for both genders, but it accounts for a higher share of financing for men (12.6% of working capital and 17.1% of investment capital) than for women (8.9% and 12.7% respectively<sup>42</sup>). In survey data from Ukraine, women were more likely than men to cite financial constraints as an important obstacle to running their business, including greater under-capitalization at start up and barriers to raising external funds<sup>43</sup>. In Tajikistan, an IFC SME survey found that women apply for and obtain credit more than men. However, female *dehkan*<sup>44</sup> farmers report less access to banking services than male farmers. This is due, most likely to collateral issues as most certificates of title are issued in a man's name.

40 Global Banking Alliance for Women website: <http://gbaforwomen.org/default.asp?id=128>

41 Muravyev, A., D. Schafer and O. Talavera. 2007. "Entrepreneurs' Gender and Financial Constraints: Evidence from International Data." Discussion Paper, DIW Berlin, German Institute of Economic Research.

42 Sabarwal, Shwetlana and Katherine Terrell. 2008. "Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia." Policy Research Working Paper Nr 4705. World Bank, Washington, DC.

43 Sabarwal, Shwetlana and Katherine Terrell. 2008. "Does Gender Matter for Firm Performance? Evidence from Eastern Europe and Central Asia." Policy Research Working Paper Nr 4705. World Bank, Washington, DC.

44 The term *dehkan* refers to plots that are legally and physically distinct from household plots.

### Potential Solutions

The substantial evidence on gender disparities in accessing credit indicates that more attention must be given to this issue. Fortunately, there are many solutions to help increase women's access to capital. They include micro-credit provision, which in post-conflict countries such as Kyrgyzstan has worked well, enabling poor women in areas with high unemployment levels to carve out their own income generating opportunities. Kyrgyzstan's success in microfinance has established it as a regional leader in this arena in Central Asia<sup>45</sup> (see box below).

#### Microcredit as a tool to empower women

##### Mul Bulak, Kyrgyzstan

Started in 2005, Mul Bulak expanded to 14,000 clients by 2009, 90% of whom are women. Relying on a simple approval process, Mul Bulak offers both individual and group loans mainly to women in rural areas. Its simple approval process and customer-friendly approach – the branches are open 365 days a year – have enabled this significant growth and allowed the organization to service women without collateral with much needed unsecured loans for expanding their small business ventures.

##### MI-BOSPO, Bosnia and Herzegovina

Started in post-war Bosnia and Herzegovina mainly as a trauma rehabilitation center for women, MI-BOSPO quickly realized that what women really needed was financing for their small, often informal businesses. Since the late 1990s, the Organization has grown into a leading regional provider of both individual and group loans for women. MI-BOSPO did not stop at loans, however. Recognizing the need for positive role models, it partnered with the IFC in 2008 to produce an advocacy report featuring successful women entrepreneurs, and it actively promotes women's entrepreneurship as a way out of economic insecurity.

Sources: Eurasianet - <http://www.eurasianet.org/departments/insight/articles/eav070808.shtml>

Mul Bulak website - <http://molbulakfinance.kg/en/about>  
Cutura, Jozefina. 2008. *Voices of Women Entrepreneurs in Bosnia and Herzegovina*. IFC, Washington, DC.

For women with larger businesses who require bigger loans, commercial bank programme geared to women may be appropriate. At the country level, detailed data on women's access to commercial bank loans is often difficult to come by, given banks reluctance to share data on the gender of its borrowers. Yet generally, as noted above, women's access to bank loans tends to be less than that of male borrowers.

#### Global Banking Alliance (GBA) for women – promoting women's access to finance globally

Founded in 2000, the GBA is a leading network of financial institutions whose members build and maintain innovative programmes providing women with access to capital, markets, training and education. Member Institutions collaborate to share good practices and lessons on delivering financial services to women. The Organization includes institutions from most continents. The GBA is currently looking to expand its membership, especially in under-represented regions such as Eastern Europe and Central Asia.

Source: Global Banking Alliance for Women website: [www.gbaforwomen.org](http://www.gbaforwomen.org); Conversations with Executive Director, Teri Cavanaugh

In other parts of Eastern Europe and Central Asia such banking initiatives do not appear to be widespread. Promoting women's banking among commercial banks and encouraging them to join organizations such as the Global Banking Alliance for Women, a global network of financial institutions with initiatives geared towards women (see box above), would encourage such efforts to take root.

#### International finance providers - encouraging banks to lend to women

A €50-million loan to Garanti Bank aimed at supporting micro, small and medium-sized enterprises, illustrates the potential for supporting women's access to finance through commercial banks. The EBRD, the Netherlands Development Finance Company, the International Co-operation and Development Fund and five commercial banks recently teamed up to lend €50 million to Garanti Bank for investments in small companies operating outside the three main Turkish cities of Ankara, Istanbul and Izmir.

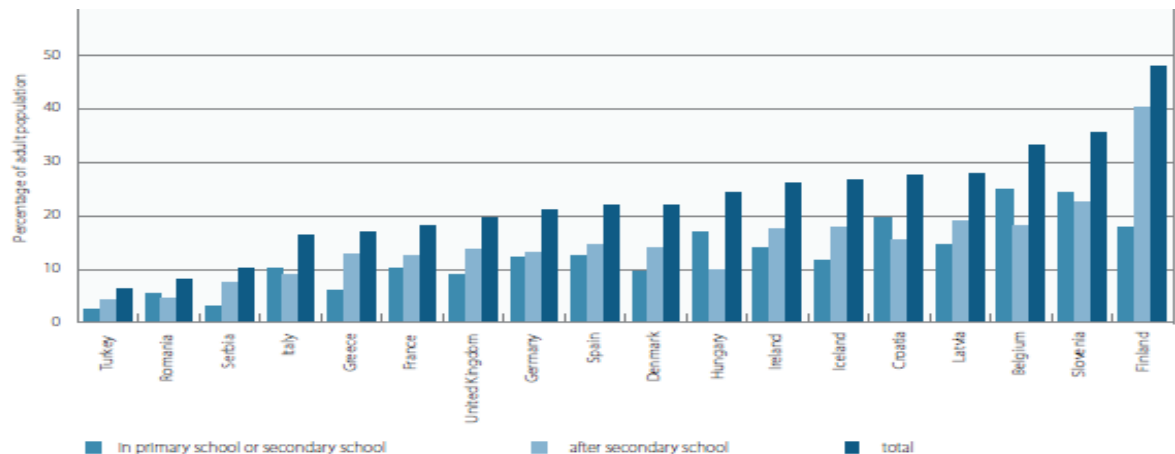
45 Syminvest. 2008. "Kyrgyzstan: Microcredit Encounters Success in Central Asia." July 8.

The loan promotes lending to women entrepreneurs through the Woman Entrepreneurs Support Package, the first of its kind designed by a private bank in Turkey. About 7,400 female entrepreneurs have benefited so far from a package which includes consumer loans with special rates, letters of credit, long-term loans for small businesses and pension programme. Business- women can participate in specialized meetings and training sessions or enter Garanti Bank's competition to find Turkey's Woman Entrepreneur.

Source: EBRD website – <http://www.ebrd.com/new/stories/2010/100208a.htm>

In addition to banking products geared towards women, several funds have been specifically set up to finance women's businesses. Stargate Capital (formerly Trapezia) is one such example of a UK venture capital fund dedicated to women's enterprise. Another interesting Organization that has promoted women's access to venture capital is Springboard in the United States (see box below). In France, the French Network "Femmes Business Angels" was established in 2003 to train and promote women investors. These funds are important for funding women's start-ups, as experience has shown that women have a harder-time securing such financing. In the United States, according to the non-profit group Astia, women account for just 8% of venture backed start-up companies and 14% of venture capitalists<sup>46</sup>. Funds specifically focused on women's businesses therefore can help provide much needed financing for them.

**Figure 3.2: Percentage of individuals with education related to business start-ups, by country, select countries**



Source: GEM 2008 master data.

46 Astia website: <http://www.astia.org/>

## Springboard Enterprises – supporting women-led growth ventures

This Organization sources, qualifies, and showcases high growth potential women-led companies seeking equity capital for product development and expansion. Their aims are:

- Accelerating women entrepreneurs' participation in the private equity capital markets.
- Educating women entrepreneurs on the sources and uses of capital available for growing companies.
- Promoting the success of Springboard participants.
- Increasing equity investments in women-led ventures.

The Organization has:

- Showcased 407 women-led businesses at 19 venture forums.
- Their companies have raised over US\$5 billion in equity capital, grants & strategic investments.
- Seven of their companies are listed on the NASDAQ and 25% merged, acquired or were acquired.

Source: Springboard website: <http://www.springboardenterprises.org/about>



### Recommendations

- Continue partnering and establishing referrals to microcredit providers in regions to promote women's entrepreneurship development.
- In partnership with women's business associations, promote the potential of banks reaching out to female customers and creating specific products for them such as leasing and factoring.
- Promote financial institutions in OSCE participating States joining within the Global Banking Alliance for Women to enable sharing of good practices and programmes on women's banking.
- Highlight the continued disparities in women's access to finance and promote legal and regulatory solutions, such as the expansion of credit registries at the country level to take into account women's repayment records in microfinance or facilitate the use of moveable assets, such as equipment or accounts receivable as security for loans.

## 4. Inadequate business skills, education and access to markets also hinder women's business growth

### Issue

Education increases women's earning potential and productivity and has been associated with improved welfare at the individual, family and societal levels. Higher education may also improve the odds of a woman entrepreneur's business making the transition from a start-up to an established business. However, across OSCE participating States, women are less likely to have business-related education than men (see figure below), and they have fewer skills needed to succeed as entrepreneurs.

In former Soviet states business related education was not common. Today, levels of business education vary significantly by country, from 6.3% in Turkey to 47.9% of population in Finland receiving some sort of business training (see figure 3.2<sup>47</sup>). As a result, poor business skills are a key impediment for women entrepreneurs.

### Potential Solutions

Various programmes can be undertaken to support women's skill building. The EBRD has funded a range of projects pursuant to this objective. Their Turn Around Management (TAM) and Business Advisory Services (BAS) programme help private enterprises to adapt to the demands of a market economy. The programme works with individual enterprises, providing industry-specific advice. TAM focuses

on substantial managerial and structural changes within companies, providing the advisory services of experienced senior executives from developed countries. BAS supports short-term projects and assist in the development of a sustainable infrastructure for business advisory services.

Encouraging female participation is a priority for these programmes. Through workshops and consultancy projects, assistance for women has focused on business planning and marketing, obtaining financing and improving financial and cost controls. TAM and BAS work closely with EBRD's banking teams to improve access of female entrepreneurs to micro-lending institutions.

Within a year of starting their Women in Business initiative in the South Caucasus in 2005, BAS offices established 15 focus groups and workshops for women in business and undertook 30 BAS projects with women in micro, small and medium-sized enterprises. This initiative also contributes to the creation of more formal "Women's Networks" in regions where women are engaged in commercial activities such as tourism or food processing.

### EBRD: Building women's business skills in Georgia and Azerbaijan

#### A regional workshop for female entrepreneurs

With EBRD sponsorship under their BAS programme, the "Start Your Business" training was established in Batumi, Georgia, to help female entrepreneurs learn how to start a new business. The training included lessons on how to complete a feasibility study for obtaining credit from financial institutions. BAS designed the training course, during which participants discussed their business ideas and anticipated future obstacles. After completing the training, participants were given four to six weeks to collect all the relevant information needed to start their own business and to prepare their business plans. The next step was to present the business plans to financial institutions in order to obtain financing. The training course enabled the entrepreneurs to transform their ideas into business plans, and to assess whether a new business could be started or if further planning was needed.

47 Rastrigina, Olga. 2008. "Global Entrepreneurship Monitor 2008 Latvia Report." Global Entrepreneurship Monitor.

### A center for women in Azerbaijan

Residents of Gala village, which had been granted heritage status by the government, were looking to start a traditional craft center. EBRD's BAS used craftsmen from Kazakhstan and Uzbekistan to instruct girls and women from the village in ceramics and felt production, using ancient local designs based on ceramic samples excavated at the site. In the end, local residents developed new products, purchased a felt production machine and held a sales exhibition in Baku. This has created new employment opportunities for women in the region and has given them the chance to learn new skills.

Source: EBRD Gender Website: <http://www.ebrd.com/apply/tambas/about/index.htm>

### Leadership & skills training for women in business

In Georgia, the Caucasus School of Business of Caucasus University and the Georgian Association of Marketing offered a Women's Leadership Training Programme between 2002 and 2005. With funding from several donors, the training helped women to gain and develop skills necessary for launching a business. The programme incorporated global management good practices with the unique challenges that women may face in Georgia. A total of 244 women were trained with 120 business plans completed.

Alumni also created the "Association of Business Women of Georgia". The top three business plan authors traveled to the United States for mentorships and internships. While these are positive results, the logistical difficulties in arranging for women from more remote provinces to travel to the city for a three week training course indicate the need for more flexibility regarding timing and arrangements in the design of similar future programmes.

Source: Caucasus School of Business. Undated. "The Businesswomen's Leadership Training Programme. Raising the Economic Status of Women in Georgia."

The private sector has also started initiatives to equip women with business training. One notable and highly visible initiative is the 10,000 Women Programme by "Goldman Sachs", which seeks to train 10,000 women around the world in business and management education. In this initiative, countries in Central Asia and the South Caucasus are unfortunately under-represented, indicating the need to explore partnerships to bring the programme to that region.

Supporting women's improved access to markets can also help them expand their businesses and customer base. Organizations such as the Aga Khan Foundation have found innovative solutions to the problem (see box below). In Poland the Trade and Investment Promotion Authority organized a Successful Women 2008 trade show in Hungary, showcasing women's businesses. More such initiatives would be welcome to facilitate women's access to markets beyond their countries and help them learn from other country experiences.

### Aga Khan Foundation in Tajikistan

The Aga Khan Foundation has worked in Tajikistan since 1993. Its Mountain Societies Development Support Programme obtained permission from local authorities in 2006 to support Afghan women entrepreneurs to enter Tajikistan at Darvaz district in order to exchange ideas and lessons with their Tajik counterparts. A cross-border market now operates weekly in three border communities along the Tajik-Afghan border every Saturday. Over 1,000 traders congregate there from both sides to buy and sell goods and services.

Source: Aga Khan Foundation website: [http://www.akdn.org/tajikistan\\_rural.asp](http://www.akdn.org/tajikistan_rural.asp)

### Recommendations

- Provide training on business skills to women's businesses, and share know-how and development methods on international trends in business. Consider replicating initiatives such as Bpeace which use all volunteer networks of women entrepreneurs to transfer knowledge (described in chapter one) between diverse OSCE participating States with varying levels of development of women's entrepreneurship.
- Explore partnerships with initiatives such as the Goldman Sachs 10,000 Women Initiative or the Nike Foundation's work on the Girl Effect, and encourage the expansion of these initiatives to Central Asia and the South Caucasus states. The potential of such public-private partnerships to benefit women is great but remains underutilized in Central Asia and Eastern Europe.

## 5. Women's networks and associations could increase their range of services and coordinate better across countries

### *Issue*

Business networking is valuable for sharing ideas, contacts and news, and for securing future business opportunities. However, women may sometimes be less comfortable engaging in networking in the often male-dominated associations and chambers of commerce. Moreover, given the various competing demands on their time, women may feel less inclined to spend time on extra activities. The result is not only a potential loss of valuable partners, mentors, and feedback, but also a lost opportunity to make women's voices heard, as many business associations engage in policy advocacy on behalf of their members.

### *Potential Solutions*

One way women can better engage with each other is through women-only networks and associations. In the United States, women's business associations are considered a good global practice. In addition to direct business support, these associations engage in advocacy, networking and lobbying on behalf of their members. Good practice examples include the American National Association of Women Business Owners (NAWBO), or the U.S. based Women's Business Centers which are an interesting model of how establishing centers across the country can help service women entrepreneurs with business advice and vital information not just in one or two regions, but countrywide. Another good practice association is UK's Prowess<sup>48</sup>.

Women's business associations have also proliferated across Central Asia, providing a variety of educational and networking services for members. The box below profiles several of such organizations. Through multi-pronged approaches, these associations are not only providing direct services to members, but are also influencing the wider debates and policy that can have significant consequences for women.

## Examples of women's business associations in the OSCE Region

### **The National Association of Business Women of Tajikistan**

Founded in 1996 as a consulting center, the National Association of Business Women of Tajikistan now has branches throughout the country and provides counseling and advice to abused women. The organization has also expanded to microcredit, and in partnership with several donors has provided loans to women. The association has gotten involved in policy, advising the government on the drafting of a new law on micro-financing.

### **The Business Women Association of Bukhara in Uzbekistan**

The Business Women Association of Bukhara in Uzbekistan is also a microcredit pioneer, becoming one of the country's leading credit unions. The Bukhara group has also worked with the government to help draft a law on credit unions, using their credit union as a model.

### **Romania's Coalition of Women Business Associations**

In Romania, nine local women's business associations joined together to form the Coalition of Women Business Associations in 2004. This group has participated in public policy and provided input into economic decision making on issues such as how taxation regulations impact women entrepreneurs.

Women's business associations have also worked to foster peace. One example of this is the Association of Business Women of Armenia. The Organization works to develop small businesses and support women through education and media campaigns. However, it has also worked to protect women's, children's and minority rights, resolve social conflicts and develop communities. Thus, the Organization is not only a support network for women in business, but a catalyst for democratization and peace building initiatives.

Women's business associations can lend powerful support and help influence policy debates on gender. Turkey-based Kagider has done an exemplary job in this arena. Founded in 2002, the association expanded its membership quickly and today offers incubation support and mentoring to business-women. Recognizing the importance of influencing wider policy debates, they recently opened an office in Brussels, and have worked to integrate gender concerns into

48 <http://www.prowess.org.uk/>

European Union initiatives.

In 2009, Kagider started working with the World Bank to replicate the World Bank gender firm certification model – first developed in Mexico and also implemented in Egypt and in Turkey. The programme uses a certification model to assess company performance on gender and awards high performing companies with a gender equity seal. As a result of this process with Kagider, the World Bank has funded the development of a firm certification toolkit, to assist other countries interested in replicating the model.

Some regional sharing of experiences among these women's associations and groups has occurred, but more is welcome. UNECE has had a network of women's business associations and in the past has held forums on this topic, bringing together associations from different countries.

Other interesting models are the "Vital Voices MENA" and "Africa Business Women's Network" or the "MENA-OECD Women's Business Network". These networks have formed hubs consisting of country level women's business associations, and they bring together country associations for regional networking and sharing of experiences. Replicating such models in OSCE participating States may facilitate better regional sharing of experiences and good practices across countries. One good starting point for building such as network is the European Commission's Women's Entrepreneurship Portal, which contains an online database of relevant women's organizations in the region, though Central Asian and Eastern European organizations appear under-represented in the portal.

### *Recommendations*

- Strengthen women's business associations and the sharing of lessons and experiences by promoting better inter-regional networking and opportunities to learn from other country examples. This includes organizing regional summits and events where women in business and related organizations come together and share experiences and lessons.
- Consider replicating the Vital Voices Global Partnership Business Women's Network model in Europe, tapping into existing networks already in-place, but expanding the range of services and providing additional advising and training, as well as better exposure to international networks where women from

Central Asia and the Caucasus in particular remain acutely under-represented.

- Replicate the firm certification model developed in Mexico and now being implemented in Turkey in other OSCE participating States. This can be done as a public-private partnership between governments, women's associations, donors, and NGOs (serving as certification partners).

## **6. Onerous business laws and regulations hinder women's enterprise development**

### *Issue*

Laws and regulations have clear and obvious effects on women, and governments can pass specific legislation to encourage women's economic activity. Yet other legislation may, on the surface, appear gender neutral, even if in practice its provisions may work to women's disadvantage. Various business regulations fall into this category. While cumbersome business regulations impact all businesses, they have been found to dis-proportionately affect small businesses, where women predominate. When regulations are cumbersome, women are less likely to formalize their businesses and are hence unable to take advantage of benefits, such as better access to credit or advisory services. Studies showed low awareness levels of business law particularly among women<sup>49</sup>. A well functioning business environment would therefore likely benefit female entrepreneurs.

Countries vulnerable to conflict are among the most difficult places to do business, where business conditions for aspiring female entrepreneurs can be especially challenging and the need for reform is even more urgent<sup>50</sup>.

### *Potential Solutions*

The first step to addressing barriers in the business environment that especially affect women's businesses is to gain understanding of what these barriers are. While there has been much work on the gendered impact of business regulations in Africa, Asia and the Pacific, comparatively little has been done in Europe, Central Asia or the South Caucasus. Additional data on this issue is therefore very much needed. Such analysis could be conducted with local women's business associations, lawyer

49 Azerbaijan Gender Information Center website: [http://www.gender-az.org/index\\_en.shtml?id\\_main=13&id\\_sub=46](http://www.gender-az.org/index_en.shtml?id_main=13&id_sub=46)

50 Nadgrodkiewicz, Anna. 2010. "Women Entrepreneurs Help Rebuild Post-Conflict Economies." CIPE Development Blog, March 11.



groups and NGOs which have on-the-ground knowledge and networks.

There is some existing research that allows for regional comparisons and initial assessments. One good starting point to assess investment climates across countries is the World Bank's Doing Business project, which collects data on business environments in 183 economies. A review of this index shows that the ease of doing business varies greatly across OSCE participating States<sup>51</sup>.

**Figure 3.3. Doing business in Central Asia and the South Caucasus**

Country	Doing Business 2011 Rank
Armenia	48
Azerbaijan	54
Georgia	12
Kazakhstan	59
Kyrgyzstan	44
Tajikistan	139
Uzbekistan	150

Source: World Bank. 2010. *Doing Business 2011: Making a Difference for Entrepreneurs*. World Bank, Washington, DC

Another useful new tool is the Women's Economic Opportunity Index. Commissioned by the World Bank and compiled by the Economist Intelligence Unit, this index is based on a scoring model that measures specific attributes in the environment for women entrepreneurs in 113 countries. The model measures country gender performance on six categories: labour policy and practice, access to finance, education and training, women's legal and social status, and the general business environment. Country scores are based on a mean of underlying indicators and scaled from 0 to 100, with 100 being most favorable. A sample query in the index finds a relative under-performance of Central Asia and the South Caucasus states compared to good practice countries and the world averages (see figure 3.4 and Annex 1).

51 World Bank Doing Business database: [www.doingbusiness.org](http://www.doingbusiness.org)

**Figure 3.4: Women's Economic Opportunity Index: select country performance**

Location and Overall Score	
Sweden	88.2
Ireland	76.4
Lithuania	71.6
World average	54.9
Kazakhstan	52.1
Georgia	49.2
Kyrgyz Republic	42.2

Source: Economist Intelligence Unit (EIU). 2010. *Women's Economic Opportunity Index*. EIU, London

Legislative efforts can help level the playing field. The fact that Finland, Kyrgyzstan and Moldova recently changed legislation to allow fathers to take extended parental leave is a positive step, as it may encourage women to pursue career opportunities they may otherwise not consider<sup>52</sup>.

Facilitating land registration and ownership is one reform with high potential to benefit all enterprises, including women's. The lack of land ownership, especially among women, hinders access to finance for businesses, which lowers their effectiveness and productivity potential<sup>53</sup>. In several countries there are substantial concerns that land reform efforts have not adequately benefited women due to their lack of awareness of their rights and the prevalence of customary law which supersedes formal law in rural areas and tends to discriminate against women<sup>54</sup>.

Lack of awareness among women of the rights they do have and lack of proper implementation of laws is also of concern. In many countries, even though legislation mandates equality between women and men, in practice, women remain disadvantaged<sup>55</sup>.

Participating States should focus on reforming legislation to positively impact on women entrepreneurs. As noted above, laws such as

52 World Bank. 2010. *Women, Business and the Law*. World Bank, Washington, DC.

53 Pasadilla, Gioria. 2010. "Financial Crisis, Trade Finance and SMEs: Case of Central Asia." ADBI Working Paper Series. Working Paper 187. Asian Development Bank Institute, Tokyo.

54 See e.g. Asian Development Bank. 2005. "Country Gender Assessment – the Kyrgyz Republic." ADB, Philippines.

55 See e.g. Asian Development Bank. 2005. "Country Gender Assessment – the Kyrgyz Republic." ADB, Philippines

those on business start up or licensing may on the surface appear gender neutral but often have gendered implications and differential impacts on women and men.

Moreover, participating States could do more to support regional advocacy and coalition building among women in Central Asia and the South Caucasus, to help them become more effective advocates for reform. Suggested actions include strengthening women's advocacy bodies, including women's business associations, and providing them with training and assistance to lobby for laws. Training in advocacy and media relations for country partners may also be desirable.

The IFC published a Guide to Gender Sensitive Investment Climate Reform, which is publicly available<sup>56</sup>. Encouraging OSCE field operations to make use of this guide would be one starting point towards supporting a gender sensitive business environment. This IFC toolkit -profiled in the box below - provides suggested steps for implementing such activities.

### IFC's guide to gender sensitive Investment Climate Reforms

"Gender Dimensions of Investment Climate Reforms" is a reference book for policy makers and practitioners on designing and implementing gender sensitive reforms to further women's potential in business. The guide builds on experiences with designing and implementing such reforms and provides data and the economic rationale for integrating gender into investment climate reforms, as well as specific tools to do so. These include step by step guidelines and M&E indicators to measure progress.

The booklet is available online: [http://www.ifc.org/ifcext/sustainability.nsf/Content/Publications\\_Report\\_GenderDimensionsGuide](http://www.ifc.org/ifcext/sustainability.nsf/Content/Publications_Report_GenderDimensionsGuide)

#### Recommendations

- At the country level, conduct gender baselines to determine laws, regulations and policies that may differently impact women and men, possibly using the IFC toolkit as a guide for potential issues and reform areas. Based on findings, tailor reforms to address issues where women are disproportionately impacted.
- Additional research on business informality

and steps needed to encourage women to formalize businesses should be conducted on a country-by-country basis to determine best ways to assist women in formalizing their businesses, given their higher likelihood of remaining informal.

- Facilitate the inclusion of women's voices in policy debates on issues relevant to them by ensuring they are represented on bodies involved in reform processes such as reform commissions, for example.
- Facilitate advocacy on policies and reforms that support women's business development, such as tax or banking reforms, and the simplification of regulations. Advocacy should particularly focus on the benefits of land reforms in enabling better access to credit and the benefits of leasing.
- To help ensure breakthrough on laws drafted with OSCE support, work to strengthen women's advocacy bodies, including women's business associations and provide them with training and assistance in lobbying for laws. This includes, for example, training in advocacy and media to build women's skills to advocate for gender sensitive economic reforms. It also includes support for women's legal clinics which are valuable in increasing women's knowledge about their rights.

<sup>56</sup> Available online: [http://www.ifc.org/ifcext/sustainability.nsf/Content/Publications\\_Report\\_GenderDimensionsGuide](http://www.ifc.org/ifcext/sustainability.nsf/Content/Publications_Report_GenderDimensionsGuide)

## 04 | POLICY AND GOVERNMENT SUPPORT FOR WOMEN'S ENTREPRENEURSHIP

*This chapter provides a brief overview of actions that governments and international bodies have undertaken to support women in business, provides additional good practice initiatives and recommendations to help further women's entrepreneurship.*

There is a wide variety of ways in which governments of OSCE participating States have supported women's economic empowerment and entrepreneurship.

An effective way governments may support women's enterprise development is through legislation. The United States has been a leader in this arena (see box below). This is the case even though the United States is the only country among the OSCE participating States (excluding the Holy See) which has not ratified the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), though a number of countries have ratified it with reservations. The implementation of CEDAW is meant to end discrimination against women in all forms and abolish discriminatory laws.

### Key legislation in support of women's economic empowerment and entrepreneurship

#### European Union

- 1957 Treaty of Rome introduces the principle of equal pay for women and men.
- 1997 Treaty of Amsterdam Reinforces gender equality beyond the issue of pay.
- Council Directives: various council directives between 1975 and 2004 are issued to bolster gender equality principles.
- Creation of a Gender Institute in 2005 to assist European institutions and member states in promoting gender equality.

#### United States

- Equal Pay Act of 1963 - aimed to abolish wage discrimination based on sex.
- Civil Rights Act of 1964: prohibited sex discrimination in employment and created the Equal Employment Opportunity Commission.
- Equal Employment Opportunity Act of 1972 - made sexual harassment in the workforce a federal crime.
- Equal Credit Opportunity Act of 1974 - prohibited discrimination against credit applicants based on sex, enabling women's greater access to bank financing.
- Women's Business Ownership Act of 1988 - eliminated state laws that required women to have a male relative co-sign a business loan, required the Census Bureau to accurately count all women-owned companies, and created the National Women's Business Council to advise policy makers on women's enterprise development.
- Lilly Ledbetter Fair Pay Act of 2009 - reversed a Supreme Court ruling and restored the ability of victims of wage discrimination to hold their employers accountable for the practice.

Source: Author; European Women's Lobby website: <http://www.womenlobby.org/>

Yet despite CEDAW's broad ratification among OSCE participating States, there remains a vast differentiation in the scope of equality between women and men, indicating that ratification of international mechanisms alone is not sufficient to guarantee a level playing field between women and men. As the American experience indicates, legislative efforts to support women's entrepreneurship include not only ratification of international instruments such as CEDAW, but the implementation of laws designed to end discrimination in employment, or facilitate access to resources such as credit.

Facilitating women entrepreneurs' access to government contracts is one way that governments can encourage the growth of women's businesses. In the United States, the 1994 Federal Acquisition Streamlining Act (FASA) sets a goal for federal agencies to award at least 5% of all prime and subcontract dollars to women-owned small businesses. With the total value of government contracts estimated at 20% of American GDP, small businesses stand to benefit greatly, though reaching even the 5% dedicated to women's businesses has proved difficult. This is why organizations such as WeConnect International have been formed: to help advocate for the certification of women-owned businesses so that they can better compete for contracts. WeConnect has

worked in Europe, United States, Canada, India and China.

Encouraging their expansion to include additional OSCE participating States would be of value. In Europe, there exists a legal framework to support initiatives of this type: the European Council Directive 2004/11EC, which aims to put in practice the principle of equal treatment between men and women in the access to and supply of goods and services.

Countries such as Norway have been especially pro-gressive in their effort to end the gender imbalance in business leadership. In 2005, Norway passed legislation mandating that publicly listed firms have at least 40% females on their boards. Similar measures are being considered or implemented in France, Italy and the Netherlands<sup>57</sup>. While this is a progressive goal, many participating States and none of the countries in Eastern Europe or Central Asia have similar legislation.

Specific government bodies dedicated to women's business promotion are another example of how governments can further women's entrepreneurial potential. The National Agency for Female Start-ups and Entrepreneurs in Germany profiled below is one such initiative.

### Facilitating women's business formation in Germany

Women in Germany are half as likely as men to be involved in start-ups though their startup activity is increasing steadily. Considering the different ways that women approach the creation of business as compared to their male counterparts, the German government set up the National Agency for Female Start-ups and Entrepreneurs as the first and only nation-wide agency for women starting a business and female entrepreneurs since 2004. The Agency offers information and services for all phases of business creation, including a comprehensive information center and advisory services such as a database of relevant experts. It also compiled a database of good practices on women's entrepreneurship in Europe. The Agency featured as a good practice initiative by the EU in 2009.

Source: Agency website: [http://www.gruenderinnenagentur.de/bga/startseite/English\\_version.php?vl=2037](http://www.gruenderinnenagentur.de/bga/startseite/English_version.php?vl=2037)

57 The Economist. 2010. "Skirting the Issue." March 11. Print Edition.

At the national level, a strategic government approach to promoting female entrepreneurship can result in quick and beneficial impacts for women, as the success of the UK Women's Enterprise Taskforce illustrates (see box below).

### The UK Women's Enterprise Taskforce

Aware of women's underutilized economic potential, the United Kingdom government set-up Women's Enterprise Taskforce to create a national strategy for women's entrepreneurship and help female entrepreneurship develop and expand across the country. As a national body championing women, the Taskforce was active between 2006 and 2009. It focused on five main areas: sex-disaggregated data, women-friendly business support, access to finance, supplier diversity and strategic influence.

Some of its major achievements include:

- Establishment of the 'Aspire Women's Co-Investment Fund';
- disaggregation of 'Business Link' data;
- procurement-readiness road-shows for women-owned businesses, in conjunction with 'the Ethnic Minority Business Task Force';
- women's investment readiness;
- a women's enterprise procurement programme called "WeConnect". WeConnect is now active in several countries, setting up ways to certify women-owned business and more generally advocate for supplier diversity;
- increased media attention to the issue of women's enterprise, and
- input into 'the Government's Business Support Simplification Programme' to ensure a female-friendly approach to delivery.

The task force has also produced a final report and recommendations; "Greater Return on Women's Enterprise".

Source: <http://www.womensenterprisetaskforce.co.uk/>

Further good practice initiatives include the development of business incubators. Business incubators may accelerate company development through the provision of a wide range of services for their members, in the process greatly expanding their business survival potential. In Kyrgyzstan, the Association of Business Incubators established 14 business incubators in rural areas, mainly focused on women; and funded by InfoDev.<sup>58</sup>

58 InfoDev website: <http://www.infodev.org/en/Project.74.html>



More generally, the development of SME policy that takes into account women's differential SME needs and circumstances can also facilitate women's SME development. Tajikistan is streamlining their SME policies to eliminate programme duplication and developing state policy and strategies to attract foreign direct investment to SMEs. Turkmenistan and Uzbekistan now also have special financial and tax privileges in their laws for SMEs<sup>59</sup>. Such reform efforts are ideal opportunities to integrate any gender consideration.

International initiatives and innovative public-private partnerships helps to further women's business potential.

Apart from providing country level support, the international development community has been progressive in supporting a number of global projects to the benefit of women's businesses. At the global level, innovative new initiatives include the 'UN Global Compact Women's Empowerment Principles', seeking to catalyze business support for women's empowerment (see box below).

### Women's empowerment principles – influencing the global debate on women in business

Formally launched in March 2010, the Women's Empowerment Principles focus on how the private sector can help catalyze support and good practices on women's empowerment. The Principles seek to highlight good practice by elaborating the gender dimension of good corporate citizenship, the UN Global Compact, and business' role in sustainable development. In addition to being a useful guide for business, it is hoped the Principles will inform other stakeholders, including governments, in their engagement with business.

The seven principles seek to:

- Establish high-level corporate leadership for gender equality;
- treat all women and men fairly at work – respect and support human rights and non-discrimination;
- ensure the health, safety and well-being of all women and men workers;
- promote education, training and professional development for women;
- implement enterprise development, supply chain and marketing practices that empower women;
- promote equality through community initiatives and advocacy, and
- measure and publicly report on progress in achieving gender equality.

Source: UN Global Compact Website: [http://www.unglobalcompact.org/Issues/human\\_rights/equality\\_means\\_business.html](http://www.unglobalcompact.org/Issues/human_rights/equality_means_business.html)

### The potential of public-private partnerships to influence the gender debate

Public-private partnerships can also contribute to the creation of innovative solutions to address continued gender barriers. One example is the World Bank-hosted Global Private Sector Leaders Forum. Its members share good practices and within a short space of time, have built innovative partnerships to benefit the women, including women entrepreneurs (see box below). The UN Women's Empowerment Principles described above are another example of a public-private initiative in which the UN is encouraging the private sector to sign onto the principles supporting key activities on gender within their companies. Encouraging the expansion of these initiatives to OSCE participating States would be worthwhile.

<sup>59</sup> Pasadilla, Gioria. 2010. "Financial Crisis, Trade Finance and SMEs: Case of Central Asia." ADBI Working Paper Series. Working Paper 187. Asian Development Bank Institute, Tokyo.

## The Global Private Sector Leaders Forum—mobilizing global public-private partnerships to the benefit of women

Launched by the World Bank President, Robert Zoellick, the Private Sector Leaders Forum brings together CEOs and presidents of major corporations and several foundations around to focus on the issue of empowering women in business. Through high-level CEO support, the issue gains additional attention and momentum.

As a result of the forum's efforts, a number of innovative partnerships between members companies have been formed. These include a partnership between Goldman Sachs and the Husnu Ozyegin Foundation to expand the 10,000 Women programme to Turkey, providing women with business and management education and mentoring. A number of its members – including Boeing and Accenture – are also bringing significant attention and leadership to the issue of supplier diversity, by helping corporations see the benefits of a diverse supplier base and working to certify women-owned businesses.

*Source: Private Sector Leaders Forum Website; Interview with Project Staff*

### *Recommendations*

- At the global level, promote tools such as the 'UN Global Compact Women's Principles' among regional bodies and business community (encourage the private sector to sign the principles), and maintain OSCE engagement with relevant international efforts.
- OSCE staff or participating State representatives should take part in forums such as the UN Peacebuilding Commission gender-related events, providing information on women's participation in peace-building for their region.
- Encourage formation of public-private partnerships using models such as that of the 'Private Sector Leaders' hosted by the World Bank, and encourage organizations in OSCE participating States to replicate the successful initiatives of its members.
- Promote government contracting set asides currently in the use in the United States or supplier diversity promotion in business as potential tools to help strengthen women's businesses. Encourage expansion of WeConnect International to other participating States.

# 05 | SUMMARY OF KEY ISSUES AND RECOMMENDATIONS

## *Issue*

Business environment reform, advocacy and public-private partnerships.

While in other regions such as Africa or the Pacific much work has been done on the impact of business environment reforms on women, in Central Asia and the Caucasus there is less in depth, current data and analysis on women's private sector participation and their main barriers. There remains a high need to better understand how various business reforms impact women and men differently, so that reforms can be better tailored to women in business.

The voice of women entrepreneurs in the region does not appear consistency and adequately integrated into business environment reforms or wider international bodies. In a number of countries, new gender equality laws have been drafted, but implementation is not always assured.

## *Recommendation*

At the country level, conduct gender baselines to determine laws, regulations and policies that may differently impact women and men, possibly using the IFC toolkit as a guide. Based on findings, tailor reforms to address issues where women are disproportionately impacted.

Additional research on informality and steps needed to encourage women's businesses to formalize should be conducted on a country-by-country basis to determine best ways to assist women in formalizing their businesses, given their higher likelihood of remaining informal.

Promote government contracting set asides or supplier diversity promotion as potential tools to help strengthen women's businesses. Encourage expansion of WEConnect International to additional participating States.

Facilitate advocacy on policies and reforms that support women's business development, such as tax or banking reforms, and the simplification of regulations. Advocacy should particularly

focus on the benefits of land reforms in enabling better access to credit and the benefits of leasing.

Facilitate women voices in business to be heard in policy on issues relevant to them by for example, ensuring they are represented on bodies involved in reform processes such as reform commissions.

To help ensure breakthrough on laws drafted with OSCE support, work to strengthen women's advocacy bodies, including women's business associations and provide them with training and assistance to lobby for laws. This includes, for example, training in advocacy and media to build women's skills to advocate for gender sensitive economic reforms. It also includes support for women's legal clinics which are valuable in increasing women's knowledge about their rights.

Encourage formation of public-private partnerships using models such as that of the Private Sector Leaders Forum hosted by the World Bank, or encourage companies in OSCE participating States to replicate the successful initiatives of its members.

Support the replication of the firm certification model developed in Mexico and now being implemented in Turkey in other OSCE participating States. This can be done as a public-private partnership.

## *Issue*

Strengthening networking & awareness.

There are not enough opportunities for women entrepreneurs from OSCE participating States, especially Eastern Europe and Central Asia, to learn from each other's experiences, establish partnerships, and discuss how to address their major challenges. Awareness of and respect for business as a good career path for women is also lacking in a number of countries. There is also little good research on the connection between women's economic empowerment and economic security.

## *Recommendation*

Strengthen women's business associations and the sharing of lessons and experiences by providing better inter-regional networking and opportunities to learn from other country examples. This includes organizing regional

and international conferences and events where women in business and related organizations come together and share experiences and lessons.

Consider replicating the Vital Voices Global Partnership Business women's Network model developed in MENA and Africa in Europe.

Help support mentoring exchanges and learning study tours between women entrepreneurs in the region.

Publicize positive female role models in the region through promoting their success stories in advocacy campaigns in print and media and publication of case studies. In particular, continue to collect case studies and good practices on the projects that economically empower women and in the process contribute to regional stability.

Support programmes that encourage mentoring among women such as the FORTUNE/U.S. State Department global Women's Mentoring Partnership at the regional level.

#### *Issue*

Women's access to finance.

Women's access to finance remains limited across OSCE participating States, despite the success of microcredit organizations in some countries.

#### *Recommendation*

Continue partnering with microcredit providers in regions where microcredit is needed.

In partnership with women's business associations, promote the potential of banks reaching out to female customers and creating specific products for them.

Promote financial institutions in OSCE participating States joining the Global Banking Alliance for Women to enable learning of good practices and programmes on women's banking.

Highlight the continued disparities in women's access to finance and promote legal and regulatory solutions such as the expansion of credit registries at the country level.

#### *Issue*

Business skills development.

In a number of participating States there is a high need for tailored business and financial management training, as well as training on know-how and specific industry development.

#### *Recommendation*

Continue to establish and support women's resource centers more widely in the region and encourage states to establish women's resource centers.

Continue to provide training on business skills to women's businesses, and share know-how and development on international trends in business. Consider replicating initiatives such as Bpeace which use all volunteer networks of women entrepreneurs to transfer knowledge (described in chapter 1) between more developed and stable OSCE participating States and the less developed ones.

Explore partnerships with initiatives such as the Goldman Sachs 10,000 Women Initiative or the Nike Foundation's work on the Girl Effect to be expanded to Central Asia and South Caucasus states.

#### *Issue*

Within the OSCE.

There appears to be an insufficient awareness within OSCE field operations and programmes of the link between gender equality and economic security and the importance of integrating gender concerns into OSCE projects focused on economic opportunities. There is also insufficient sharing of lessons and good practices among field operations given the decentralized nature of project implementation.

#### *Recommendation*

To add value to the work of field operations and publicize their success stories, collect and publish good practice notes on successful OSCE projects that support women's entrepreneurship. These can be brief 4 page notes that provide project summaries, main lessons, and steps to integrating gender into economic sphere projects.

In addition to brief notes above, commission more in-depth research, including sex-disaggregated data, and toolkits to help country offices address women's entrepreneurship issues. These can include diagnostic step-by-

step guidelines and implementation design support. Additional research on the linkages between gender and economic growth, especially in conflict-prone regions is also advised.

Consider establishing quantitative targets for monitoring progress. A more extensive analysis of project cycles and M&E system should be considered to determine possible new gender indicators related to the economic empowerment.

At the global level, promote tools such as the UN Global Compact Women's Principles among regional bodies (encourage the private sector to sign the principles widely), governments and business community, and maintain OSCE engagement with relevant international efforts.

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# Annex 1 |

## Summary of Data and Indicators Used

- Country level data and reports: a variety of country level and regional reports on gender inequalities, the business environment, women's social and legal status, and overall economic progress have been used to compile this report. In addition, we tracked OSCE participating States signing on to CEDAW and compiled a list in Annex 2.
- Social Watch Gender Equity Index: this index measures gender gaps across 156 countries in education, economic participation and empowerment.
- World Economic Forum Gender Gap Index: this annual index assesses how well countries are dividing their resources between women and men. The gender gap is measured for 134 countries in 4 areas: economic participation and opportunity, educational attainment, political empowerment, health and survival.
- ILO's labour trends data: ILO's employment data allow for up to date labour market analysis across countries and disaggregated by sex.
- OECD statistics on gender and employment in the recession: OECD has compiled useful statistics on the way the recession has impacted women and men globally.
- UN Gender Inequality Index (GII): measures differences in the distribution of achievements between women and men through indicators such as maternal mortality rate, seats in parliament, labour force participation rate, and adolescent fertility rate, among others. It is one of the key indicators used by UNDP in their Human Development Report.
- World Bank Doing Business indicators: the project, in its eight year, measures regulations that enhance business activity and those that constrain it in 183 economies, allowing for yearly benchmarking along 10 key indicators.
- Women's Economic Empowerment Index: this new pilot index commissioned by the World Bank and carried out by the Economist Intelligence Unit is based on a global benchmarking model that measures key determinants of women's empowerment. Available for 113 countries, the underlying categories are: labour policy and practice; access to finance; education and training; women's legal and social status; and the general business environment. Category scores are scaled from 0-100, where 100=most favorable.
- World Values Surveys: this project carries out periodic national surveys in 97 countries covering almost 90% of the world's population to measure socio-cultural and political change. The data allows a cross-cultural comparison of the basic values and beliefs of people and how they change based on shifting political, economic and cultural circumstances.
- Business Environment and Enterprise Performance Survey (BEEPS): these surveys are administered to thousands of enterprises across Eastern Europe and Central Asia and allow for sex-disaggregated analysis.
- World Bank Enterprise Surveys: these surveys provide comprehensive company-level data across countries on over 100,000 firms in 123 countries.



## Annex 2| OSCE Participating States Ranking on Select Indicators and CEDAW Signatory Status

Country	UN GII 2010	WEF 2010 Gender Gap	CEDAW signatory?	Country	Rank	Rank	Signatory	Country	Rank	Rank	Signatory
				Germany	7	13	YES	Slovenia	17	42	YES
				Greece	23	58	YES	Spain	14	11	YES
				Holy See	N/A	N/A	N/A	Sweden	3	4	YES
				Hungary	34	79	YES	Switzerland	4	10	YES
				Iceland	13	1	YES	Tajikistan	65	89	YES
				Ireland	29	6	YES	Turkey	77	126	YES
				Italy	9	74	YES	Turkmenistan	N/A	N/A	YES
				Kazakhstan	67	41	YES	Ukraine	44	63	YES
				Kyrgyzstan	63	51	YES	United Kingdom	32	15	YES
				Latvia	22	18	YES	USA	37	19	NO
				Liechtenstein	N/A	N/A	YES	Uzbekistan	N/A	N/A	YES
				Lithuania	33	35	YES				
				Luxemburg	24	26	YES				
				Macedonia	N/A	49	YES				
				Malta	35	83	YES				
				Moldova	40	34	YES				
				Monaco	N/A	N/A	YES				
				Montenegro	N/A	N/A	YES				
				The Netherlands	1	17	YES				
				Norway	5	2	YES				
				Poland	26	43	YES				
				Portugal	21	32	YES				
				Romania	49	67	YES				
				Russian Federation	41	45	YES				
				San Marino	N/A	N/A	YES				
				Serbia	N/A	N/A	YES				
				Slovak Republic	31	71	YES				
Albania	61	78	YES								
Andorra	N/A	N/A	YES								
Armenia	66	84	YES								
Austria	19	37	YES								
Azerbaijan	62	100	YES								
Belarus	N/A	N/A	YES								
Belgium	6	14	YES								
Bosnia and Herzegovina	N/A	N/A	YES								
Bulgaria	36	50	YES								
Canada	16	20	YES								
Croatia	30	53	YES								
Cyprus	15	86	YES								
Czech Republic	27	65	YES								
Denmark	2	7	YES								
Estonia	39	47	YES								
Finland	8	3	YES								
France	11	46	YES								
Georgia	71	88	YES								

Source: UN 2010 Gender Inequality Index; World Economic Forum 2010 Gender Gap Index; UN Cedaw database.

# Annex 3|

## Women's Economic Opportunity Index: Select OSCE participating States performance

This section provides a summary of select OSCE participating States performance on the Women's Economic Opportunity Index. Commissioned by the World Bank and compiled by the Economist Intelligence Unit, the index provides a global benchmarking model based on key determinants of women's

empowerment in 113 countries. The underlying categories are: labour policy and practice; access to finance; education and training; women's legal and social status; and the general business environment. Category scores are scaled from 0-100, where 100=most favorable. We have chosen select participating States for illustration purposes.

Overall score	
Ireland	76.4
Lithuania	71.6
World average	54.9
Ukraine	53.7
Kazakhstan	52.1
Georgia	49.2
Kyrgyz Republic	42.2

1a) Labour Policy	
Ireland	86.4
Lithuania	76.7
Georgia	64.3
World average	62.7
Ukraine	55.0
Kyrgyz Republic	42.9
Kazakhstan	41.4

2) Access to Finance	
Ireland	70.8
Lithuania	54.6
Kazakhstan	44.9
World average	38.9
Ukraine	37.9
Georgia	15.6
Kyrgyz Republic	13.5

4) Women's Legal and Social Status	
Lithuania	98.2
Ukraine	90.4
Ireland	88.4
Kazakhstan	85.7
Kyrgyz Republic	85.6
Georgia	84.7
World average	78.1

1) Labour Policy and Practice	
Ireland	69.3
Lithuania	66.5
World average	52.1
Ukraine	43.5
Georgia	43.4
Kazakhstan	40.1
Kyrgyz Republic	29.6

1b) Labour Practice	
Lithuania	56.4
Ireland	52.3
World average	41.6
Kazakhstan	38.7
Ukraine	32.0
Georgia	22.6
Kyrgyz Republic	16.3

3) Education and Training	
Ireland	81.5
Lithuania	79.3
Ukraine	69.3
Kazakhstan	66.4
World average	58.9
Kyrgyz Republic	54.2
Georgia	52.0

5) General Business Environment	
Ireland	79.0
Lithuania	64.5
Georgia	56.3
World average	49.1
Kyrgyz Republic	40.8
Ukraine	37.8
Kazakhstan	35.5

Source: [graphics.eiu.com/upload/WEO\\_June\\_2010\\_final.xls](http://graphics.eiu.com/upload/WEO_June_2010_final.xls)



“Women’s Economic Empowerment — Trends & Good Practices on Women’s Entrepreneurship in the OSCE Region” presents key data and trends on women’s entrepreneurship from OSCE participating States and highlights global strategies that have been successful in overcoming barriers to women’s economic participation, including relevant legislation and policy-based initiatives. The publication also sets out OSCE-specific recommendations to expand further the Organization’s efforts to strengthen women’s entrepreneurial skills and opportunities.

This resource has been prepared as a background for future OSCE workshops on women’s entrepreneurship. It is also a useful guide for OSCE staff working on economic projects and for policy makers, law enforcement bodies, legal professionals, educators, journalists, the private sector, women entrepreneurs associations, donors and civil society organizations in OSCE participating States.

## The OSCE

The Organization for Security and Co-operation in Europe is the world’s largest regional security body. It spans from North America, through Europe, South Caucasus to Central Asia and to the Russian far East, reaching out to more than 1.2 billion people.

The OSCE works for stability, prosperity and democracy in 56 participating States through political dialogue rooted in shared values and through practical work that makes a lasting difference.

A primary instrument for early warning, conflict prevention, crisis management and post-conflict rehabilitation, the OSCE deals with three dimensions of security – the politico-military, the economic and environmental, and the human dimension.

In this context, it addresses a wide range of security-related concerns, among them arms control, confidence and security building measures, human rights, democratization, gender equality, rights of national minorities, policing strategies, counter-terrorism and economic and environmental issues.

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