



Enterprise Development – African and Global Lessons for more Effective Donor Practices from a Women’s Perspective

BMZ Pre-Conference

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Abbreviations and Acronyms

AFTTR	Africa Transport Sector
AIDS	Acquired Immunodeficiency Syndrome
AU	African Union
AWIB	African Women in Business Initiative
BDS	Business Development Services
BMZ	German Federal Ministry for Economic Cooperation and Development
CEDAW	UN Convention on the Elimination of All Forms of Discrimination against Women
COMESA	Common Market for Eastern and Southern Africa
CSO	Civil Society Organisations
CSR	Corporate Social Responsibility
DFID	UK Department for International Development
DRC	Democratic Republic of Congo
DWA	Decent Work Agenda
EU	European Union
FAO	Food and Agriculture Organisation of the United Nations
G8	Group of Eight (Germany, France, Italy, Japan, Canada, Russia, USA, UK)
GAP	World Bank Gender Action Plan "Gender Equality as Smart Economics"
GDP	Gross Domestic Product
GEM	Gender Entrepreneurship Markets (IFC)
GGA	Gender and Growth Assessment
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit GmbH
GPRS II	Ghana Growth and Poverty Reduction Strategy 2006 –2009
HIV	Human Immunodeficiency Virus
ICT	Information and Communication Technology
IFC	International Finance Corporation
IMT	Intermediate means of transport
ILO	International Labour Organisation
IOE	International Organisation of Employers
LAP	Land Administration Project
MDGs	Millennium Development Goals
MFIs	Micro Finance Institutions
MSME	Micro, Small and Medium Enterprises
MTSP	Medium Term Strategic Plan
NECA	Nigeria Employers Consultative Association
NEPAD	New Partnership for Africa's Development
NGOs	Non-governmental Organisations
NHIS+	National Health Insurance Scheme
OAU	Organisation of African Unity
OECD/DAC	Organisation for Economic Co-operation and Development/ Development Assistance Committee

PEC	Pan African Employers' Confederation
PRS	Poverty Reduction Strategies
RECs	Regional Economic Communities
ROSDP	Southern African Development Community Regional Indicative Strategic Development Plan
SADC	Southern African Development Community
SBA	Small Business Administration
SDGEA	Solemn Declaration on Gender Equality in Africa
SED	Small Enterprise Development
SFP	Social Finance Programme (ILO)
SHGs	Self-Help Groups
SIDO	Small Industry Development Organisation
SME	Small and Medium Enterprises
UK	United Kingdom
UNCTAD	United Nations Conference on Trade and Development
UNECA	United Nations Economic Commission for Africa
UNEP	United Nations Environment Programme
UNDP	United Nations Development Programme
UNIDO	United Nations Industrial Development Organisation
WDF	Women's Development Fund
WEAs	Women Entrepreneur Associations
WED	Women's Economic Development
WEDGE	Women's Entrepreneurship Development and Gender Equality (ILO)
WTO	World Trade Organisation

Preface

Dr. Eduard Westreicher, Head of Division Governance, Democracy, Gender and Human Rights, German Federal Ministry for Economic Cooperation and Development (BMZ), Germany



*Dr. Eduard Westreicher,
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Governance, Democracy,
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and Development (BMZ),
Germany.*

Creating an environment beneficial to female entrepreneurs is smart economics. It allows women – in other words half of the population – to better contribute to, participate in and benefit from economic growth. Women's exclusion from economic opportunities is not only unjust but also highly inefficient and expensive for society as a whole.

To highlight obstacles to female entrepreneurship in Africa and to identify those business environment reforms that are most beneficial for an increased participation of women in economic development, the Pre-Conference "Enterprise Development – African and Global Lessons for more Effective Donor Practices from a Women's Perspective" was held in Accra. The Pre-Conference, organised by GTZ on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ), preceded the African Regional Consultative Conference "Creating Better Business Environments for Enterprise Development – African and Global Lessons for More Effective Donors Practices". It offered a window of opportunity designed to bring commitments made by governments closer to practitioners by breaking them down into concrete recommendations for viable gender responsive reform processes.

The political and economic empowerment of women is of vital importance to enable sustainable growth and responsible government practices in Africa. Consequently, the German Minister for Economic

Cooperation and Development, Heidemarie Wieczorek-Zeul, senior representatives from the development community in the global South and North, from the private sector, civil society and politics, members of the Africa Partnership Forum and the G8, including Chancellor Merkel of Germany, have put the topic high on the political agenda.

Quite recently, the EU Council emphasized that women's economic empowerment and women's enjoyment of human rights are issues that are interdependent and mutually reinforcing. Like the Solemn Declaration on Gender Equality in Africa, the EU-Council Conclusions on Gender Equality and Women's Empowerment in Development Cooperation delineate not only firm commitments but also strong frameworks for monitoring and measuring advances in this field.

However, development will only be realised if we – jointly and individually – manage to translate political commitments into action, action supported by resource allocations. We have to find new ways to strengthen women's legal position, a prerequisite for their enhanced participation in the economy, for growth and prosperity.

Therefore it is important to apply a gender perspective to business development and investment climate assessments and to our action plans and strategies for enterprise development, economic growth and poverty reduction and to tailor them to be gender responsive. We need to jointly identify and invest in changes that effectively contribute to the reduction and finally to the total elimination of gender specific barriers to enterprise development thus allowing women and men to unleash their economic potential.

We would like to thank all the speakers and participants as well as the organisers of this conference for their valuable theoretical and practical input.

We hope this documentation will help bring the issue of women's economic empowerment to your awareness and inspire your future actions.

Introduction

The Pre-Conference "Enterprise Development – African and Global Lessons for more Effective Donor Practices from Women's Perspectives" took place in Accra, Ghana, precedent to the African Regional Consultative Conference "Creating Better Business Environments for Enterprise Development – African and Global Lessons for More Effective Donors Practices". The African Regional Consultative Conference, hosted by the Donor Committee for Enterprise Development, pursued the goal to introduce good practices concerning the business environment reform in Africa as well as practices from other regions. It aimed at contributing to the preparation of guidelines for development partners and to discuss efforts being taken by development partners to improve coordination, collaboration and harmonisation of business environment reform efforts in Africa. The intention of the Pre-Conference was to solicit and preprocess input in order to integrate a gender perspective into the African Regional Consultative Conference, hence paving and outlining the path towards gender responsive business environment reforms in Africa.

The Pre-Conference was hosted by the German Federal Ministry for Economic Cooperation and Development (BMZ) and organised by the GTZ Programme "Promoting Gender Equality and Women's Rights" in cooperation with the Programme for "Sustainable Economic Development, Ghana" and the Section of "Economic Policy and Private Sector Development" and supported by the Donor Committee for Enterprise Development.

During the Pre-Conference about 180 participants from partner governments, multilateral, regional and bilateral donor agencies, non-governmental organisations, academia, media and other development organisations were able to draw on the experience and lessons learnt from effective donor practices in countries that take a differentiated and responsive gender approach when reforming their business environments. Furthermore, a closer look was taken at the main vehicles for change and areas which seem resistant to change.

The Pre-Conference was inaugurated by Shirley A. Botchwey, Deputy Minister for Trade, Industry, Private Sector Development & President's Special Initiatives in Ghana, who acknowledged that African economies lose a substantial part of their growth potential due to gender inequalities. Eduard Westreicher, Head of Division Governance, Democracy, Gender and Human Rights Division in the Federal Ministry for Economic Cooperation and Development, Germany, emphasised the need to translate political commitments into concrete

action. Yetunde Teriba, African Union, illustrated the African Union's implementation strategy of gender mainstreaming within the institution and in programmes initiated by it. Subsequently, Jörg-Werner Haas, GTZ, Germany, described the systemic approach the GTZ, as a bilateral donor agency, takes to incorporate the gender perspective into its development policies and programmes.

During the morning session, Amanda Ellis, World Bank Group, USA and Jozefina Cutura, IFC, USA, portrayed the findings of the "Doing Business Report 2008", which features – amongst other fields of enterprise development – gender specific barriers. In the panel discussion held afterwards, participants evaluated the findings and proposed ideas towards the development of new gender indicators. Thokozile Ruzvidzo from the African Centre for Gender and Social Development (UNECA), Ethiopia, presented the preliminary findings of a recent study: "Lessons from Success Stories of Women Entrepreneurs".

In the afternoon, five working groups discussed the following topics:

- land and property rights;
- access to finance;
- infrastructure;
- female employers and entrepreneurs;
- business development services and information and communication technologies.

The Pre-Conference concluded with a panel discussion during which the panellists suggested strategic steps to be taken upon political commitments made on the regional and international level.

The recommendations towards the positive enhancement of gender equality in business environment reforms, which had been developed during the Pre-Conference, were presented and integrated into the African Regional Consultative Conference. Consequently, a gender perspective will be incorporated into the "Practical Guidance for Development Agencies on supporting Business Environment Reforms" thereby contributing to more balanced and gender responsive business environment reforms.

This documentation gives an overview of the contents discussed during the Pre-Conference. It contains numerous speeches and articles as well as the recommendations which were fleshed out during the Pre-Conference. We hope it will promote vivid discussions and enriching exchanges between different stakeholders involved with business environment reforms.

Welcome Address

Shirley A. Botchwey, Deputy Minister for Trade, Industry, Private Sector Development and President's Special Initiatives, Ghana

I am very pleased to inaugurate the conference on "Enterprise Development – African and Global Lessons for more Effective Donor Practices from Women's Perspectives", which is closely linked to the African Regional Consultative Conference on "Creating Better Business Environments for Enterprise Development: African and Global Lessons for More Effective Donors Practices".



*Shirley A. Botchwey,
Deputy Minister for Trade,
Industry, Private Sector
Development and President's
Special Initiatives, Ghana.*

I highly appreciate the initiative of the German Government to direct attention to the women's perspective and thus making sure that this perspective will not be ignored during the four next days in the course of the elaboration of the "Practical Guidance for Development Agencies on Supporting Business Environment Reforms of the Donor Committee for Enterprise Development".

I also appreciate the forthcoming and support by the Donor Committee to take up the issue of gender equality and to integrate it in a plenary session during the main conference. I warmly thank the German Ministry of Economic Cooperation and Development (BMZ) and the Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) in Eschborn and Accra for having organised and hosting this event.

It is widely acknowledged that gender inequalities are a major obstacle to economic growth and poverty reduction. African economies lose a substantial part of their growth potential because of gender inequalities. If Sub-Saharan Africa wants

to achieve the MDGs by 2015, our economies need to grow by an average of seven percent annually. This is only possible if women are empowered to fully contribute to, participate in and benefit from economic growth. We simply cannot afford to waste the talent, creativity and productivity of our women and girls.

There are various dependencies between gender equality, growth and poverty reduction. There is strong evidence that women have differing preferences concerning consumption, saving and investment behaviour to those of men. Women tend to spend a larger part of the income they control on food, health and the education of their children. A higher share of income controlled by women thus results in higher human capital – a prerequisite for economic growth and successful competition in a globalised world. Educated women tend to have less children, resulting in higher per capita income and reduced poverty.

An improved access to infrastructure and production input increases the productivity of women, their outputs and eventually their incomes. One crucial point for women is the investment in time saving infrastructural advancements. Far too often, women struggle day in, day out to balance their family responsibilities with productive activities to earn an income. Investments in child care facilities, in water provision, energy and public transport are, therefore, of utmost importance, especially for poor women.

It is a basic human right for women to have freedom of choice regarding economic activities and to become economically independent, enabling them to live a life in dignity and to invest in the future of their children.

African governments have formally committed themselves to reducing gender inequalities in the Maputo Protocol and the Solemn Declaration. Yet some discriminatory laws and practices still exist. It is high time to translate political commitments into practice and to discuss strategies to eliminate discriminatory practices. In some of our countries, for instance, women can not own land or buildings. No entrepreneur will invest in a business if its property rights are not secured. Missing property rights also hinder female entrepreneurs when trying to obtain credit. It is obvious that these constraints result in a reduced productivity of enterprises run by women. Many women are therefore forced to remain in the informal sector.

With the support of United Nations Economic Commission for Africa (UNECA) we have put in place a monitoring system that monitors progress with

well-defined social, political and economic indicators while also supervising the progress towards the implementation of gender equality commitments. We need to strengthen this monitoring system, make the results known and utilise the same to inform and influence business reform processes.

I am very proud that – according to the World Bank Doing Business Reports 2007 and 2008 – Ghana has been the top reformer in Sub-Saharan Africa for two years in a row. The removal of barriers for entrepreneurs is to the benefit of women and men alike. It is a superb leap that this year's report specifically addresses the gender dimension of business environment reforms. I am very much looking forward to hearing more about the subject in the following session: "Doing Business Report 2008: Findings on Gender Specific Issues".

In Ghana, we have the vision of becoming West Africa's business hub and to join the group of middle income countries by the year 2015. We are well aware that we will not achieve this goal without the full economic contribution of women.

One of our key stratagems is the Ghana's Private Sector Development Strategy which aims at achieving the Golden Age of Business. The aim of the strategy is to improve the benefits of the market system – for both women and men.

A comparative study of African countries showed that Ghanaian women did not seem to perceive particular barriers when trying to do business. Yet female enterprises are still concentrated at the lower end of the business spectrum. They operate two thirds of the micro-enterprises, but only seven percent of the medium-sized enterprises.

There is also evidence that institutional credit is not adequately made available to most micro, small and medium scale enterprises in Ghana, particularly those that involve women and the rural population. To ensure that women do have access to credit, our government has established special institutions such as the Micro Credit Unit and the Women's Development Fund (WDF) to support financially marginalized enterprises.

Welcome Address

Yetunde Teriba, Acting Director Women, Gender and Development Directorate, African Union Commission, Ethiopia

I have the honour of extending to you the warm greetings of the Chairperson of the African Union Commission, His Excellency Professor Alpha Oumar Konare and those of the Commissioner for Economic Affairs.

I would like to start by expressing my delight and pleasure to be in Accra again, the capital where we held the last Summit of the African Union in July 2007 with the main topic for discussion having been the Union Government for Africa. This city, for obvious reasons, has a special place in the heart of Africa and therefore the African Union.

I thank the German Government for inviting the African Union to participate at this Pre-Conference focusing on enterprise development from women's perspectives. The recent visit by the German Chancellor Angela Merkel to the African Union Commission in Addis Ababa in October 2007 reflects the close relationship that exists between the governments and peoples of Germany and Africa. Her leadership during her presidency of the G8 Summit is highly appreciated by Africa.

The situation of women in Africa is well researched and documented. What needs to be done to improve and better the lives of African women has been proposed, prescribed, published and adopted. Yet, despite all these facts and figures, it is obvious that the situation of our women has not improved significantly. What this means, is that we need to have a look at approaches that have been attempted in the past when trying to improve the status of women, build on those that worked and remodel those strategies that did not. All that needs to be said and written has been said and written. What we are lacking are actions that translate these strategies into viable programmes.

The outcomes of regional and world conferences and the reviews of the same which followed years later have emphasised the need to promote gender equality and the empowerment of women, as effective ways to fight poverty, hunger and disease and to stimulate development that is truly sustainable. Along the same lines, development and human resources are linked, thus we can safely assert that addressing in fact gender issues implies addressing development. Development should logically lead to the betterment of human conditions of all

members of the society. This creates a paradox as, on one hand, any society requires emancipated women in order to develop, yet on the other hand, it is extremely difficult for women to gain access to the tools of societal change.

Many decades of women's organisations advocacy and of networking across the globe have resulted in a global recognition of the contributions that women make to economic development and of the costs laid on societies when inequalities between women and men persist. The success of these efforts is evident in the promises countries have made over the past two decades through international forums. The inclusion of gender equality and women's empowerment as one of the millennium development goals is a reminder that many of those promises have not been kept, while simultaneously offering an international opportunity to have them implemented.

It is before this background that I want to seize this opportunity to lay before you the prospects and vision of the African Union, which is the successor organisation to the Organisation of African Unity (OAU). Its vision and goals have been shaped by experiences made in times of the OAU. The Constitutive Act of the African Union is committed to creating an entirely different and more inclusive organisation, one that is "guided by the need to build new partnerships between Governments and all segments of the civil society, including women, youth and the private sector, in order to strengthen the solidarity and cohesion among our peoples."

The Constitutive Act of the African Union also recognizes gender mainstreaming as a goal of the Union. While the whole Commission is charged with ensuring that gender is taken into consideration in all its work, the ultimate responsibility for gender mainstreaming within the AU lies with the Chairperson of the Commission. The Women, Gender and Development Directorate has therefore been established to spearhead the promotion of gender equality and women's empowerment within the Commission and other organs of the AU, the Regional Economic Communities, its building blocks as well as with Member States, by monitoring that gender issues are mainstreamed in all programmes as well as in the implementation of specialized programmes, which are to ensure the advancement of women and the fulfilment of their rights.

The Durban Decision by various Heads of State that 50 percent of the Commissioners should be women was a historic decision, as the African Union became the first inter-governmental organisation to adopt the principle of gender equality in appointments to the highest positions within its structures. This decision reaffirmed and substanti-

ated the principle of gender equality that is firmly enshrined in Article 4 (L) of the Constitutive Act of the African Union.

But this achievement of gender equality at the level of the AU Commission cannot be enough. Gender equality must be guaranteed throughout the various organs and institutions of the African Union, including its Member States. In this way, gender equality would reinforce the democratic principles and ideals that we all extol. However, these strides in embodying gender equality would be meaningless if they did not positively impact upon the lives of Africa's women and men. The AU's Women, Gender and Development Directorate has two major instruments that govern its work in mainstreaming women and gender concerns into the policies, programmes and activities of the AU. These are the Maputo Protocol on the Rights of Women in Africa and the Solemn Declaration on Gender Equality in Africa. Several articles in both documents are relevant to the economic empowerment of women through the promotion of a business environment that is conducive to the growth of enterprises led by women.

Since the Protocol was adopted in Maputo in July 2003 and it entered into force in November 2005, only 22 out of the 53 AU Member States have ratified it. There is therefore a need to encourage those Member States that have not yet signed or ratified the Protocol to do so, as an illustration of their commitment to gender equality and women's rights. And for those that have ratified the same, the process of domestication must begin. We have to ensure that the provisions of the Protocol are translated into practice at regional, and community level, and that the resources needed for its effective implementation are provided.

The aim of the AU Solemn Declaration on Gender Equality in Africa (SDGEA) adopted by African Union Heads of State in July 2004, was to operationalise their various decisions on gender equality. The AU Executive Council and the Summit of Heads of

State in January this year received a synthesis of the first reports from Member States on the implementation of the SDGEA. Of the 53 AU Member States, only nine had submitted their reports on time for that Summit, six more countries have since submitted theirs.

It should be observed that several articles in the Protocol on Women and in the Solemn Declaration on Gender Equality in Africa are relevant when discussing the economic empowerment of women through the promotion of a business environment that is conducive to the growth of enterprises led

by women. A call was also made to establish an African Trust Fund for Women. The main challenge ahead of us at this Pre-Conference is to identify the best vehicle to translate these political commitments into action at the level of individual AU Member States.



*Yetunde Teriba,
Acting Director Women,
Gender and Development
Directorate, African Union
Commission, Ethiopia.*

The African Union Commission is currently addressing some of the issues indicated. For example through the Department of Rural Economy and Agriculture, a Land Policy Framework and Guidelines in Africa have been developed, in which women's land rights take centre stage. Cognizant of women's rights, the framework would provide a basis for commitment by African Governments at the continental level to common actions at regional and national levels by establishing sound land policies as a base for sustained economic growth and poverty reduction. It would delineate guidelines and benchmarks for good practices; serve as a platform for gaining the commitment of gender-sensitive partners to a sustainable funding framework and capacity building; and ensure empowerment and social justice, transparency, accountability and partnership. The sum of these measures, we believe, will serve to improve the plight of the African woman in all spheres of social and economic development.

Over the years, Africa's leaders have committed themselves to various international instruments in order to advance gender equality. At the national level, leaders have promulgated national laws and undertaken legal reforms that address specific economic, social and political issues affecting women. However, studies have shown that there are still major gaps between what has been set down in writing and reality. Hence, issues that impinge upon the development of women at all levels should be prioritised, especially at the grass roots level. The failure to fully utilize the great potential of women and to integrate them fully into the socio-political and economic processes can

only slow down the attainment of those goals that Africa has set for itself in the AU vision, mission and strategic plan.

It is the hope of the AU that the outcome of this Pre-Conference will lead to the formulation of new strategies to ensure accountability through the implementation of commitments enshrined in the AU Solemn Declaration and the Protocol on the Rights of Women in Africa. To make change happen, countries need the political determination as well as the firm commitment and adequate funding for direct interventions. I therefore urge our development partners to support our efforts at the continental and regional levels to mobilize Member States to genuinely incorporate and promote the gender equality agenda. The African Union Commission is grateful for the support that partners have expressed or extended so far and looks forward to a closer collaboration. It is also my hope that this Pre-Conference will be a platform which will lead to programmatic collaboration between the AU Gender programme and the GTZ.

Welcome Address

Jörg-Werner Haas, Head of the Governance and Democracy Division, Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH, Germany

It is my pleasure to be here in Accra at the Pre-Conference „Enterprise Development – African and Global Lessons for more Effective Donor Practices from a Women's Perspective“, that the GTZ has organized on behalf of the German Ministry for Economic Development and Cooperation.

Economic empowerment of women and the unleashing of their economic potential is one of the priorities on the political agenda in Africa and has gained considerable momentum in the international development community. The Millennium Development Goals (MDGs) set forth a powerful framework for a global partnership determined to fight poverty, including MDG 3, with its emphasis on gender equality and women's empowerment. However, the improvements in gender equality are not only relevant to this specific aim, they are also of critical importance to ensure that the other MDGs are met. Gender equality and women's empowerment decrease poverty as society learns to make better use of its human resources. Gender equality leads to reduced malnutrition and child mortality and to reduced fertility which reduces the demographic burden. It promotes the education of the next generation and it increases the standing of women within their families providing them with greater access to resources, thus being an important tool for their economic empowerment.

As head of the Governance and Democracy Division within the GTZ, I would like to emphasise that when discussing women's economic empowerment, we are not talking about "women's issues". Gender equality is an explicit goal of the German development policy and should be at the very core of international development policies.

GTZ has developed a binding Corporate Strategy on Gender Mainstreaming, which has first been incorporated in 2001, evaluated in 2005 and extended until 2010. Furthermore, the Federal Ministry, together with GTZ and the Kreditanstalt für Wiederaufbau (KfW), has conducted research on the relationship between pro-poor-growth and gender. As early as 1998, a sourcebook on gender in sustainable economic development was developed to enable those of our colleagues working in the field to integrate gender aspects into their daily work.

Gender issues are also mainstreamed in our bilateral projects on sustainable economic development, specific gender projects tackling economic development and changes of restricting cultural and religious norms are incorporated.



*Jörg-Werner Haas,
Head of the Governance
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Deutsche Gesellschaft für
Technische Zusammenarbeit
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The GTZ follows a systemic approach: Intervention at different levels – be it at the micro, meso or macro level – must be orchestrated in unison. Let me illustrate the same through an example from the work of our colleagues in Ghana: The Program for Sustainable Economic Development supports the implementation of the Medium-Term Private Sector Development Strategy of the Government of Ghana. It includes activities designed to improve the regulatory, administrative and institutional environment for an improved development of the private sector, thereby reducing the costs associated with doing business and the non-commercial risks enterprises and start-ups face, while at the same time providing new business opportunities for the before named. The gender perspective has thusly been mainstreamed throughout all of the activities of the program. Again, why do we consider women's empowerment and gender equality as both a prerequisite and a fundamental objective of our work?

Several studies indicate that gender equality equals economic growth, and where women's participation is unsatisfactory, growth rates decline. In contrast, a higher level of participation of women correlates with higher growth rates. The World Bank study "Gender and Growth in Africa: The Missed Potential" states that gender inequality in education and employment is estimated to have reduced per capita growth by 0.8 percent per year. At the same time, investments in roads, energy, water, agriculture and financial services will yield higher economic returns if they are designed to benefit women. Improving the access of women to the workforce and to decision-making bodies positively enhances governance in business and government.

Similarly, policies designed to help increase the participation of women in political affairs (such as quotas as is the case in India) helps promote a number of investments of particular importance to women such as investments in time-saving infrastructure and human capital which in turn promote economic growth. And last but not least, gender equality is a human right and chances in life should not be pre-ordained at birth!

Let's turn our attention on the opportunities that need to be seized in order to enable women to generate an income for themselves and their families and to help them participate in the economic life as equals.

Increasing women's access to and control over productive resources is vital to reaching gender equality in economic life. There is compelling evidence that agricultural productivity in Sub-Saharan Africa could be raised by as much as 20 percent, simply by redistributing existing agricultural resources fairer between men and women.

Ensuring that women's land and property rights are held up is another way of promoting gender equality and economic opportunity at the same time. A study of 10 countries in Sub-Saharan Africa concludes that under both, statutory and customary law, the overwhelming majority of women cannot own or inherit land, buildings or other property, thereby women from investing in enterprise development. Hence, gender responsive legal (business) reforms are necessary to strengthen women's rights and increase their control over assets.

However, changes in legislation do not automatically translate into changes in practice. Improving women's access to adequate information as well as tackling cultural and religious hurdles is essential to our efforts. Gender-sensitive infrastructure investment takes into consideration the special needs of women and girls. For example, time-saving infrastructure enables girls to attend school and women to enter markets. Women's poor access to financial services is another obstacle to their economic activity, credits provided directly to women not only positively impact their economic activity, but also have a significant positive effect on consumption expenditure, children's schooling, and labour supply. However, it is important not to limit options for finance for women disproportionately to micro finance, but to enhance their access to other finance mechanisms and to develop women friendly banking environments.

Small and medium enterprises are the backbone of economic growth and in Sub-Saharan Africa. One of our key challenges is enabling more female entre-

preneurs to grow their businesses beyond the micro-enterprise level into small and medium-sized firms and to help them progress from the "informal" to the "formal" status. When comparing the growth records of Indian states between 1961 and 1991, the data suggests that a 10 percent increase in the female-male ratio of managers increases the growth of a state by two percent and a 10 percent increase in the female-male ratio of workers will increase growth by eight percent. Women also need to obtain equal access to business development services and networks. Strong women's networks are essential as instruments of empowerment and advocacy, but moreover, women need to conquer existing political and business networks in order to participate equally in economic life.

Donors have to keep gender equality and women's economic and political empowerment on their agenda and to make women's economic and political empowerment a prominent development theme.

We have covered some ground, yet there is still a long way to go; gender equality must be recognized as a basic human right and as a prerequisite for development.

Facts and Figures

Gender Equality and Economic Growth

In Sub-Saharan Africa, gender inequality in education and employment is estimated to have reduced per capita growth by 0.8 percent per year.

For Kenya, eliminating gender-based inequalities in education and access to agricultural assets could result in an initial growth of as much as 4.3 percent of the gross domestic product, followed by a sustained yearly growth of two to 3.5 percent.

In India, the gross domestic product could be raised by eight percent if the ratio of female to male workers was to be increased by 10 percent.

In Uganda, women contribute about 50 percent of the country's gross domestic product.

Doing Business Report 2008: Findings on Gender Specific Issues

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Introduction

The international community has agreed at its Millennium summit in 2000 to achieve the eight Millennium Development Goals (MDGs), among these is halving poverty by 2015



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(MDG 1). Gender equality and the empowerment of women is a goal in its own right (MDG 3) but is also conducive to the achievement of all the other goals. It is widely acknowledged that gender inequalities are a major obstacle to economic growth and poverty reduction. African economies lose a substantial part of their potential growth because of gender inequalities. Development banks estimate that the economies of Sub-Saharan Africa need to grow by an average of seven percent annually if the region wants to achieve the MDGs by 2015. This will be only possible if women are enabled to fully contribute to economic growth. The majority of African women work as micro or small entrepreneurs in agriculture and in the informal sector. They face a number of constraints that prevent their enterprises from growing, and these constraints are often different to the ones that their male counterparts encounter. In the World Bank Group's Work, private sector development is becoming ever more important. A substantial work programme has been called into life, designed to increase our knowledge and understanding of the difference between women's and men's needs and

the constraints they face. This programme aims to improve private sector development.

The Gender and Growth Assessment Approach

Recognising that aspiring business women are often prevented from realising their economic potential because of gender inequality, IFC launched the Gender Entrepreneurship Markets (GEM) initiative in December 2004. The program aims to mainstream gender issues into all dimensions of IFC's work while at the same time helping to unearth the potential of women and men in emerging markets.

The GEM has developed a Gender and Growth Assessment (GGA) Approach as a tool to assist governments with mainstreaming gender in their private sector development strategies. The goal of the GGA is to improve the business environment for women, resulting in greater numbers of successful female entrepreneurs, job creation, and increased economic growth. The GGA Approach provides guidelines for conducting analyses of the relationship between gender issues and private sector development, and for fast-tracking reforms through a four-step process of diagnostics, solution design and implementation, advocacy and awareness of gender issues.

In Africa, Gender and Growth Assessments have been carried out in four countries by now, namely, Uganda, Kenya, Tanzania and Ghana.

The Doing Business Project

The Doing Business Project provides objective measures of the business regulations and enforcement practices which are compiled for 178 countries - from Afghanistan to Zimbabwe - and tracked over time. The project members work closely with thousands of professionals around the world. The report is a guide for evaluating regulations that directly impact economic growth, downloading underlying laws, making cross-country comparisons and identifying good practices for successful reforms.

Regulations affecting 10 distinct stages of a business's life-span are recorded and evaluated: starting a business, dealing with licenses, employing workers, registering property, getting credit, protecting investors, paying taxes, trading across borders, enforcing contracts and closing a business. The indicators are used to analyse the economic outcomes of such regulations and to



Especially women benefit from such reforms. "Doing Business" focuses on studying obstacles to equal opportunity in general and in its 2008 report it began to look at gender equality issues in particular. Initial findings indicate that higher rankings on the ease of doing business are associated with a higher percentage of women among entrepreneurs and employees.

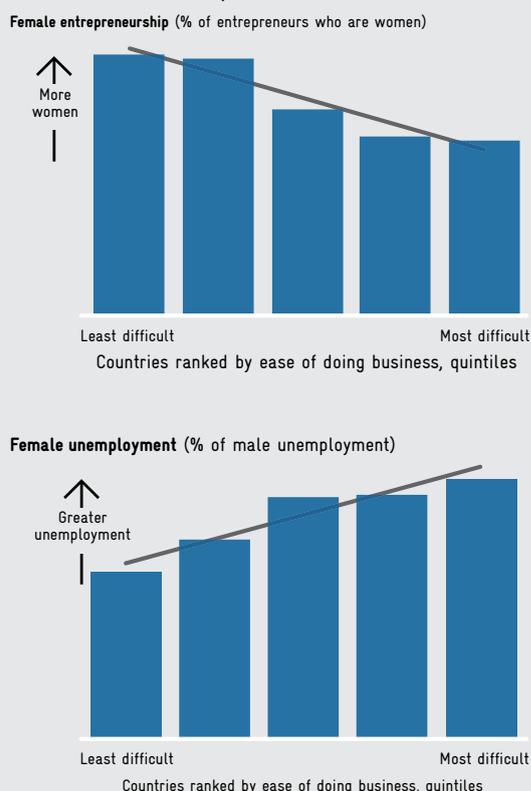
identify which reforms were successful, where and why. "The Doing Business Report 2008" is the fifth in a series of annual reports. For the first time, it explicitly focuses on the constraints that women entrepreneurs face in many countries.

Starting a business is not easy in the Democratic Republic of Congo (DRC). It takes 13 procedural steps and 155 days – and costs five times the annual per capita income. The situation is even worse for women, who need the explicit consent of their husband. And if you happen to be a single woman, a judge decides whether you may become a business woman. As a result, only 18 percent of small businesses are run by women in the DRC. In neighbouring Rwanda, which has no such regulations, women run more than 41 percent of small businesses.

But many countries are making it easier to do business. The 2008 Doing Business Report, identifies 200 reforms in 98 countries between April 2006 and June 2007. The top reformer was Egypt. The Egyptian government implemented reforms in five of the 10 areas covered by the report. It made the biggest leap in the overall ranking concerning the ease of doing business. Such reforms are encouraging signs of change for women, especially in business environments.

Payoffs from reforms can be large. Higher rankings on the ease of doing business are associated with more growth, more jobs and a smaller share of the informal sector. Mexico, where reforms have cut the time needed to establish a business from 58 days to 27, is a good example. A recent study reports the payoffs: the number of registered businesses rose by nearly six percent, employment increased by 2.6 percent, and prices fell by one percent because of the competition from new entrants (Bruhn 2007).

Figure 1:
Greater ease of doing business,
more women entrepreneurs and workers



Note: Relationships are significant at the 1% level and remain significant when controlling for income per capita.
Source: "Doing Business" database; World Bank Enterprise Surveys, World Bank, World Development indicators database.
Source: www.enterprisesurveys.org 2007

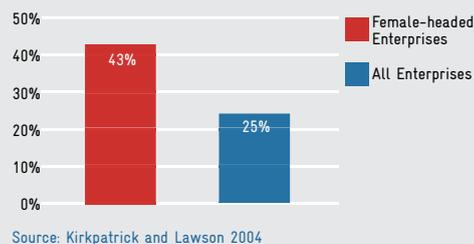
Policy, Legal, Administrative and Regulatory Aspects of Business Environment Reforms – Creating Opportunities for Women

While the Doing Business project has been benchmarking countries on the ease of doing business for five years, for the first time in 2007, it systematically examined the hindrances that specifically affect women in business. Gender dimensions are not evident in all ten indicators of "Doing Business", but research findings to date reveal a disproportionate number of obstacles women have to face in various areas:

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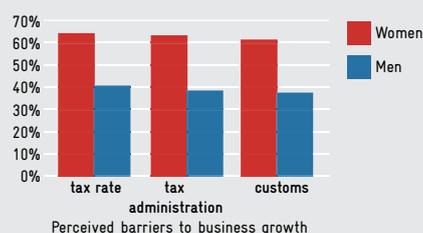
Cumbersome business regulations in areas such as business start-up, taxation and customs disproportionately affect women-owned businesses. Evidence from Uganda suggests that women are time poor, less mobile and are favoured targets for attempts to extract bribes. They are therefore less likely to formalize their businesses if procedures are lengthy and/or complicated. Research shows how complex start-up regulations in Uganda engender more contact between entrepreneurs and public officials thus giving room to more chances for bribery. Women were seen as easy targets: 43 percent of female entrepreneurs reported harassment from government officials, while only 25 percent of all entrepreneurs did. When reformers simplified business start-up, business registrations shot up. The increase in first-time business owners registered 33 percent more women than men (Kirkpatrick and Lawson 2004).

Figure 2:
Enterprises that Responded Government Officials have "Intefered" with their Businesses



Moreover, research from Kenya shows that women-owned businesses face more severe bureaucratic barriers in areas such as taxation and customs. Female-owned micro, small and medium sized enterprises (MSMEs) in Kenya are less likely to be registered. Female entrepreneurs perceive tax rates, tax administration and customs as greater constraints to business growth than men do and this negative perception thus decreases the likelihood that women will register their businesses.

Figure 3:
Women Perceive Taxes and Customs as a Greater Constraint to Business Growth

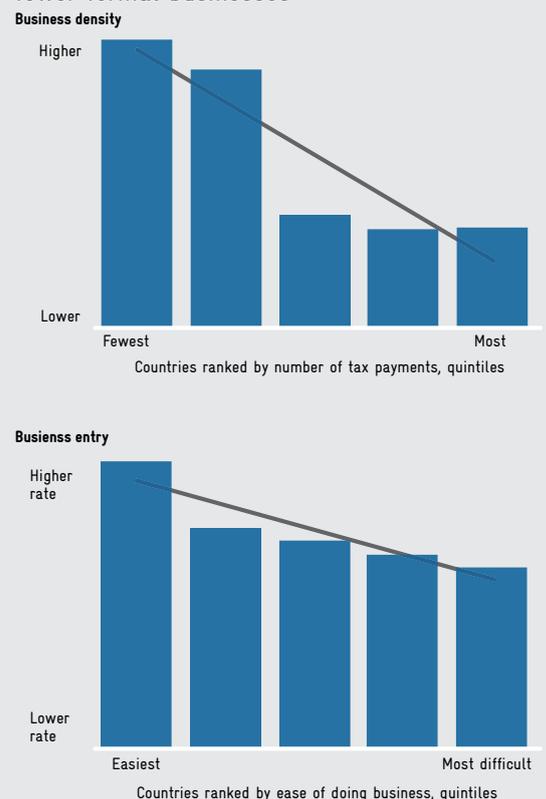


One possible explanation for this difference in perception is that government officials enforce re-

gulations differently with women than they do with men. Tax and customs are areas that require more interaction with government officials and female entrepreneurs have noted that negative attitudes and intimidation by government officials are a major issue when coming in touch with civil servants.

Doing Business research indicates that countries that make it easier to pay taxes and contributions have higher rates of workforce participation and lower unemployment rates among women. Burdensome tax systems disproportionately hurt smaller businesses compared to larger businesses, especially in the services sector, where most women work. In Colombia, where women outnumber men almost two to one among the unemployed, small businesses have to pay 82.4 percent of their commercial profits, make 69 tax payments a year and spend 47 days to comply with all tax requirements. Fortunately, this is changing, thanks to a new tax law enacted by the congress in late 2006.

Figure 4:
More burdensome taxes and contributors, fewer formal businesses



Note: Relationships are significant at the 1% level and remain significant when controlling for income per capita. Business density is the number of formally registered firms per capita. Business entry is the number of firms created in a year as a percentage of all registered firms.

Source: "Doing Business" database; Djankov and others (2007).

In some countries discrimination inherent to legislation worsens the effects of complex regulations. A number of countries have specific provisions in their labour laws that restrict women's work to certain industries or to certain hours. Women in

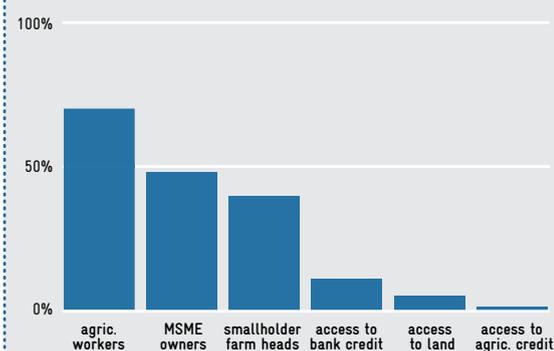
the United Arab Emirates and Yemen, for example, are forbidden to work at night. The same restriction now applies to women in Kuwait, thanks to a new law passed in June 2007. In Zimbabwe, married women need permission from their husband to register land. In the Democratic Republic of Congo, they need their husband's consent to start a business.

The idea behind some of these regulations may be to protect women. But they backfire, keeping willing workers from working and business opportunities unexploited by entrepreneurs. Women end up in the informal sector: they are three times as likely as men to be hired informally in most developing countries. In these jobs they receive no social benefits. And if they happen to be abused by their employer, their legal recourses are limited.

Certain legislation, such as inheritance laws, may also reduce the chance of women succeeding in business. In many African countries, women have fewer inheritance rights, either by law or. This means that they are often unable to provide the collateral needed to receive business loans from a bank. While Kenya's formal statute law potentially gives property rights to married women, and the 1882 Married Women's Property Act gives married women equal rights to own property, the constitution exempts from its non-discrimination provisions "members of a particular race or tribe" which are to be governed by customary law. For many women customary law is the only law to which they have recourse. As a result, women only hold about one percent of the registered land titles, with five to six percent of the registered titles being held jointly by married couples (World Bank 2004).

Yet a growing number of studies show that the benefits associated with secure titles for women are enormous. Studies in India, Honduras, and Nicaragua show that poor women's access to property leads to more investments in the household, especially children's health and education.

Figure 5:
Women's Access to Resources in Kenya



Source: World Bank 2007

With limited property rights, financing is a particular problem for many women entrepreneurs. In many African countries, the largely collateral based banking system has kept most women from receiving bank financing, as in the case of Kenya. Even though Kenyan women entrepreneurs make up nearly half of all MSME owners, it is estimated that they hold less than 10 percent of the credit sum available (Government of Kenya 1999).

Sometimes legislation explicitly restricts women from obtaining credit. In Swaziland, legislation mandates that a woman may open an account or take out a loan only with the consent of her father, husband or some other male family member. Unsurprisingly, 52 percent of the men and only 30 percent of the women have bank accounts (Honohan/Beck 2007). Women in Zambia face the same issue. Even when the husband is willing to co-sign, women are unlikely to have land registered to their name to use as collateral, since the Zambian constitution incorporates a dual system and the customary law discriminates women in matters of land ownership.

Credit bureaus help convey valuable information about the credit-worthiness of borrowers, which is particularly important for women given their excellent repayment records in micro finance. Leasing and factoring are other valuable tools that can increase women's access to credit.

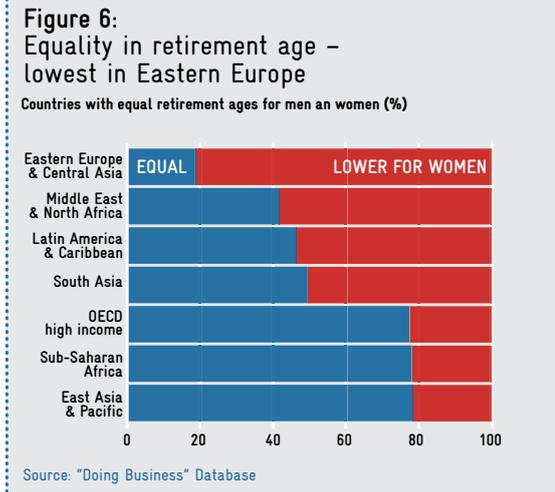
Biases against hiring women persist in some countries, minimising the percentage of women in the workforce. In a few countries, the bias is explicitly stated in the regulations. As stated earlier, in the Democratic Republic of Congo, the United Arab Emirates and Yemen, women are forbidden to work at night and may therefore not be hired for certain types of jobs that require night work. In Lao People's Democratic Republic women are prohibited from performing certain types of manual labour.

In others, bias is simply the prevailing practice. The example of symphony orchestras in the USA is a telltale. In the 1970s, US symphony orchestras instated "blind" auditions, where the performer plays behind a screen so the evaluator may hear the music but not actually see the person. After the blind auditions were instituted, the share of women among new hires shot up by 75 percent. The example of symphony orchestra hiring is thus very revealing, as the statutes contained no discriminatory clauses against women.

Retirement age can also inadvertently hurt women's economic status. In Russia women live 12 years longer than men on an average. But they must retire at age 55, while men retire at 60.

Worldwide, women live four years longer than men on an average. But half of all countries force women to retire earlier than men. The retirement age gap is largest in Eastern Europe and Central Asia.

The idea may be to benefit women. Instead, earlier retirement reduces their pension pay and career opportunities. When raising retirement ages, reformers should take the opportunity to equalize



the same.

High dismissal costs for workers can also unintentionally hurt women. High firing costs scare employers away from creating jobs. Women and youth are among those affected most. One study shows that tougher regulation concerning dismissals in Chile, increased employment rates for middle-aged men at the expense of women, youth and unskilled workers (Montenegro/Pages 2003). In Peru, reduced dismissal costs in the 1990s brought more women into the formal sector. And wages for women rose relative to those of men (Saavendra 1998).

Doing Business concludes that four kinds of reforms may create job opportunities – especially for women, youth and the unskilled – by making it easier for businesses to operate:

- Allowing flexible working hours;
- Introducing apprentice wages;
- Lowering dismissal costs;
- Raising and equalizing mandatory retirement ages.

One example of positive developments in this respect is the European Union, which has obliged members to adopt identical retirement ages. Germany just revised its labour law. Starting in 2029, both men and women will retire at 67. Consequently, women will enjoy higher pensions, and businesses will be able to hold on to their productive

workers longer than nowadays.

Lack of mobility, often influenced by personal status codes, can also be a big issue for business women, especially those engaged in trading across borders. In Yemen, a woman is unable to travel abroad in business matters without her husband's written permission to obtain a passport and travel. Similarly, in Iran a business woman could not get a hotel room without going to the Ministry's Office of Amaken after hours, because the meeting with her client had lasted longer than expected and she had missed her flight (Chamlou 2007).

Existing Opportunities and Remaining Challenges

Some countries are taking action. Lesotho passed a law in November 2006 allowing married women to own and transfer property and engage in legal acts without their husband's signature. Before the reform the law classified women as legal minors. Other countries with similar restrictions concerning women in business would be well advised to follow this example.

When the government of Vietnam was redistributing land to private citizens, the land law specified that both husband and wife should be listed on the title. An administrative error had left space for only one name on the form and 10 million titles were issued in the husband's name only before the error was caught. Since then the World Bank has worked with the government on a pilot program to re-issue land certificates with blanks for two names and in 2002, during a pilot project, 2,600 certificates were re-issued to reflect joint ownership.

The Doing Business project has committed itself to a two-year research program on reforms that improve the job and business opportunities for women. The analysis focuses on three issues. First, it will identify laws and regulations that discriminate against women. For example, until 2006 Lesotho's law hindered women from becoming landowners and engaging in legal acts such as entering into a contract. Two dozen countries have similar labour laws that prevent women from having the same liberties when looking for work as men.

One example is Kuwait which in June 2007 passed a law prohibiting women from working between 8 p.m. and 7 a.m., even if they want to. A few countries consider women legal minors and do not allow them a standing in court – instead a woman must be represented by her husband, father or brother. Several countries will not allow married

women to start a business on their own, requiring their husband's consent.

Other regulatory requirements – such as the need to obtain a husband's consent before getting a passport or to locate a business in licensed commercial premises – may also indirectly affect women's ability to participate fully in business. The research will reveal the legal restrictions that women face in such areas.

Secondly, the analysis will identify the traditional reforms – as captured by existing "Doing Business" indicators – that have the biggest benefits for women. Reforms that reduce informality encompass the biggest benefits for women, because women's labour makes up a large share of the informal economy. This year's report documents the link between the ease of doing business and the share of women among workers and among entrepreneurs. In the next two years research will focus on reforms that are most successful in increasing these quotas.

Third, the "Doing Business" team will prepare case studies on women entrepreneurs and delineate the reasons for their success as well as the main obstacles they face when expanding their businesses. These case studies may identify additional beneficial reforms that might have been missed when analysing laws and regulations. Moreover, the prevailing practice takes some time to change after government reforms.

In areas such as these, the case studies may lead to communication campaigns which would promote the benefits of individual reforms. In Uganda, for example, women's groups formed a coalition to lobby for reforms in business law that would especially benefit women. As a result the awareness of the need for reforms and the number of new bills drafted by the Ministry of Finance increased. These include the Companies Bill, the Chattels Transfer Act and personal property and securities laws. Findings in these three areas of research will be the subject of a stand-alone publication on opportunities for women. Just as for existing "Doing Business" indicators, all research will be subjected to peer review in academic journals.

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Panel Discussion “The Main Issues Raised in the Doing Business Report 2008”

Panellists:

- **Eva Muraya**, CEO, Color Creations Ltd., Kenya
- **Bede P. Lyimo**, Ministry of Economic Planning in Tanzania, Tanzania
- **Lorna Amutojo**, General Secretary of the Uganda Association of Women Lawyers, Uganda
- **Nana Frimponaa**, DFID, Ghana

taking legal reforms. One such area of reform is the field of inheritance law. In many countries, the overwhelming majority of women cannot personally own or inherit land, buildings or other property, thereby inhibiting women which try to invest in enterprise development. Consequently, many women cannot support themselves or their children when their husband leaves or dies. Ms. Arhin called on governments to address the barriers women face in the business environment. She also emphasised that donors should not only support governmental efforts, but to also support civil society organisations which lobby for gender responsive reforms.

Mr. Bede Lyimo stated that business reforms should not exclusively include regulatory and



Left to right: Jozefine Cutura, Amanda Ellis, Lorna Juliet Amutojo, Nana Frimponaa, Bede P. Lyimo, Eva Muraya

Following the presentation of gender specific findings of the Doing Business Report 2008, the panellists discussed the gender specific obstacles and opportunities brought forth. All panellists agreed that a Gender and Growth Assessment (GGA) is a valuable tool to assist governments in mainstreaming gender issues in their private sector development strategies. The GGA approach provides guidance on how to analyse the relationship between gender issues and private sector development and for implementing gender-responsive reform processes. By now GGAs have been carried out in Uganda, Kenya, Tanzania and Ghana. Since all the panellists were actively involved in the GGAs carried out in the respective countries, they were asked to assess the benefits of this tool and to report on experiences made. Generally all panellists highlighted the need to strengthen public-private dialogue and to keep on promoting gender responsive reform processes.

Nana Frimponaa Arhin illustrated that the GGA approach is a very effective tool to identify the gender specific barriers female entrepreneurs face. Especially the in-depth analysis of the relationship between gender and legal and administrative obstacles to investment is strategically relevant, as many African countries are currently under-

administrative aspects. To be sustainable, reforms must also include other gender relevant issues such as land and property rights, access to finance and business development services, infrastructure, labour and employment. He described that the major challenge during the GGA process in Tanzania was to convince the respective ministries working on sector specific reforms to integrate this broader view into their perspective. Mr. Lyimo emphasised that, aside from the specific responsibility of the government to implement gender responsive reforms, all relevant stakeholders related to enterprise development should develop a realistic and financially equipped action plan for implementing the recommendations of the GGA.

Lorna Juliet Amutojo highlighted the importance of the political commitment of governments and their ownership during reform processes. As the barriers female entrepreneurs face have been exhaustingly studied, it is now time for gender responsive reforms in the area of business environment to be implemented. According to Ms. Amutojo, networking and advocacy work addressing political decision makers is vital to realise gender responsive reforms. Hence she calls for an increased support of key women's business associations, trade unions, women's lawyers, and policy advocacy groups in

order to build local capacity, advance reforms, and increase the ability of women to benefit from private sector development. She also called for public-private policy dialogues in order to insure that all relevant actors of the policy process are included.

Being a successful business woman herself in Kenya, Chief Executive Officer of Color Creations Ltd, Eva Muraya, described the hurdles she faced when entering the business environment. Since women are not allowed to own property in Kenya, it was difficult for her to establish her own company seven years ago and enabling her company to enter international markets consequently took a very long time. She stated that she "does not have the time to network like the boys do" since she is a mother of two girls. Time limitation is an obstacle she shares with many business women. Ms. Muraya urged governments to acknowledge the contribution that women in business can make towards the country's GDP and to design policies and programs which take this fact into account. Both governmental and non-governmental bodies should develop initiatives that enable women to start and improve their own businesses and to promote women's enterprise development. Governments should demonstrate their commitment by supporting networking and associations of female entrepreneurs. She encourages women who have excelled as entrepreneurs to serve as mentors and role models for other emerging and existing female entrepreneurs.

Gender Dimensions of the Regional Economic Communities' Economic and Business Policies

Thokozile Ruzvidzo, Officer in Charge, African Centre for Gender and Social Development (UNECA), Ethiopia



Thokozile Ruzvidzo, Officer in Charge, African Centre for Gender and Social Development (UNECA), Ethiopia

Introduction

The majority of women entrepreneurs in Africa own small or medium sized businesses which are the backbone of economic growth and employment generation in Sub-Saharan Africa. Many women, however, remain in the informal sector. A new study recently carried out by the Economic Commission for Africa, titled "Lessons from Success Stories of African Women Entrepreneurs", found that there is still rampant gender-based discrimination against women in the formal sector. The result being, that women entrepreneurs are unable to fully exploit their productive potential, which has a negative impact on individual profits and income, on employment generation and state revenues because of a diminished influx of tax money. Thus, one of the key challenges is to enable more female entrepreneurs to progress from an "informal" to a "formal" status.

Lessons from Success Stories of African Women Entrepreneurs

In order to learn more about key success factors and constraints on women entrepreneurs in Africa, the United Nations Economic Commission for Africa carried out the study mentioned above "Lessons from Success Stories of African Women Entrepreneurs".

In this study, nine women entrepreneurs from Botswana, Burundi, Ethiopia, Malawi, Nigeria, South Africa and Uganda who have successfully completed the transition from the small-scale, informal sector to the medium- and large-scale sectors were profiled and asked about the experiences they had made. The businesses they run range from exporting coffee to IT-services, from the provision of private education to commercial farming as well as the manufacture of sanitary towels or the production of fruit.

The following factors have been identified as the key to their success:

- **The women's ideology of achievement**

Economic gain was not the main objective of these women. As motivating factors they rather mentioned indicators such as being a role model for other women or gaining independence.

Further factors of success were determination, being supportive of others, reliability, honesty, hard work and persistence.

- **Educational background**

The interviews showed that all women had enjoyed a science-based higher education. The interviewees emphasized the value of a good educational background especially in mathematics. This enabled them to work in a focused and logical manner, to think quickly and aided them when drawing up strategies and plans. A sound knowledge in mathematics helped them develop entrepreneurial skill and gain a better understanding of their businesses and the environment of the same.

Thus, a solid education was one of the fundamental aspects of these women's empowerment.

- **Personality traits**

A strong personality is indispensable for a business woman. This especially includes the characteristics stereotypically attributed to entrepreneurs such as the ability to handle risks, passion, creativity, ambition, an extroverted character, an aptitude for networking as well as patience and optimism. "Women should not give up when there are obstacles, but use them as stepping stones for growth" (Female entrepreneur, Malawi).

- **Family support that helped them face the hardship of business**

The initial success was attributed to the strong support they received from their family net-

works. Domestic affairs had to be well managed in order for there to be time for business activities. An environment that has excessive demands on and unrealistic expectations of women is counterproductive. Other important factors are the understanding brought forward by their husbands and families, moreover the advice regarding management and leadership these people provided. Thus, the will to take chances is fostered by social environments that respect entrepreneurship and encourage women.

However, the successful entrepreneurs portrayed in the study also faced a number of different constraints when it comes to policy matters. They were asked what would have made it easier for them to succeed and stated the following:

- **A policy environment that encourages entrepreneurship and provides opportunities**

The women argued for more opportunities for training and mentorship to be made available, especially for young women which must yet develop their entrepreneurial skills.

- **Policy and programme interventions that address gender-based discrimination**

This is due to the fact that discrimination is rampant in formal public institutions and society. Important to mention in this context is the need for financial institutions to support local entrepreneurship. This includes a non-discriminatory attitude of banks and their employees towards women in order to facilitate the access of the latter to credit.

- **Support from small initiatives run by NGOs**

Based on these findings the study calls for a gender-specific allocation of resources to be directed towards the development of women's entrepreneurship, this support needs to go beyond the simple micro-credit-model predominant today.

Policy Commitments

This is in line with a number of policy commitments made by African governments at the national, regional and international level, such as:

The African Union Private Sector Development Strategy and Action Plan

In 2006 the African Union drafted a developmental strategy for the private sector and the Action Plan in order to promote "a proactive and vibrant Afri-

can private sector that can play a significant role in energizing the African economies." This is expected to have a positive impact on poverty through creative and productive processes that accelerate economic growth, sustainable development and a deeper integration of the African economies into the global economy.

The strategic framework recognizes the importance of small, medium and micro enterprises (MSMEs) and the need for taking the following actions in support of MSMEs:

- Making the process of doing business easier through a better access to funds and information, quicker processes of business registration etc.
- Designing a programme to support the development of entrepreneurship (Setting up business promotion centers in local capitals which would offer trainings designed to develop skills or occasions for networking and for sharing experiences, cooperative development etc.)
- Providing internships/apprenticeships in the private sector
- Creating synergies and strategic alliances between large corporations and MSMEs through subcontracting, franchising, etc.
- Promoting the development of financial institutions that offer credit to MSMEs

COMESA Medium Term Strategic Plan (MTSP) for the years 2007 through 2010

The Common Market for Eastern and Southern Africa (COMESA) is promoting regional integration through trade and investment. A Medium Term Strategic Plan (MTSP) has been drafted for the years 2007 through 2010 which clearly refers to gender equality and equity in its goal number 8. This goal states that gender equality and equity is to be mainstreamed at all levels of regional integration and cooperation and specifically highlights the intention to "develop a programme on mainstreaming gender in trade and business with special emphasis on addressing the disadvantages faced by women".

Southern African Development Community Regional Indicative Strategic Development Plan (RISDP)

The purpose of the RISDP is to deepen the regional integration in the Southern African Development Community (SADC). It provides SADC Member States with a consistent and comprehensive programme of long-term economic and social policies. One of the top priorities is to "adopt women's economic empowerment policies and strategies in order to address the inequalities regarding access to and

control of resources, to develop specific programmes and institute gender-responsive budgeting initiatives." This is clearly reflected in target number 6 which aims at the development, strengthening and implementation of specific programmes for the economic empowerment of women by the end of 2007.

Framework for the Promotion of the Private Sector in West Africa

The framework for the promotion of the private sector in West Africa is a regional framework to promote the overall development of the private sector, including the development of intra-regional trade of manufactured products in West Africa. It acknowledges that the role women play in the management of small and medium enterprises is negligible and acknowledges the need to promote programmes on a regional and national level designed to aid women entrepreneurs.

Recommendations

Considering the situation of women entrepreneurs in Africa, the following recommendations for actions to support and strengthen women entrepreneurs can be made:

- Undertake research to build a better understanding of the informal sector which is where the majority of women are currently working
- Improve the business climate in both, the formal and informal sectors
- Upgrade small ventures to create established SMEs through targeted support
- Provide credit – whilst analysing the given financing opportunities for businesses, it is critical to guarantee women's access to credit of this kind
- Establish special facilities which address the funding of SMEs – in particular those run by women
- Strengthen market-initiatives which provide marketing opportunities in the region
- Improve the legal framework with an emphasis on revising current property legislation
- Improve opportunities to support mentoring
- Offer capacity building and trainings designed to assist women's businesses in management and to upgrade skills
- Create a database which allows businesspeople to share information and good practices
- Support the AU and RECS – especially their economic and business divisions – to make sure

women's SMEs issues are taken into account during policy consideration and resource allocation.

In order to implement these recommendations, the African Union, the Economic Commission of Africa and the NEPAD to work closely together in order to:

- Review existing programmes dedicated to women's economic empowerment
- Assess, review and analyse existing national, private sector and financial sector programmes targeting growth and improved opportunities for women's economic growth
- Compare and review the institution's objectives, approach and outcomes with the reality of women's opportunities and participation in the economy today
- Identify and portray the gaps, challenges, opportunities and those success stories, which can be replicated successfully by others
- Review marketing networks and their inner workings; identify challenges as well as opportunities un- or under-exploited with regard to boosting women's participation
- Review existing financing mechanisms women entrepreneurs have access to and problems inherent to these mechanisms
- Review studies on economic and financial policies, rules and regulations and their impact on women's economic empowerment

The institutions will produce a consolidated report and thematic guidelines, both of which will be made available through a database to inform the NEPAD, the AU, the UNECA, the RECs as well as donors and the private sector on areas where leverage to foster and promote women's economic empowerment may be applied, as well as their share in the economy.

Facts and Figures

Gender Equality in Land and Property Rights

Agricultural productivity in Sub-Saharan Africa could be raised by as much as 20 percent, by simply reallocating existing agricultural resources more equally between men and women.

Women perform about 70 percent of the **agricultural labour** in Sub-Saharan Africa.

The overwhelming majority of women in Sub-Saharan Africa – regardless of their marital status – cannot **own or inherit land, housing or other property**.

In Tanzania, only one percent of the **land titles** are written out to women, five percent are joint titles, while men own 94 percent of the land.

Improved Land and Property Rights

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Background

Land and agriculture are of fundamental importance to the economies and societies of most African countries, contributing a major share



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of the gross domestic product (GDP), incomes and employment in most countries, as well as a predominant share of the exports and tax revenue. Access to land and other resources are essential to the most basic of livelihoods. The dominance of agriculture in most African economies accentuates the importance of land for development and as a significant determinant of income earning power. (Duncan/Brants 2004) Land markets that allow access to land through secure property rights at transparent prices, with efficient land titling processes and administration systems, are essential to a functioning business environment. In Ghana, as in most African countries, gender relationships play a central role in the way in which land rights and production relations are determined. Access to land reflects gender, class and kinship relations.

The World Bank study "Gender, Growth and Poverty Reduction in Sub-Saharan Africa" has pointed out that women are at the core of the economies of Sub-Saharan Africa, comprising about 60 percent of the informal sector and performing about 70 percent of the entire agricultural labour (Blackden/Bhanu 1998). Statistical data for Ghana shows that women account for about half of the agricultural labour force and produce around 70 percent of Ghana's food crops (Ministry of Food and Agriculture 2001). In Ghana, the pre-dominant role of

women in food production and marketing is at a stark contrast with property legislation in terms of access to and control over land. The central role of women in the economic production, in the attainment of food security goals and when ensuring their family is properly fed, contrasts sharply with the systematic discrimination they face when it comes to having access to and control of the basic asset. These discriminatory practices are often reinforced by custom, convention, culture and law. Experts believe that economies will grow faster and the goal of poverty reduction attained faster if gender-based inequality is substantially reduced or eliminated and the land and property rights of women are more effectively promoted.

Access to land enables family labour to be put to productive use in farming ventures, to generate food and income for rural inhabitants and the urban poor. The gathering of fruit, leaves and wood from common lands is a significant source of income for women and poorer households in the rural areas. Access to land is also critical to women's entrepreneurial efforts, be it in the manufacturing industry, the service industry or trading. Secure land rights in Africa are, however, increasingly being threatened as land values rise and new interests emerge. Migrants, women and the poor are some of the vulnerable groups whose access and rights to land are increasingly restricted as areas such as the peri-urban fringe undergo rapid transformation. The widespread exclusion of women in Africa from owning or controlling land and other property means that they are often barred from effectively engaging in economic activities in their own right and having a secure and sustainable livelihood. (Nzioki 2007)

Creating an enabling environment for female entrepreneurs is an important pillar of the economic development. The systematic eradication of all forms of discrimination against women, particularly with regard to women's access to, control over and ownership of land and the safeguarding of their property rights is critical not only to ensure women's equality in social life, but also because it is in any country's interest to avoid the real social and economic consequences of depriving half the population of their property rights. For these reasons, economic policies in many African countries are increasingly being geared towards the progressive inclusion and empowerment of women.

The Ghana Growth and Poverty Reduction Strategy (GPRS II) (2006-2009) acknowledges that insecurity concerning tenure is endemic and has a negative influence on poverty reduction and economic growth. One of the objectives of the GPRS is to facilitate the streamlining of land administration in the country as part of its long-term commitment to

reduce poverty and enhance socio-economic growth of rural communities. The GPRS document acknowledges that failure to uphold land rights and prevent the abuse of traditional and institutional procedures endangers the poor, the illiterate and women.

Under the Beijing Declaration & Platform for Action, Covenant for the New Millennium it is recognized that women's poverty is directly related to the absence of economic opportunities, lack of access to economic resources including land ownership and inheritance, credit, lack of access to education and support services and because of being barred from decision-making processes. Under the Platform for Action, Ghana is required to formulate and implement policies and programmes that enhance the access of women, especially subsistence farmers in rural areas, to financial, technical, extension and marketing services, provide access to and control of land in order to increase women's incomes and promote household food security.

The challenge, however, has been to design viable strategies which address the gender imbalances in land administration systems and promote gender equality in the context of property rights. As in many other African countries, a complex mix of cultural, legal, and social factors influence women's land and property rights in Ghana. The legislation on land administration and management in Ghana is essentially pluralistic, based on the co-existence of different regulatory systems, consisting of a hybrid agglomeration of English Common Law principles, the Ghanaian customary law principles, constitutional provisions and statutory provisions. Managing these systems to ensure security of tenure for all sections of the society has been a formidable challenge in Ghana.

The poor co-ordination of plural land tenure and management systems has been the cause of conflict and tensions, which affect land tenure security, particularly for the more vulnerable sections of the society. Even though women are guaranteed equal rights under the Ghanaian Constitution, the socio-economic realities which women face impede the full enjoyment of their rights guaranteed in the formal legal system. Statutory protections and guarantees designed to protect and promote the land and property rights of women are systematically undermined by silent and persistent trends in practice and the overall non-enforcement of laws and regulations. With regard to land and property rights, there are many cultural and religious issues that affect the ability of women to gain access to and control over land and property to enable them to establish their own enterprises.

Main Constraints on Women's Land and Property Rights

Women's Access to Land under the Customary Law

The principal way in which women acquire land is through their lineage, marriage, inheritance or by contractual arrangements. The nature and scope of the land rights of majority of women in Ghana can best be explained within the context of the customary land tenure system, inheritance systems and land use patterns. To a large extent, women's access to land is affected by tenurial arrangements, inheritance systems and land use patterns, which operate to restrict the extent of control they can exercise over land. (Awumbilla 2001: 33) In customary law, access to productive resources including land, is largely based on patriarchal structures, norms and institutions, which create significant gender inequalities in the allocation of resources. Some of the factors which tend to affect women's access to land are the following:

(1) Lack of Participation in Decision-Making Processes concerning the Distribution of Land

Traditionally, the extent of the control exercised by women over land under customary land tenure systems has been very limited. Generally, women's property rights and access to resources tend to be less secure largely due to their being barred from participation in decision-making processes which regulate the allocation of resources. Under the customary law system, the right of access of women to productive resources are, to a large extent, regulated by and dependent on men. In most customary land tenure systems, under which about 80 percent of the lands in Ghana are held, community level decision making about land is the exclusive preserve of chiefs, or family heads who exercise that role on behalf of the community, clan or family. Authority is generally ascribed to a patriarchal lineage and thus control over land use and land rights is exercised by men, with little or no participation of women. Under the matrilineal kinship system, even though traditionally women are presumed to be the heads of families, in practice men are made to play the role as head of family. (Hilhorst 2000: 181) The fundamental role played by men in the acquisition and control of land under the customary law therefore gives them greater pre-eminence over land ownership in Ghana. At the family, community and national levels, women tend to be inadequately represented in decision-making bodies responsible for drafting policies which will directly affect their lives.

(2) Women's Access to Land from the Lineage

It has been noted that women's access to lineage land is affected by a number of factors including land scarcity, production relations and gender bias when it comes to the size of the land given to women. Cultural limitations and entrenched patriarchal notions also tend to affect women's access to land. Even though, in principle, all subjects of the stool or lineage, regardless of sex, have an inherent right to access the lands held by the stool or family head, in practice, women may not enjoy equal access to and control of stool or family land for a number of reasons including the following:

● Sexual Division of Labour

The most crucial determinant affecting women's access to lineage land is the sexual division of labour and the organisation of production in both patrilineal and matrilineal areas (Kotey/Tsikata 1998: 203). It is noted that clearing the land, which is the principal means of establishing the usufructuary right, is traditionally assigned to men, thus preventing the majority of women from acquiring the usufruct in virgin land belonging to their lineage. The emergence of permanent crops such as cocoa requires longer use of land and consequently favoured men, who tend to be more economically empowered (Duncan 1997: 73).

● Traditional Responsibilities of Women

Marriage and its attendant domestic obligations reduce the chances of women to acquire land. In customary law, a woman is under an obligation to assist her husband on his own farm or in his economic activities. This, coupled with her extensive domestic obligations, effectively reduces the amount of time and effort she can spend developing her own farm. Women work longer hours than men (Awumbila/Monsen 1995: 337-346). They are obliged to spend a great deal of time not only working in family enterprises, but nurturing and rearing children and in important household tasks, such as cooking and fetching water and firewood.

● Women's Secondary Rights and Security of Tenure

Women's rights to land under customary law tend to be predominantly secondary rights, derived through their membership in households and lineages and secured

primarily through marriage. Such secondary rights of women are often insecure since they are subject to change and require good relations to be maintained between parties involved. Since women's land rights also depend on their marital status, they are determined and influenced by marriage and divorce. A married woman may gain access to land with the permission of her husband, but it is not uncommon to find that the woman loses her land and crops after a divorce or upon the death of her husband. This also applies to young widows who fail to cooperate with their in-laws after the death of their husbands (Aryeetey 2002: 86). Women's rights to land obtained through marriage may also change if her husband remarries under a polygamous arrangement.

● Others Modes of Acquisition of Land

Another mode of acquisition of land, which is potentially more open to women, is through purchase. Generally, no formal laws or customs exist to prevent women from purchasing land if they have the money to do so. However, relatively few women can take advantage of this because of the costs involved and the need for capital which has been accumulated in the past. Women's weak economic and social position tends to hinder their independent access to private freehold land.

Access to Land for Women in Peri-Urban Areas

Because of an increased demand for housing which requires land and the construction boom, there has been a severe decrease in the overall area of land agriculturally used and the basic livelihoods in peri-urban areas have drastically changed. Changes to peri-urban communities in Ghana have made the inhabitants of such areas, especially women, very vulnerable. As land is lost to residential development, peri-urban subsistence farming and the cultivation of high value produce, which could be sold in nearby urban markets, becomes impossible. This affects the womenfolk more than others because agricultural production tends to be an important factor of their livelihoods (Owusu-Yeboah 2003: 27). Women, who constitute the majority of peri-urban farmers, tend to be the most vulnerable to the land conversion process since they have limited opportunities to go about a different trade and are not consulted when land rights are sold.

In theory, anyone may buy a plot. However, it has been ascertained that because indigenes cannot be charged as much as strangers, Chiefs tend to be reluctant to sell to them. The picture which

emerges is one of a rapid decrease of land used for agriculture and an increase in land being used for housing and speculative purposes. This phenomenon contributes to the aggravation of poverty in such areas, with women being the most affected.

Strategies and Recommendations to Overcome Constraints

Mainstreaming Gender into Land Policy and Land Reform Initiatives

Greater attention should be paid to the promotion of the land and property rights of women to ensure the optimum participation of women in economic activities and to ensure balanced economic development. Viable strategies on issues relating to the status and rights of women have to be developed.

In Ghana, the most comprehensive land reform project implemented to date with multi-donor support is the Land Administration Project (LAP). The aim of the project is the development of a lasting and well-functioning land administration system that is fair, efficient, cost-effective, decentralized, with improved security of land tenure. The long term aim of the project is to stimulate economic development, reduce poverty and promote social stability by improving security of land holdings, making it simpler to gain access to land, developing the land market and encouraging sensible land management. The project, although it has a gender component, is still grappling with its obligation to incorporate gender issues into the design and implementation of its activities.

The following recommendations are made for the development of strategies which address the existing constraints and barriers which women face regarding land and property rights in Ghana:

Improving Women's Land Rights under Customary Law

- Evaluation of Gender Equity in Land Administration Systems in Major Ethno-Cultural Communities

The starting point for any interventions aimed at promoting gender equity in land administration must be a comprehensive pre-intervention assessment of the situation to ascertain the nature and extent of gender issues affecting land issues. This involves gender disaggregated data, baseline studies and evaluations to identify areas of gender equity as well as inequity. Even though certain broad generalizations can be made on gender equity

issues in land administration, women's land and property rights differ according to the diverse lineage systems which exist in the country. These studies have to examine the customary laws, norms and principles on land administration in the major ethno-cultural groups and the gender impact of such laws and practices to be able to carry out informed design and implementation processes of land reform initiatives and projects.

- Supporting Traditional Land Authorities to Protect the Land Rights of Women in Peri-Urbanism

Traditional authorities must be assisted when devising mechanisms to ensure that poorer members of the community are not rendered landless when rural lands are converted into urban housing plots. This requires ensuring that chiefs and other traditional authorities do not infringe on land rights of indigenes when rural lands are turned into urban residential plots. This may be achieved through the institution of land management mechanisms and procedures for use by customary land owners which will promote equity and efficiency in land management at the local level.

Improving Women's Access to Information on Land Rights – Civil Society

It is generally acknowledged that enactment of laws is not enough to promote gender equity in land administration. Laws aiming to empower women tend to be underused because of little access to information, leaving the intended beneficiaries unaware of their rights. The failure to properly disseminate information about such laws tends to render the positive objectives of such reforms useless. The language of land legislation often constitutes a major obstacle and therefore support should be provided for the translation of legal provisions into appropriate local languages and terms. Given the high levels of illiteracy among rural population and particularly amongst women, non-written means of communication (radio, use of posters, workshops, peer group and extension work) will be required to inform all stakeholders of any changes in land laws, policies and their implications.

Campaigns to increase awareness and to educate both men and women on titling laws and procedures should be implemented. Civil Society organisations and non-governmental organisations (NGOs) can play an important role in informing men and women of their rights and how to enjoy and protect them. They could assist in mobilizing communities to engage in policy and legal reform dialogues and

debates on land issues. Tools and techniques used will have to enable women to participate effectively in discussions and debates concerning the design, implementation and impact of land reform activities. Community based organisations, district assemblies and faith based organisations could be engaged to disseminate information on the land reform initiatives and to enlist the cooperation of women in particular during the design and implementation of specific project activities at the community level.

Donors could collaborate with NGOs skilled in capacity building and community mobilisation to develop training manuals on specific land issues and to translate selected land laws as well as inheritance laws.

Enhancing Women's Access to Law Enforcement Structures

It is also critical to adopt strategies which will enhance women's access to avenues through which they can assert and enforce their land and property rights. Even where women are aware of their entitlements, they might not wish to risk the consequences of insisting on their rights. In most cases, women have very limited access to formal courts because of the costs (in terms of money and time) that are involved.

Donors could provide support for civil society to work with traditional authorities, community leaders, lineage and family heads to communicate the need to ensure secure land tenure for women as well as men and to work with customary land owners to adapt existing mechanisms and procedures to enhance the protection of the land rights of women and the poor when agricultural areas are being converted to building plots, compulsory acquisition of land etc. Vigorous efforts must be made to enhance the use of alternative dispute resolution methods at the community level for the resolution of land related disputes.

Ensuring Effective Representation of Women in Land Policy Implementation Agencies

Efforts must be made to include women in committees mandated to prepare land reform proposals to ensure that the concerns specific to women are addressed in land policies and laws. There should be reasonable gender balance in the processes of recruitment and appointment to senior positions in land sector agencies to ensure maximum participation of men and women in the design and implementation of the land reform agenda. Women sensitised and qualified on gender aspects must be part of commissions which are set up to advise on land issues, land administration bodies, resett-

lement schemes and land dispute mechanisms. Women have to be in committees preparing land reform proposals which would use participatory methods and sustained advocacy and monitoring to ensure that women's issues are properly reflected and represented.

Gender Sensitisation and Training for Land Administration Officials

Land administrators in combination with other professions, play a key role in allocating and adjudicating land and land rights. Providing such officials with relevant gender sensitisation and training will contribute to ensure that land administration systems, laws and procedures do not adversely affect the rights of groups and individuals. This requires strengthening the capacity of local level institutions to administer land in a gender-responsive way, through the recruitment of sensitised and qualified female personnel, the training of personnel and the review of existing practices.

Support for Drafting and Implementation of Legislation

Although addressing women's rights in statutory legislation is a first step, the translation into actual practice, particularly in rural areas, has proved to be challenging. While there are laws in various countries which assure that wives and all children, including daughters, are entitled

to inherit property and titles, socio-cultural factors still deter women from claiming such rights. Therefore bridges need to be built between the two legal systems to ensure the protection of women's rights. Experience in Ghana shows that in order to be effective, the design of legislation and policies on land reform must involve a comprehensive consultative process as well as gender impact analysis. Where land and property laws are driven through with little or no consultation their implementation has failed. Furthermore where there is no gender analysis during the design of new legislation, there may be a negative impact on females in particular. Donors should therefore support government and civil society to undertake these consultative processes prior to the enactment of land legislation and the introduction of land reform policies and initiatives.

Furthermore, even though statutory laws that offer greater protection of the land rights of women may be established, they are often not easy to enforce. In Ghana, experience with the Intestate Succession Law, 1985, which introduced drastic changes concerning the customary law of intestate succession has shown that even when progressive legislation is passed to address the pertinent issues on

gender equity, their enforcement is quite another matter (Dowuona-Hammond 1998: 132-168). The general perception that legislation and the courts are meant for the elite makes formal law very remote to the rural poor, a majority of whom are women. It is therefore critical that women are specifically consulted during research preceding statutory amendments and the implementation must be monitored continuously to ascertain the social and economic impacts.

Improving Women's Inheritance Rights and Property Rights upon Divorce

As a matter of priority, legislative and policy reform on land must aim at addressing the structural basis of gender discrimination in land relations particularly within the domestic domain. In Ghana, the case for the comprehensive reform of the Intestate Succession Law, 1985, has been strongly made. The inadequacy of existing regulatory legislation governing the property rights of spouses upon divorce and the unsatisfactory state of the law on inheritance tend to create inequity and insecurity particularly for women (Kuenyehia 1990-1992: 94; Kuenyehia/Ofei-Aboagye 1998: 23). Gender-responsive land reforms must be based on a legally enforceable presumptions which would include spousal co-ownership of primary household property. This position should be reinforced by laws which protect the property rights of women, forbid the eviction of widows and divorcees from their matrimonial homes and disallow sales of household land and matrimonial property without the written agreement of both spouses.

The consent of both spouses should be required for the sale or disposal of any property acquired during the period of the marriage until such property has been distributed by a judicial body upon divorce. This would guarantee joint control of the matrimonial home and other properties and protect each spouse's property from arbitrary actions of the other and prevent either spouse from individually profiting from the other's share of the property.

Conclusion

There is a considerable amount of experience concerning land management and administration in most African countries and particularly within the sub-region. Most countries have followed similar shifts in policy over recent decades and are now grappling with similar issues as Ghana on how to effectively decentralize land administration processes while ensuring overall equity in land administration for all groups and individuals. Hopefully the Ghanaian experience will help other African countries better cope with their reforms.

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Facts and Figures

Gender Equality and Access to Finance

Credits provided directly to women not only have a significant effect on women's economic activity, but also a positive impact on consumption expenditure, children's schooling and labour supply.

Women entrepreneurs in Kenya make up nearly half of all MSMEs, but they hold less than ten percent of the available credit.

Only ten percent of **micro credit costumers** in Sub-Saharan Africa are women.

In Swaziland, legislation mandates that a woman may only open an account or take out a loan with the consent of her father, husband or some other male family member. Thus, only 30 percent of the women have **bank accounts** compared to 52 percent of the men.

Access to Finance

Anne Hilton, Enterprise Works, South Africa

Introduction

Access to finance is an undeniable right for women. The issue of access to finance for women is a complex and challenging terrain of struggle for women everywhere. There is no part of the world where the struggle is over. Where there have been some successes, these are mainly in areas where the environmental factors have been more conducive to successes for women.

Such factors have included strong government support for facilities, strong and cohesive women's organisations which have rallied women and lobbied for change and some institutions that have focused on demand based strategies to overcome some of the limitations faced by women.

It is indisputable that access to finance for women is intrinsically linked with the status of women in society and this is reflected to a more or lesser degree depending on the legal, cultural and socio-political environment in which women live. The exclusion or under representation of women in any aspect of the social, economic or political environment is not natural or inevitable, it is a reflection of the attitudes towards women which prevail at any point in time. Many of the barriers are social or cultural and reflect the different roles and attitudes in societies for men and women. These inequalities and prejudices need to be challenged and changed to create greater economic opportunities for women. Whilst many of the constraints experienced by small business and especially emerging business are common to both men and women, women face constraints which are not experienced by men and which are gender biased. Africa poses many challenges for women in this regard. Whilst some African countries have made progress with regard to improving the rights of women, progress has not been significant.

Indeed many of the post colonial and post revolutionary states in Africa have failed to meet the expectations of the majority of women. The ratification of constitutions, institutionalised transformation and legal reforms has not been satisfactorily translated into real gains for most women economically or socially.

Systems of customary law, patriarchy and entrenched gender stereotyping still tend to overshadow

any reforms gained in the process of gender transformation and continue to be used to undermine women. Women are still too often treated as contractual minors, with too few women able to inherit property or accumulate assets through well paid job opportunities.



Anne Hilton, Enterprise Works, South Africa

African women still represent a majority of the poor and the illiterate in both urban and rural communities, continue to be trapped in the lowest paid, least-skilled income opportunities

and are most likely to turn to "the informal sector" as a means to survive, with little likelihood of growing beyond this.

Women and the Economy

Economics has traditionally been the domain of men to the exclusion of women as participants in key economic activities and has relied on various assumptions about women. Women are unequally represented in economic decision making structures such as treasuries, central banks and other financial institutions such as banks. This has created significant disparities in women's ability to influence economic decision making, planning and financial arrangements in their societies, despite the fact that all of these activities impact on women's lives, creating inequalities at work, the family and society in general. This means that women's contributions and needs are often ignored and as a result many policies and programmes have the effect of further increasing inequalities between men and women.

The UN State of World Population Report 2000 provided the following insights:

- Gender discrimination not only harms millions of individuals worldwide but it also cripples

national economic growth. It has been estimated that a one percent increase in female secondary schooling results in a 0.3 percent increase in economic growth.

- The converse can be seen in South Asia and Sub-Saharan Africa, where economic growth is slow and the gender divide in education is the largest in the world. In these regions, fewer than 40 percent of secondary students are young women.
- It has also been found that economic returns on investments in women's education exceed those for men. One reason is that women who use their skills to increase their income invest more in child health and education, creating a ripple effect from one generation to the next.
- The report says better accounting of women's economic contributions, which are under-counted because they are often in the informal sector, could encourage investment and productivity.
- The World Bank has estimated that in industrialized countries sexual assault and violence take away almost one in five healthy years of life of women aged 15-44. In the United States, employers pay an estimated USD 4 billion per year for absenteeism, increased health care expenses, higher turnover and lower productivity. In Canada, annual health-related costs of violence against women are estimated at USD 900 million.
- Inequality also produces other costs in health care. It has been found that limited access to care among the poor has a greater relative impact on women than men, with poor women more likely to die as a result of pregnancy.
- The economic costs of maternal mortality, which affects over half a million women annually, include their lost contributions to the family, increased mortality among their children, and increased burdens of home maintenance and child care to their survivors.
- Inequality between men and women has also helped fuel the HIV/AIDS epidemic, which is exacting enormous costs on countries, especially in hard-hit parts of Africa. Women often have less control over when, where and whether sex takes place. In some countries, it is estimated that the pandemic has reduced per capita gross domestic product by 0.5 percent per year. The impacts on the poor and on health systems are even greater.
- One of the keys to sustainable development will be recognizing the costs of discrimination, making it visible to policy makers and families, and designing ways to end it.

In an IFC/GEM report of 2005, "Gender and Growth Assessment for Uganda", several aspects of gender were evaluated. Findings included:

- Ownership of land is gender biased with only seven percent of women having access to land.
- Women are economically dependent on men.
- Land inheritance is mainly patrilineal.
- Only 12 percent of women work in the formal labour force.
- Cultural factors are directly at work inhibiting Ugandan women from realizing their potential in the sphere of business.

In Uganda as in many other African countries, the estimated value of the incomes (in cash or kind) women produce is 50 percent of the total family income in two-spouse households and, of course, 100 percent in the nearly 30 percent of households where they are the sole providers.

Feminist Knowledge 2002

Black women (in South Africa) currently represent the smallest segment of "formally banked" at only 38 percent – against 44 percent for black males and 94 percent and 91 percent respectively for white males and females. They also have the lowest usage of most financial products. The Financial Sector Charter of 2003 only specifies extremely low gender targets in staffing. It is totally silent on gender equality in enterprise development or in procurement finance.

IFC/GEM 2006

Some gender based assumptions in economics imply that women are perpetually dependent on men, relegating women's income as secondary-income. This ignores the reality of single women, single parents and women as heads of households. In Africa, women are very often the sole income provider. In addition, economics assumes two separate and parallel universes, the productive and unproductive and that women predominate in the latter, where their work is mostly not counted or accounted for.

This has the effect of relegating women to the lower ends of the economic scale. Access to finance debates need to be aware of this when analysing and allocating financial responses.

According to the United Nations, women do 2/3 of the world's work yet earn only five percent of the world's income and own less than one percent of the world's real property. Women often lack

resources that might help them get out of poverty. This includes capital, land, and borrowing opportunities.

The reality is that the battle for equal and adequate access to finance is intrinsically linked with these issues. What this means is that access to finance is a complex issue which needs rigorous interrogation at a number of levels:

- the issues which impact on women's access to finance;
- the gender environment in which the access is sought;
- the financial services themselves;
- how these affect all women, rich or poor without clouding the issues with assumptions.

It is necessary to analyse and challenge the realities and the myths experienced at all levels of business activity which women engage in, from small to medium and beyond. Women participate disproportionately in every stratum of economic activity. The smaller and least resourced levels are over represented by women. The larger, more technical and better resourced are under represented by women. The smaller the loans are, the higher the percentage of women borrowers. The more substantial the funding is, the least likely the share for women.

What Are the Issues and Myths that Impact on Women's Ability to Access Capital?

The issues which impact on women entrepreneurs have been well documented by several sources and can be summarized as follows:

Legal Constraints: Traditional norms and values such as found in most African countries, prevent women from acting as legal persons and from accumulating assets such as property. Such constraints impact on women's ability to offer assets as collateral which are often therefore beyond the scope of a women's available or limited assets.

Access to Collateral Through Land and Property Ownership: Ownership of registered land is gender biased in most parts of Africa with women have very disproportionate access to land or property.

Levels of Education and Literacy: Lower levels for women impact on their ability to acquire skilled formal employment, understand economics and achieve financial literacy.

Employment and Income Limitations Faced by Wo-

men: Women are still most likely to be employed at the lower levels, least skilled, least influential and lowest paid jobs in the economy. This impacts negatively on their ability to accumulate assets and equity to offer as owner equity or as collateral for mainstream sources of business credit such as banks.

Exclusion from Policy Making, Decisions and Influence in Financial Systems and Institutions: Women have largely been excluded from decision making both as the receivers and investors of capital. Financial markets are still very much commanded by men. Since women are largely not in positions of power and decision making in financial institutions such as banks. This will have the effect of not fostering a culture which respects the needs of women clients and which may exclude women from opportunities and prospects and gender mainstreaming.

Marital Arrangements: Women are often in marital arrangements which put them in a position of legal minors and which largely prevent women from making independent decisions about their own finances or credit decisions. This leaves women without the relevant experience or credit histories from which to draw when applying for funds either whilst married or when divorced.

Information Asymmetry: Women are often cited as the least resourced, least educated and least likely to be able to offer or understand the information required. It is also true that the ability to provide the information required is proportional to the age and size of the business. Poor information sharing with credit granters leads to debt rationing and funding is most likely to be allocated to the well resourced firms with ability to provide adequate information pre and post loan eh management accounts.

Attitudes towards Women: Negative attitudes to women based on their conflicting role demands and perceived time constraints real or imagined are interrogated and often held against women when they apply for business funding. There are still perceptions of risk based on gender which assumes higher levels of risk based on largely untested assumptions. Financial institutions are mostly not aware that women may face gender specific constraints when seeking finance, they often adopt a gender neutral position, assuming that this puts women on an equal footing with male applicants. While this may be true under certain circumstances it is certainly not the norm. Bankers often view applications from women as personal rather than serious business loans and women often want to borrow small amounts below minimum loan policies of a bank.

Women Themselves: Women are often not aware of and lack information about financial services. Often, they are less experienced and may be intimidated by financial institutions and perceive the barriers as insurmountable. Furthermore, they may not be aware of the available capital options to meet their different requirements and women are most likely to draw on savings or loans from friends and relatives.

Women in many economies, and certainly in developing economies, are most likely to be starting up businesses and this means that they are most likely to be applying for finance for a business start-up which will be perceived as the highest risk by credit granters.

Poor and rural women face the greatest hardships and difficulties when seeking to run a business. Poor and oppressed women have very limited access beyond high interest bearing micro finance and seldom if ever achieve reputational equity for their repayment histories.

Some Global Features of the Debate

Some common features of the access to finance debate for women include the following:

- When reviewing the literature available on women and access to finance, there is an overwhelming emphasis on micro finance and an apparent neglect of other levels of funding needed by business women. This leaves a large gap in gender positive inputs and strategies for women business owners.
- The exceptional loan repayment rates of poor women do not translate into enhanced access to other sources of funding.
- Whilst all entrepreneurs experience problems when raising business finance, women face additional barriers which are gender based.
- In countries where resources have been harnessed to create a more enabling environment for women, the research shows that when women are running established or sizeable businesses, the barriers to accessing funding are reduced between men and women.
- There is a serious lack of gender disaggregated data on financial services in most economies and this is even more pronounced in countries with limited resources.
- The number of women in business does not correlate with the number of women gaining access to capital.
- Women need to be recognized as diverse with different needs and that a size fits all approach is not helpful.

Sources of Funding for Women

Micro Finance

Globally and in Africa, micro finance is the most widespread source of funding for women. It is also the most favoured source of funding supported by the donor community. The advent of micro finance was a revolutionary moment in identifying sources of capital for businesses owned by poor and under resourced communities. This has, however, over time been translated into a mechanism for eradicating poverty and for women's empowerment and the focus has been very much centred on women as the primary recipients. This in relation to evidence that women are better re-payers, are most likely to benefit families and communities from the proceeds of business activity and tend to seek micro finance significantly more often than men do.

There are concerns that the emphasis on micro finance is hampering a broader debate on access to finance for women and that certain features of micro finance are not gender positive and the assumption of empowerment needs closer scrutiny, e.g.:

- Group lending micro finance is still the most likely source of income for many women in business despite many years of identifying that women need business credit.
- Group lending mechanism do not meet the borrowing needs of many women entrepreneurs, especially those which have been in business for some time and who aspire to grow their businesses.
- There has been insufficient attention given to alternative ways of addressing the asset poor base of women, leaving women perpetually dependent on this mode of funds.
- There is a significant gap between the financial products offered by the micro finance institutions (MFIs), and what the commercial banks offer to growth-oriented women entrepreneurs; and there few mechanisms for graduating women from one to the other.
- It has been suggested that micro enterprise and finance, by focusing primarily on women, runs the risk of feminising poverty and debt and burdening women with these responsibilities in addition to running a business and still meeting their "gender" roles.
- There is also evidence that many women are borrowing money on behalf of their spouses or

male relatives with the women still responsible for repayments.

.....
"The ability of a woman to transform her life through access to financial services depends on many factors – some of them linked to her individual situation and abilities, and others dependent upon her environment and the status of women as a group. Control of capital is only one dimension of the complex and ever-changing process by which the cycles of poverty and powerlessness replicate themselves. Women also face disadvantages in accessing information, social networks, and other resources they need to succeed in business and in life. Only by evaluating the needs of women will an MFI be able to maximize its empowerment potential." (Cheston/Kuhn 2002)

In the industry there is a tendency to view repayments as a measure of success and applicability to the needs of women. This is however also open to debate.

.....
"The impact of micro finance activities cannot be simply inferred from the take-up of financial services or repayment levels of women. Overall, it cannot be naively assumed that increases in household income will necessarily translate into increased control over that income or increased household well-being, or changes in other aspects of gender inequality." (Mayoux 1995)

Do we disregard the benefits of micro finance on the lives of women? No of course not, but it is probably time to review the role of micro finance in the overall financial transformation model for women. Micro finance is an important beginning for many women but there is a need to view micro finance as part of a value proposition for women and not as an end in itself. Policy frameworks need to take cognisance of both the positive and negative aspects of the micro finance model for women and to review the role of micro finance in a balanced way.

It is important that in developing economies the options for finance for women is not disproportionately limited to micro credit and that real solutions are sort to offer workable alternatives to group lending and high interest bearing credit as the pre eminent option for women. Even poor women have the right to alternatives sources and the right to build credit worthiness which does not confine them to group lending on an ongoing basis. It is essential that programmes promote the graduation of women to other sources of funding as an integral option in their strategies.

Women's business activities, whilst receiving the most attention at the micro level, are neither confined to not adequately supported by the emphasis on women's economic progress at the lowest ends of enterprise scale. Women are also successful business owners in small and medium businesses and are proving themselves more than capable of challenging the stereotypes of women entrepreneurs.

Small and Medium Business (SMEs) Funding

One of the difficulties of accessing the issue of access to finance for this category of women is very little information available on women owned SMEs in Africa. Given, however, that the issues raised by women in relation to small business finance are very similar, we will consider this as a basis for assumption in this discussion.

The most likely source of funding for SMEs is banks. It is likely that in the life of any SME, that some capital will need to be sought from an external source. Banks, however, still largely practice traditional risk management strategies, which are likely to exclude emerging business, start-ups and applications which are not covered by collateral. As women are most likely to be starting a business or are least likely to be able to provide the securities in Sub-Saharan Africa, this impacts negatively on their ability to raise capital. In addition, marital arrangements such as community of property or traditional marriage impact on women's contractual status and property ownership rights. In certain marital arrangements, credit histories are not separated, creating a legal barrier for women to manage their own credit performance and to raise capital in their own right, without permission from males in their lives.

Women may also present with a smaller asset base as collateral because they have had less options to accumulate or have accumulated less valuable assets than a man may have. This is often related to the fact that women work in the lowest paid sectors of the job market. This affects their ability to save to provide their own portion of the finance needed to start a business or their ability to save start-up capital.

Where banks are concerned about the security of their funds they will rely on instruments such as credit guarantees or higher interest rates to cover potential losses. The risks perceived include the difficulties and expense of gathering information, determining management capacity, the lack of track records of entrepreneurs and the possible lack of formal financial transactions. Financial institutions are reluctant to invest in high levels of information gathering for small transactions. This

puts resource poor women at a very real disadvantage.

"The issue is exacerbated by the relative lack of skills and resources on behalf of the aspirant entrepreneur to provide relevant information. This means that there is an over reliance on traditional forms of security which undermines the ability of the aspiring emerging business environment to access capital. This is particularly problematic for women and black SMEs and is one of the stumbling blocks to achieving broad based black economic empowerment objectives and economic growth through small business initiatives. It is well understood that if you own a house you are more likely to secure a loan for your business. This then biases access to individuals with wealth and assets." (Hilton/Theo 2006)

Another factor in the inability of banks to service the need of women in SME market is the tendency to rely on transaction based rather than relationship lending. Business clients and especially women are time poor and want to interact with the same person in a bank, yet despite this they often have to deal with a different person when they go to the bank.

This means spending large amounts of time giving them the information. This is another example of a supply driven approach to business lending which does not factor in the needs of business clients and women. It is becoming more evident however that where conditions are favourable and at a certain point in a women's business cycle i.e. maturity, size or sector of a business, the inequalities to access finance become less of an issue. This is especially true of countries such as Canada, the UK and the US where women's business groups and support services are relatively well established.

In these economies, considerable support and funding has been invested in women in business, through agencies such as the Small Business Administration (SBA) in the US and the various programmes available in Canada. Both countries have banks which recognize the needs of women in business and the relationships that women's organisations have fostered with some of the banks. Women have harnessed their collective wisdom and power through well organised associations. The US Centre for Business Women's Research projects that as of 2006, there are an estimated 10.4 million privately-held, 50 percent or more women-owned firms in the U.S., accounting for two in five (40.2 percent) of all businesses in the country. These firms generate USD 1.9 trillion in annual sales and employ 12.8 million people nationwide. (www.nfwbo.org)

Banks such as The Royal Bank of Canada have been instrumental in acknowledging the needs of women in business and have a dedicated women friendly environment and a USD 25 million fund for women. Other gender focused banks include Westpac in Australia, Wells Fargo in the US and the Royal Bank of Scotland.

Some banking related ventures in Africa to promote access to credit include the IFC/Gender Entrepreneurship Markets (GEM) initiatives. In December 2004, an IFC/GEM initiative was launched in Uganda in partnership with the dfcu group (a local financial service provider) with the signing of a credit line of US USD 6 million. Of this, 2 million is allocated to grow women's businesses and the rest is allocated to export business.

In Nigeria, where women are estimated to own or manage 25 to 30 percent of registered businesses, only an estimated 10 to 15 percent of them, however, have access to appropriate bank credit, limiting their ability to develop and expand their businesses. To address the issue, IFC provided a USD 15 million loan in June 2006 as a dedicated line of credit to finance women-owned businesses through Access Bank. (www.ifc.org)

Equity and Venture Capital

Equity and venture capital also pose a huge challenge to women. Venture capital resources are primarily aimed at men and women get a very small slice of the pie, by comparison.

According to a study in the USA,

"venture capitalists distributed about USD 73 billion, but less than 4.9 percent of that sum went to companies led by women. Women play an increasing role in the U.S. economy -- they own or co-own 35 percent to 40 percent of all U.S. businesses -- but misconceptions about their business savvy restrict access to equity capital". (Kauffmann Foundation 2004)

Other key findings included:

- The venture capital industry is overwhelmingly male.
- Women constitute a very small percentage of venture capital decision makers
- The most attractive venture capital candidates are those who have expertise in fields that traditionally have been dominated by males, such as engineering, bio-technology, and physics.

This is another substantial funding gap that also

plays a role in limiting women's opportunities to grow their ventures aggressively and to lead high value firms. This is clearly an area of access to finance for women which is essential to business growth but apparently not for women. This needs to change. Information about women in Africa and equity or venture was very hard to find.

Conclusion

.....
 "Access to credit is not a tool for empowerment in and of itself in isolation of addressing the socio economic realities of women's lives. 'Donors and advocates consistently over-exaggerate the power of micro enterprise credit and related assistance, while ignoring key structural issues that are far more pertinent to the long-term problem of women and poverty. [...] since credit itself cannot overcome patriarchal systems of control at household and community levels, this potential is not always realized.'" (Dawkins n.y.)

The integration of financial systems to promote women in business at all levels of enterprise activity is way over due in Africa. Whilst it is important to assist very poor women to generate income for household security, it is just as important to view the potential of women beyond this and to promote a value chain of options for women to raise themselves out of poverty, to take real leadership roles in their homes, their communities and their economies and to compete equally in economic transformation at all levels of business.

It is essential that more attention is given to women at other stages of business development in both developed and developing economies, but especially in countries where women in business are still largely viewed as needing support mainly at the lowest levels of business activity. It is equally essential that such finance is developed and implemented within a gender focused framework which can realize the real economic potential of women and autonomy from the constraints of their lives.

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Facts and Figures

Gender and Infrastructure

If **woodlots** were within 30 minutes of the household and **water sources** within a range of 400 meters, women and girls in Uganda and Zambia would save more than 900 hours per year.

In Zimbabwe, women and girls spend an average of two to three hours daily **carrying 20 kilogram** loads of fuel wood. They also make an average of four trips daily carrying 25 litres of water which takes about two hours.

Most rural Africans, particularly women, cannot pay the **fees inherent to transportation services** and thus they travel on foot on feeder roads, tracks and footpaths.

Gender, Enterprise and Infrastructure

Mari Clarke, Consultant, USA

Background

Infrastructure includes a broad range of sectors including transport, energy, water and sanitation as well as information communication technologies (ICTs). Each of these sectors has many different services, modes of delivery, variation in coverage and range of users as well as technical parameters for construction, rehabilitation and maintenance, thus making it difficult to generalize about gender and infrastructure issues. In addition, there is significant regional and national variation in gender issues and the economic, political, institutional and socio-cultural context of infrastructure that needs to be taken into account.

African women entrepreneurs are playing an increasing role in diversifying production and services in African economies. The constraints that impede all entrepreneurs, such as poor infrastructure, high production costs, a non-conducive business environment, political instability (including conflict and post conflict situations), weak governance and corruption have a greater impact on women. Women predominate in medium and small enterprises (SMEs), hence, they face more severe competition and often operate in the margins of the formal economy with few resources compared to global players. SMEs tend to suffer from biases in favour of larger scale enterprises under national and regional enterprise development policies (Richardson et. al. 2004). Women entrepreneurs are constrained by limited access to key resources such as land and credit, lack of education, limited business-related networks and information as well as socio-cultural, legal/regulatory factors, and gender-based violence.

In addition, the combined impact of globalisation, global value chains, changing patterns of trade and evolving technologies demands skills that few women entrepreneurs possess, due to their more limited access to education. Women in most societies carry the extra burden of family and domestic responsibilities that limits their entrepreneurial endeavours outside of the household or leads them to assign domestic tasks to daughters at the cost of the girls'

education. The HIV/AIDS pandemic and women's caretaker role adds to this burden (African Deve-

lopment Bank 2006).

When infrastructure construction or rehabilitation results in displacement and resettlement, women vendors may lose access to public space used for their businesses and receive no compensation for loss of livelihood, because they have no title to the land (OECD/DAC 2004).



Mari Clarke, Consultant, USA

The purpose of this article is to provide an overview of gender, enterprise and infrastructure problems and to examine the requirements for infrastructure given women entrepreneurs multiple roles. It examines the nexus between gender infrastructure and enterprise in terms of the various roles of infrastructure as disabler, enabler, and an opportunity for women's enterprise development. It also highlights and the negative effects of gender blind infrastructure policies and programs on gender inequality in the access to and benefits from infrastructure and enterprise development in infrastructure services.

Overview of the Problem

Poor Infrastructure

The Rural Access Index measures the percentage of the population that lives within two kilometres of an all season road. Typically, this is the equivalent to a walk of 20–24 minutes. The World Bank uses this index as one of the key diagnostic measures for the transport sector. Much of Africa stands out bright red with the lowest level of access for only 0–32 percent of the population. The Rural Access index is a measure of isolation – a spatial dimension of poverty. Without road access, infrastructure for electricity, water, and telecommunications are underdeveloped. Access to markets, inputs, schools and health care is limited (Roberts et. al.2006).

Inadequate and unreliable infrastructure services are facts of life for the majority of rural communi-

ties in Africa. Africa has lagged behind in infrastructure development. Unlike Latin America and Asia, Africa inherited a highly dispersed unevenly distributed infrastructure from the colonial era when infrastructure was built to connect natural resources to export markets. Given the low population density, responding to the demand for infrastructure in Africa is

expected to cost twice as much of the GDP as in low-income Asia. Rural households in Africa pay much higher transportation costs than do rural households in developing countries in Asia. Transportation in Ghana and Zimbabwe costs more than two and a half times that in Thailand, Pakistan and Sri Lanka. Between 1976 and 2001 there was little growth in total road area per 100 people (Torero/Chowdhury 2005). Most rural Africans, particularly women, lack or cannot pay the cost of transportation services and travel is by foot on feeder roads, tracks and footpaths (Starkey et al. 2003).

Only eight percent of the rural population and 42 percent of the urban population in Sub-Saharan Africa has electricity, compared with South Asia which has 30 percent in rural areas and 70 percent in urban areas (Barnes 2007). For more than 90 percent of the people in Africa, energy is about wood, waste, dung, candles, kerosene, and human effort – mainly by women and girls, carrying loads.

Sub-Saharan Africa suffers from chronically overburdened water systems under increasing stress from fast-growing urban areas. Water stress refers to economic, social, or environmental problems caused by unmet water needs. Currently, access to safe water in Sub-Saharan Africa is worse than any other area on the continent, with only 22 percent to 34 percent of populations in at least eight Sub-Saharan countries having access to safe water. The UN Environment Program (UNEP) projects that in the year 2025, as many as twenty-five African nations – roughly half the continent's countries – are expected to suffer from a greater combination of increased water scarcity and water stress (Tatlock 2006). African women and girls bear the primary responsibility for providing this diminishing resource to their households.

Telephone penetration through digital technology in Africa presents a more promising picture. When African nations began to privatise their telephone monopolies in the mid-1990's, and fiercely competitive operators began to sell air time in smaller, cheaper units, cell phone use exploded. According to the New York Times, Africa is the world's fastest-growing cell phone market. From 1999 through 2004, the number of mobile subscribers in Africa jumped to 76.8 million, from 7.5 million, an average annual increase of 58 percent (LaFraniere

2005). South Africa, the continent's richest nation, accounted for one-fifth of that growth. However, given limited access to resources, women fall far behind men in cell phone ownership (Shackelton 2007).

Barriers for Women Entrepreneurs

● Invisible Household Economy and Time Poverty

At the heart of the gender inequalities faced by women entrepreneurs is the gendered division of labour, access and control of resources embedded in the household economy and its interdependence with the market economy. While men focus on market income, women juggle multiple roles supporting the domestic economy, community services, and market income when possible. The household economy is "invisible" and uncounted in national accounts yet the market economy depends on it.

Time is an economic good. It is a key dimension of development as well as a constraint. The time costs associated with a heavy domestic labour burden place constraints on women's labour time as both family and hired labour. Time poverty is a major constraint on women's enterprise development and an important aspect of gender inequality. Women's multiple tasks combined with poor infrastructure means that a great deal of women's time and energy is consumed in carrying fuel wood and water. Head loading and back loading transport activity has direct costs in energy and time as well as opportunity costs.

For example, in Zimbabwe, time use studies showed that women and girls spend an average of two to three hours daily carrying 20 kilogram loads of fuel wood. They provide 85–90 percent of the household fuel wood. They also make an average of four trips daily carrying 25 litres of water for two hours – 95 percent of the water used by the household. Fuel wood is also an essential element for a number of women's enterprises such as fish-smoking and beer making. It is estimated that it takes two kilograms of wood to produce one litre of beer. In Mopti Mali, 10,000 kilograms of wood are used annually in fish smoking (World Bank/UNDP 2005).

Male control of household cash and intermediate means of transport (IMTs) such as draft animals, bicycles and carts, combined with social and cultural constraints on women's mobility, usually limits women's access to transport opportunities that could reduce their transport and other domestic burdens and provide access to markets.

Infrastructure services are often unreliable, expen-

sive and do not respond to women entrepreneur's needs. Transport service schedules rarely meet the multiple travel needs of women. The high cost of providing transport in areas with low population density translates into high tariffs and low demand. Lack of competition can also lead to high transport tariffs,

when cartels control transport and fix tariffs at high levels. Many women lack the resources to pay these tariffs or to purchase intermediate means of transport.

Employment in the infrastructure sectors is dominated by males. This includes construction labour, provision of public or private services, and work in public sector institutions that plan for, manage and regulate infrastructure services. Barriers to rural women's access to infrastructure jobs and enterprises include: information networks that bypass women, perceptions of "appropriate" work for women, differential pay rates for women and men, and gender inequalities in access to schooling that leaves women without the necessary qualifications.

Resettlement and displacement by infrastructure disproportionately impacts females. Women, children and the elderly are most negatively affected by loss of land or access to land due to displacement or resettlement for transport and other infrastructure. People, generally women, with use rights to public land are particularly vulnerable since they hold no title. The gender dimensions of land ownership, control of money, and vulnerability are often overlooked in compensation for lost farm land or livelihoods. (ADB 2004/Cernea, M. 2000)

- Legal, Institutional and Administrative Framework

Despite empirical evidence of gender differentials in access to, use and impacts of infrastructure programs, most policy makers and program planners continue to view infrastructure as gender neutral, that is they assume it benefits men and women equally. Thus they are blind to the gender differences that affect women's access to infrastructure and program benefits as they focus on the "hardware" of roads, electrical grids and water pipes, but not the "software" of user needs, access and mobility. Infrastructure policy and programs rarely incorporate national gender equality policies or strategies and gender policies often omit infrastructure as a specific area of action (OECD/DAC 2004).

Weak governance reduces the efficiency, sustainability and equitable distribution of benefits of rural infrastructure interventions, particularly for women

who generally rarely have a voice in local level decision-making. Common issues include: exclusive, ineffective and fragmented local government, lack of planning and coordination, little transparency and accountability combined with a lack of clarity on who (national, local, or private) owns and is responsible for maintenance of what infrastructure. This often results in inappropriate technology, ineffective regulatory standards; subsidies targeted to the better

off; and unsuitable management and maintenance systems. Resolution of these issues within a gender sensitive framework requires aggressive interventions to improve management, accountability and equity (Rankin 1999/Jennings/Gaynor 2005/Masika/Baden 1997).

Impact Assessment

- Cost of Gender Discrimination in Infrastructure

Ignoring the invisible household economy in infrastructure policy and planning results in mistaken assumptions about labour availability and mobility which can result in infrastructure programs that actually increase women's already heavy domestic burdens. The heavy domestic burden takes a toll on girls education opportunities, thus limiting their options for economic empowerment. Isolation – the lack of access to roads – is a dimension of poverty associated low economic growth, high maternal mortality and low school attendance and completion by girls. Without infrastructure, women's opportunities for enterprise development and growth are extremely limited.

Failure to take into account gender and other differences in infrastructure needs can actually undermine rural poverty reduction. For example, favouring motorized over non-motorized transport solutions (road rehabilitation) to increase motorized vehicle traffic can reduce non-motorized access to the road for the many transport tasks that take place on foot or on intermediate means of transport. When gender equality issues are not taken into account, women can become worse off – both absolutely and in relation to men.

- Benefits of Gender-Responsive Conditions to Economy and Society

Infrastructure can increase women's productivity, diversify their income, provide access to markets and market information as well as tools for starting an enterprise. Reducing the domestic burden through labour saving technology enables women to diversify their income and contributes to human capacity development for girls by saving time for

their education. Gender sensitive ICT can improve the performance of women's businesses and the efficiency of markets, empower citizens and communities, increase their access to knowledge, and help to strengthen and redefine governance at all institutional levels. Well-designed, appropriately located and affordably priced infrastructure can be a powerful tool in the pursuit of gender equality. Improving the lives and opportunities of women and girls should be an explicit objective of infrastructure projects. Women and girls are primary clients whose satisfaction is a critical factor in ensuring a project's success and sustainability. (OECD/DAC 2004). A key question is how to improve the access, affordability and quality of infrastructure services for the poor in general, and specifically for women entrepreneurs.

Promising Approaches, Lessons Learned

● Domestic Energy Investment

Nearby access to wells, pumps, a wood lots, grain mills, and intermediate means of transport (IMTs) as well as alternative fuels and fuel-efficient stoves can significantly reduce women's and girls' domestic burden. A study of five rural areas in Burkina Faso, Uganda, and Zambia looked at the potential time savings if households were no more than 400 m (about a six minute walk) from a potable water and if woodlots or other sources of household energy were no farther than a 30-minute walk? Time savings on water was 125 to 664 hours per household per year, on average and the time savings on fuel wood was 119 to 610 hours per household per year, on average. In villages farthest from water and fuel supply, potential time savings would be as high as 942-984 hours per household per year, equivalent to half a year's work for a person working eight hours a day, five days a week.

● The Multipurpose Energy Platform

The Platform is a simple diesel engine that can power different tools, such as a cereal mill, husker and/or battery charger as well as a water pump. The platform concept is a well-known UNIDO initiative developed initially in Mali where the aggregate time saved in cereal processing is eight hours per women per week. The Mali platform has increased and diversified women's income and food production through greater productivity in agro-processing and the reallocation of time and energy saved. The quality of milled grain is higher than hand processed grain and less raw material is lost during processing. The platform operations are sustainable and have become small enterprises. The reduction in domestic burden has increased the level of girls' primary school attendance and

improved their performance. An estimated 450 multi-functional platforms were installed in Mali by the end of 2003, thus covering approximately 10 percent of the rural population. Outside Mali, at least 40 platforms have been installed in Burkina Faso, Guinea and Senegal. (Brew-Ahmond/Carole-Rees 2004).

● Solar Energy

In Uganda, the FAO/UNDP post-harvest program recommended small-scale solar dryers for long-term storage and household consumption of fruit and vegetables. However, rural women's groups were more interested in solar dryers for income generation. The "Fruits of the Nile" company was formed in 1992 to link rural producers with the market for dried fruit in Europe. Within three years, more than 50 women's groups had adopted the solar drier technology, and in 1995, the company exported more than 50 tons of dried fruit. The original food security concerns were also addressed. When they were not drying fruit for profit, the women used the solar dryers to preserve vegetables and fruits for home storage and consumption (Okalebo/Hankins 1997).

● Intermediate Means of Transport (IMT)

Gender sensitive IMT programs can reduce women's domestic burden and increase women's mobility, independence, enterprise development and economic empowerment. For example, bicycles are inexpensive, non-polluting, low-technology vehicles that provide energy-efficient and flexible transportation. They are three times as fast as walking, offer a range of movement nine times greater walking, and carry loads of up to 100 kg. Petty traders all over the world use different forms of bi- and tricycles, selling everything from ice cream, sandwiches to knife-sharpening services. Facilitating local production of IMTs has produced the most sustainable use in Sub-Saharan Africa. Training rural women how to maintain and repair IMTs has provided entrepreneurship opportunities for women (Peters et. al. 2003).

● Contracting for Rural Infrastructure Rehabilitation and Maintenance

Inclusive, employment and enterprise opportunities in labour based construction, repair and maintenance, and other transport employment with fair wages can increase economic and social empowerment, particularly for women. Targets and contract requirements for construction companies are generally needed to ensure that women are hired and are paid equal wages. For example, rural road rehabilitation and maintenance projects in Peru,

Mozambique and Bangladesh set quotas for female employment in labour based road rehabilitation and maintenance. In Peru, it was necessary to modify the criteria for participation in road work, to accept women's agricultural experience as relevant for the road tasks. The projects in Peru and Bangladesh also provided business development and road rehabilitation skills training. In Peru, women's participation in road work increased from 3.5 percent in 2001 to 24 percent in 2006. These projects enabled illiterate women to become entrepreneurs, establish businesses and earn income for the first time (Ahmad 2007/ Caballero 2007).

● Woman-Owned Transport Services

To address the critical problems of the taxi industry in South Africa, MIDTRAN in the city of Midrand South Africa contracted taxi and bus service providers to transport workers straight to their destinations without two or three transfer points, and to cater for overtime and shift workers, many of whom were women. MIDTRAN set up a provided education and training on business principles, leadership and conflict resolution. It also created partnerships between local government and the private sector (negotiating transport funding for facilities in and around the city centre) and encouraged a balance in male and female roles in the transport sector.

Over the past three years females in small numbers have become visibly involved in the taxi industry as transport consultants and planners, team-builders, taxi association official, f and drivers. Female association officials are increasingly active in conflict negotiations, especially over education and training, and law enforcement. It has been suggested that the role that MIDTRAN plays can be replicated in other fast developing areas, not only in South Africa, but also in many emerging countries. Women can play positive roles in the transport industry because Females are regarded as more approachable and more resourceful than men. Recently, there has been a swing away from inter-association taxi driver violence and a climate of tolerance has emerged. One hypothesis is that the increasing female participation, as executives of large taxi associations, is partly responsible. A platform for arbitration has been generated, and a "softer" approach to volatile issues is being used (Wonfor 1998).

● Information Communication Technology

In rural villages in Uganda, women use cell phones to operate businesses that provide communication services to their communities. The Grameen Foundation along with MTN Uganda began MTN

Village Phone Uganda in 2003 and there are now over 1.000 rural Village Phone Operators throughout Uganda, each earning enough money to repay their micro finance loan and put money aside for purchasing food, education, and health services. In addition, a CD-ROM in local languages, developed by the International Women's Tribune Centre for rural women in Uganda how to set up and run a small enterprise.

The World Bank has initiated an e-Ghana project to assist in ICT policy formulation and support local ICT businesses and information technology. The program will include incentives to encourage equal participation and sets as an objective that at least half of the new jobs created in the ICT sector will be held by women. (World Bank 2006). The World Bank currently lends an estimated USD 1 billion per year to various e-government projects. Services such as on-line access to land, voter registration, rural micro finance, disaster

prevention and recovery, and license applications, can benefit women, especially when such services would otherwise be available only in the capital. (World Bank 2006)

● Public Private Partnerships in Infrastructure (PPPI)

Development approaches to infrastructure in most Sub-Saharan countries are moving toward greater involvement of the private sector in public private partnerships, among other strategies for delivering improved services, as it became clear that neither the public nor the private sector could do the job alone. Public private partnerships in infrastructure (PPPI) include a wide range of agreements or partnerships related to service delivery that are made between private sector concerns and other stakeholders such as public sector utilities, government departments or consumer groups. These can range from partnerships with large scale international or national companies to small scale local entrepreneurs, community self provisioning and nongovernmental organisations playing a private sector role. International experience has shown that PPPI must address social as well as economic objectives to be successful and failing to do so brings high political risks. PPPI needs to address gender and poverty issues such as the differential impact of electricity tariffs. Empirical data and piloting of gender sensitive PPPI approaches are needed (Jennings/Gaynor 2004). In response to criticism from women's NGOs, New Economic Partnerships for Africa (NEPAD) has established a task force on gender to ensure that gender is mainstreamed into NEPAD initiatives in infrastructure and other sectors.

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Facts and Figures

Female Employers and Entrepreneurs

Women entrepreneurs are a minority compared to their male counterparts. On average women participate in ownership of **only 29.16 percent** of firms in Sub-Saharan Africa. They own fewer than ten percent of firms in Kenya, Morocco, Nigeria, Senegal and Tanzania and up to 40 percent or more in Botswana, Cameroon, Cape Verde and Mozambique.

In Africa, **less than one percent** of working age women own an business in which they employ hired labour. Most women entrepreneurs are self-employed workers in the informal sector.

Only 7.64 percent of senior positions in Sub-Saharan Africa are held by women.

Female Employers and Entrepreneurs

Grania Mackie, Regional Technical Advisor, International Labour Organisation (ILO), Ethiopia



Grania Mackie, Regional Technical Advisor, International Labour Organisation (ILO), Ethiopia

Background

The importance of micro and small enterprises (MSEs) in social and economic development, and the need to support their viability, expansion and growth, is accepted in most countries, irrespective of their stage of economic development. In many African countries, the promotion and development of MSEs is often a priority item in the policy agenda as their contribution to poverty alleviation is widely acknowledged. In Sub-Saharan Africa, the informal sector accounts for three-quarters of non-agricultural employment. For women in Sub-Saharan Africa, the informal sector represents 92 percent of the total job opportunities outside of Agriculture (ILO 2002). MSEs, including those operating in the informal economy, are the main generator of employment opportunities. They also contribute to the promotion of a more equitable distribution of income in both rural and urban areas. They stimulate local development, and play a major role in promoting a culture of entrepreneurship and introducing business-related skills among local communities. However, a large number of these enterprises are unregistered and operate in the informal economy. Many of these enterprises and those who work in them lack basic forms of social protection and representation and remain outside the scope of various laws and regulatory mechanisms aimed at providing basic health and safety standards, protecting workers' rights and ensuring respect for the natural environment. Faced with inadequate social safety nets and few alternatives when it comes to making a living, many

people are forced into entrepreneurship out of necessity and in order to survive. In fact, the only employment option open to many new labour force entrants is to become self-employed.

Throughout the world, discrepancies exist regarding opportunities and participation available to different parts of the society when starting up and growing businesses. The 2006 Global Entrepreneurship Monitor (GEM) (Bosma/Harding 2006: 20) suggests that in all the countries involved in the GEM survey, 'developed' and 'developing', men are more likely to start businesses than women. Perhaps more significantly for employment creation and the growth of informal or micro enterprises, this gender gap is greater among established business owners.

Governments in many African countries adopt national policies and frameworks to strengthen the micro and small enterprise sector, however, most policies and frameworks generally focus on creating a stable macro-economic framework and the national and international networks necessary for the successful operation of all private enterprises. In addition, attention is given to establishing conditions conducive to the promotion of MSE activity in areas such as fairer taxation, effective and modern labour laws and an enabling regulatory environment. The intent of this set of policies is to address the specific barriers or "market failures" faced by MSEs, e.g., lack of access to markets, lack of skilled workers and limited access to credit.

Despite these efforts there is considerable evidence that some entrepreneurs are restricted in their attempts to build viable and sustainable enterprises because of prevailing social, cultural and legal norms. Many discriminatory practices, both direct and indirect, make it much more difficult for African women than African men to start and grow sustainable enterprises. In addition to the generic problems facing all MSMEs, there are numerous ways in which women entrepreneurs are disadvantaged in comparison to their male counterparts.

Research carried out by the ILO in Ethiopia, Tanzania and Zambia in the course of its programme on Women's Entrepreneurship Development and Gender Equality (WEDGE) illustrates that female entrepreneurs face a number of similar and serious obstacles. These obstacles are deeply rooted in the "given" perceptions of a woman's role in society and they often find their way into the legal system, leading to the uneven application of the laws, or to the discriminatory implementation of various policies and programmes. (ILO 2004) Persistent gender-based biases exist. Women have less access

to education and skill training, are often restricted from holding titles of property (which impacts on their ability to take loans from banks without the consent of their husbands) and are restricted in their mobility due to child-care and household responsibilities, as well as the practice of having to gain permission from their husbands to travel. In some cases, women are further restricted from networking with men in a business environment, which seriously impedes their ability to access information, markets and business services. Even in cases where gender equality policies exist, enforcement of these policies is weak and cultural practices often prevail. Research points to a "missing middle" in the financial and technical support designed to enable female entrepreneurs to grow beyond the informal and micro level of enterprise, to become small and medium enterprises.

It should be remembered, however, that not all women or female entrepreneurs are the same, different approaches are required for different target groups. The challenge of promoting women's enterprise in developing countries can be seen as two-fold. The initial challenge is to legitimise and strengthen the base of economic activity for the large number of existing women-owned MSMEs, including those owned by women entrepreneurs with disabilities, young women and women living with HIV/AIDS, so that they may consolidate and expand their enterprises – if they so desire. The second challenge is to promote entrepreneurship and business opportunities with high growth potential among educated and skilled women, so their businesses are stronger to begin with and thus have the potential necessary for high growth and employment creation.

The Development Outcomes of Gender Bias in MSME Development

ILO's work to support female entrepreneurs in starting and growing their businesses highlights two fundamental impacts gender inequality has on MSME development and sustainable growth.

Gender equality of opportunity and women's empowerment are essential for economic growth. Studies have shown that countries that have taken positive steps to promote gender equality have substantially higher levels of economic growth. By enabling more women to pursue enterprise growth through a favourable support environment, social and economic benefits to the economy are generated. Women's income from these enterprises should also contribute to improved health of families and communities, improved literacy and educational achievements, women's empowerment and wi-

der economic development (ILO 2003). Achieving gender equality in MSME development is not simply the right thing to do; it is the smart thing to do!

Gender equality and women's empowerment are essential components of poverty reduction strategies. Gender inequality and women's disempowerment are key factors in creating poverty. Gender inequality means there's more women among the poor and therefore women's needs are the norm for the majority rather than a minority interest when it comes to poverty reduction strategies. Women also carry the prime responsibility for children and family welfare which makes them key actors in poverty reduction. International agreements and goals such as CEDAW and the Millennium Development Goals will not be achieved if gender equality regarding opportunity is a key goal in and of itself as part of an international commitment to women's human rights and gender justice. The lesson being: don't exclude the biggest leverage point for poverty reduction by excluding 50 percent of your population from national MSME development plans and strategies!

One of the strongest messages carried forth by previous research on women's enterprises in a number of African countries is that their business ideas are limited, their businesses are micro-level in size and consequently they do not create employment – particularly regular, paid employment for others. One ILO WED study (ILO 2004) showed that women entrepreneurs were creating a considerable amount of employment for others, both on a formal and informal basis. Of the 344 women's businesses which employed others in addition to the woman entrepreneur herself, a total of 2,701 jobs were created. These employment figures significantly challenge any stereotypical view of women entrepreneurs operating only at a micro level and with little or no job creation potential. However, there is no doubt that the gender based challenges that women face often prevent them from growing and reaching their full potential as employers. For example many women are under 'multiple responsibilities' that draw money out of the business and even divert their loans; this leaves limited resources for reinvestment.

A vicious circle of low skill, low productivity and low reinvestment is created: limited resources to hire qualified employees in turn leads to less skilled labour in the business which would mean improved productivity and profitability thus limiting the business resources to hire people that may give the business the opportunity to grow.

Promising Approaches to Gender Equity in Enterprise Development

The ILO's Decent Work Agenda (DWA) provides an important and valuable framework for isolating effective ways to support women entrepreneurs. The DWA offers a holistic and integrated approach to issues that women face when starting up and growing their own enterprises. The ILO's DWA has four core elements and strategic objectives:

Pillar I: Rights at Work

In the context of the first pillar of the Decent Work Agenda (DWA), Rights at Work, the ILO has four equality conventions dealing with discrimination. MSME development programmes programme should emphasize on to create greater awareness among women regarding their rights, including human rights, property rights and rights to economic and financial resources. This rights-based approach must be at the centre of efforts that contribute to reducing the legal risks, vulnerabilities and inequalities that women face when starting up and growing their own enterprises.

Developing the research foundation and the tools which assess enabling environments for women entrepreneurs are key to addressing knowledge gaps that prevent developing effective policies and programmes which address gender inequalities.

Pillar II: Employment Creation

The second pillar of the Decent Work Agenda on Employment Creation and Enterprise Development largely focuses on the economic domain. Much of the work of the ILO's WEDGE programme has concentrated on reducing the economic and financial risks and vulnerabilities which women entrepreneurs face and enhancing the prospects for the sustainability and growth of their enterprises. The ILO is well known for its support services and small business training materials, such as Start and Improve Your Business. In its small enterprise development (SED) training materials, the ILO has given special emphasis to building the entrepreneurial capacities of women entrepreneurs and their support organisations and to positively enhancing their access to markets. Business training can help create awareness and develop knowledge about starting and managing an enterprise. In turn, this support helps reduce the commercial and economic risks women in business face.

Access to credit, to micro finance and to loan guarantee schemes helps reduce the financial risks women in business face. The ILO's Social Finance Programme (SFP) has developed innovative

financing mechanisms, many of which are appropriate for women entrepreneurs at various stages of development.

Pillar III: Social Protection

Social Protection is the third pillar of the Decent Work Agenda. This involves promoting safer and healthier work environments, maternity protection for women and preventing HIV and AIDS as well as mitigating its effects on women as workers and as entrepreneurs.

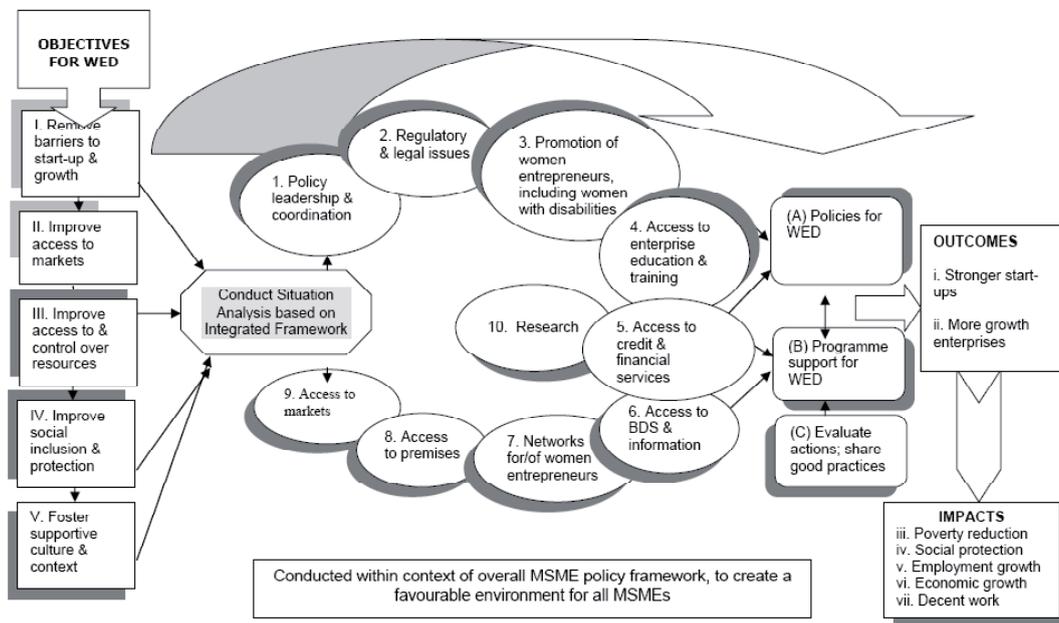
Group-based solidarity and member-based associations can effectively strengthen women entrepreneurs' voice and representation, and reduce the social risks and vulnerabilities that they often face. The ILO's WEDGE programme works with women entrepreneur associations to help them become strong enough to offer useful services to their members and advocate the rights of the same. Furthermore, to advocate the support of women entrepreneurs, the ILO helped organise a series of events to celebrate the achievements of women in business. In March 2004, the first Month of the Woman Entrepreneur was celebrated in Ethiopia and has now been replicated in South Africa, Tanzania, Uganda and Zambia.

Pillar IV: Social Dialogue

The promotion of social dialogue is the fourth pillar of the Decent Work Agenda. For women's entrepreneurial efforts to succeed, it is important to have the support of employers' organisations and the private sector, workers' organisations and governments – both individually, as well as collectively, through the mechanisms of social dialogue. The ILO has been working with the Pan African Employers' Confederation (PEC) and International Organisation of Employers (IOE) and has supported employers' organisations in improving their capacity and outreach when promoting women's entrepreneurship development.

THE AfDB/ILO INTEGRATED FRAMEWORK: Growing Women's Enterprises

(Source: Stevenson, L.; St-Onge, A.; *Assessing the Enabling-Environment for Women in Growth Enterprises: An AfDB/ILO Integrated Framework Assessment Guide*, AfDB, ILO, 2006, p.7)



Recommendations

Women are still excluded from, and often further disadvantaged by, many 'mainstream' economic growth policies and enterprise development support programmes. Women need improved access to a range of essential financial and non-financial resources, along with the removal of gender-based institutional, cultural, regulatory and legal barriers that limit the scale and scope of their business operations.

Institutions can direct specific policies and implement measures to end discrimination in the labour market and further improve the enabling and facilitating environment for women entrepreneurs. This can then lead to the design and implementation of gender-specific support programmes and to removing impediments in the regulatory, legal, social and cultural environment that adversely affect women's enterprise development in mainstream programmes.

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Facts and Figures

Gender, Business Development Services and Information & Communication Technology

Africa is the **fastest growing** cell phone market. However, given their limited access to resources, women fall far behind men in cell phone ownership.

Public ICT facilities tend to be **men-only spaces**, effectively inhibiting women's access to these technologies.

Women hold **only nine percent** of mid-to upper-level IT related jobs in engineering and make up to 28,5 percent of computer programmers.

In South Africa in 2002, **only 20 percent** of the ICT work force was female.

Business Development Services and Information & Communication Technologies

Tezer Ulusay de Groot, Consultant, Austria

"Focusing on women is not simply the right thing to do; it is the smart thing to do".

Madeleine Albright, Former Secretary of State, USABlackman, Ann. Seasons of her life: A biography of Madeleine Korbelt Albright, 1998

well as other household needs.



Tezer Ulusay de Groot,
Consultant, Austria

Background

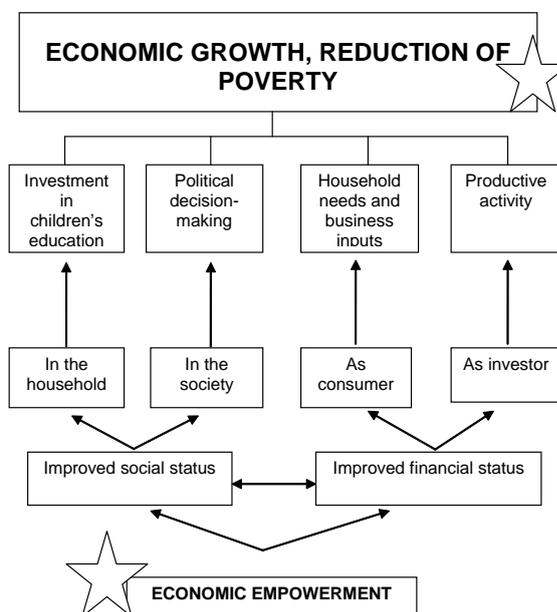
Women's productive activities empower them economically and enable them to contribute to overall development. Whether they are involved in small or medium-scale production activities, or in the informal or formal sectors, their contribution is substantial even though it remains partly invisible in official statistics. Women's entrepreneurial activities are not only a means for economic survival, but also have positive social repercussions for themselves and their environment (de Groot 2001).

Women in Africa enter the world of business usually through the micro, small and sometimes medium-scale operations. Such entrepreneurial activities form an important source for the emerging private sector particularly in developing countries.

The economic role of women has been recognised and addressed in the Millennium Development Goals where MDG 3 dictates: "Promote gender equality and empower women". The best and most effective way of empowerment is through remunerative activities aiming at economic empowerment which eventually has a two-prong trickle down effect: On one hand, economic empowerment leads to an improved standing of women in society, leading to social empowerment, ultimately to political decision-making status. Improved social status of women begins in the family circle and experience has demonstrated that it eventually helps women break free of the cultural and traditional stereotype limitations. On the other hand, economically empowered women gradually assume more economic decision-making responsibilities in consumption, savings and in investments especially in businesses.

Women's behaviour world wide, but particularly in Africa, demonstrates a preference to use income for children's education and family health care as

Economists underline the importance of investment in education as a prerequisite for higher growth and believe that spending on household necessities is linked to stability as opposed to spending on luxuries, which is volatile. Therefore, women's economic empowerment and, hence, economic influence within the household may indeed enhance overall growth and contribute to economic stability (Stotsky 2007). This should provide an important guidance to policy-makers to include measures promoting women's remunerative activities.



Countries that have been successful in educating girls systematically and integrating women into socio-economic development have demonstrated better overall economic performance than those who have lagged behind. Singapore and Mauritius are good examples for such integration and improved economic performance.

In other developed and emerging economies, the statistics speak for themselves. For instance, in the United States, according to 2005 statistics, there

are an estimated 10 million privately-held, women owned enterprises. They employ 9.2 million people and account for 28 percent of all businesses and 55 percent of new start-ups (SCORE 2007). They contribute USD 2.38 trillion in revenue to the U.S. economy. Here, women entrepreneurs are called the new heroes of the economic development. Their enterprises expand and grow at a fast pace in all sectors, from catering to information technology. In the EU countries, the number of women entrepreneurs is inferior to that of males. Only 30 percent of self-employment is female (European Commission 1996). In Asia, statistics show that 20 percent of China's entrepreneurs are women. Twenty-one percent of the female entrepreneurs start business on their own, a leap of 17 percent compared to 10 years ago and more or less at the level of male entrepreneurs (Radiff 2004).

Whereas in Sub-Saharan Africa women's low education and lack of employment opportunities make it difficult for them to benefit from improved economic or enterprise development-related policies or to actively participate in economic development. In addition, in Sub-Saharan Africa, there is a dearth of gender-disaggregated data and information on the sectors women operate in, the size of their enterprises or the age of their businesses. Hence it is difficult to make a meaningful statistical comparison between women entrepreneurs in Africa and other regions. Lack of information and data constitutes a missing link to help policy-makers make the right deductions, introduce appropriate measures to support female entrepreneurs and monitor the results of policy implementation.

Micro, small and medium enterprises, a sector that best represents women entrepreneurs' productive activities, can play a key role in sustaining economic growth and equitable development in developing countries. However, due to their size, individual enterprises are usually unable to capture market opportunities which require large production quantities, adherence to standards and state-of-the-art technologies.

This very characteristic of MSMEs hinders internationalisation of functions such as market intelligence, logistics and technology acquisition. It is through access to information and communication technology (ICT) that women entrepreneurs can best acquire such input.

Information and communication technology is spreading fast around the world. It is no doubt opening the doors for more opportunities in international trade. International trade is, at the same time, governed by a series of regulations and agreements that businesses are required to adopt if they want to be competitive and their products

acceptable to consumers. However, it should be noted that while ICT is an important factor to enter domestic or international trade, it does not ensure a sustained competitive position for women entrepreneurs. Some other factors are indispensable for them to better meet the challenges of globalisation and to access and succeed in export markets. These are hard technology, such as machinery, equipment; soft technology, such as skills, knowledge and information; as well as conformity with certain agreements and regulations related to standards, environment and pollution control.

It is important for women entrepreneurs to have access to business development services that address these issues, keeping in mind that in today's globalised economic structure and production systems, the way forward is through knowledge and new technologies. It is widely recognized that globalisation can create increasing inequality among and within countries and particularly threaten women entrepreneurs with marginalisation. Therefore, opportunities should be created for women entrepreneurs to be turned into a dynamic force for growth and development in order to avoid their marginalisation.

While women entrepreneurs' access to economic opportunities can be enhanced by providing them with know-how, technology and credit as well as training – through the right kind of business development services – the policy framework plays an important role in creating the enabling environment necessary. An appropriate policy framework and regulations can help women entrepreneurs by rectifying the inequalities between men and women which arise from institutionalised practices reflected in business and financial systems. Property rights, different requirements for women entrepreneurs when registering businesses and acquiring licenses; application requirements for loans can be addressed within that framework as well.

What Are the Constraints on African Women Entrepreneurs to Meet the Challenges of the 21st Century?

In many societies women do not enjoy the same opportunities as men. Progress has been achieved in opening doors to education and health protection, but political and economic opportunities for women have remained limited. It is widely believed that the "gender gap" resulting from the failure to tap the enormous potential of women constitutes one of the reasons for Africa's poor economic growth performance. Concerted and serious efforts are needed to enable women to make better economic choices and to transform their businesses

into competitive enterprises, generating income and employment through improved production of services and goods (de Groot 2001).

Although many of the constraints are shared by micro, small and medium enterprises run by both, male and female entrepreneurs, women entrepreneurs face additional obstacles. This is often due to deeply-rooted discriminatory socio-cultural values and traditions, embedded particularly in the socio-economic environment and in the institutional support mechanisms. For instance, women's family obligations hinder them from becoming full-time successful entrepreneurs - although there are exceptions to the rule - and make it difficult for them to benefit from services available. This situation, where certain stereotypical roles are attributed to women, makes it difficult for them to assert their entrepreneurial spirit to develop and grow their businesses.

Women entrepreneurs must often struggle to overcome or circumvent discriminatory practices in business circles despite some egalitarian laws introduced in the past couple of decades which, in practice, are limited to the paper they're written on. These kind of constraints are best tackled through tailor-made approaches applied to the differing situations. The issue here may be to develop the best strategies for implementing the existing egalitarian policies rather than making new ones. Another way of changing the deeply embedded attitudes is by creating public awareness of the problem as well as informing the women themselves as to their rights.

Particularly in the African developing countries, a large majority of women lack the education or knowledge to enable them to realise their real entrepreneurial potential.

Entrepreneurship for an African woman is a challenging endeavour. Here, women entrepreneurs' constraints are complex and coupled with poor institutional, financial and technological infrastructure, weak markets and poor access to information and finance. These constraints are exacerbated by the need to compete in an aggressive business environment with rapid technological changes and the globalisation of production, trade and financial flows. Accession to WTO of several African countries brings important structural changes requiring new business models, marketing strategies and trade regulations. Women entrepreneurs should be supported in meeting these challenges through business development services, knowledge and information in an enabling environment.

As far as ICT is concerned, the major challenge for African business women still lies with basic access to a range of commodities. There is a strong need for internet access, ICT training and Internet cafes and in many cases, even the hardware is lacking or the infrastructure is inappropriate. Therefore, as a means for running businesses effectively, ICT is still not fully available to all, the problem is affordability for the small entrepreneur and furthermore the necessary skills and knowledge to use it effectively.

ICT may also constitute a business opportunity for African women entrepreneurs. More sophisticated types of businesses in ICT, such as software development, call centre operation and database management could prove a quantum leap. However, this type of business, although suitable for female entrepreneurship due to the flexibility they offer in many respects, requires not only greater technical knowledge but also, and perhaps more importantly so, knowledge of the global market. BDS initiatives can help to bridge this knowledge gap, opening avenues of participation for women in this area, particularly through capacity building. The creation of business relationships as well as policy-making initiatives will provide strong economic opportunities for female African entrepreneurs in the ICT domain.

There is a need to overcome these constraints in order to tap the productive potential of women and to enhance their contribution to socio-economic development. Partnerships with governments should be encouraged to promote the establishment of an enabling environment for women entrepreneurs, with supportive institutions which would provide women with the services they require and finally, through development agencies to address the issue in an integrated and complementary manner.

What Are African Women Contributing to the Global Economy?

It is widely accepted that in African countries there is a dearth of systematically collected and analysed gender-disaggregated statistics. Although some scattered statistics can be found in individual or international organisations' reports, policy-making or development of effective and efficient, tailor-made business support services require reliable data and information, both quantitative and qualitative, to be used in situation analysis, in the identification of bottlenecks and finally in the search for appropriate solutions. Women provide the backbone of the rural economy in much of Sub-Saharan Africa. About 80 percent of the economically active female labour force handles food

production. The non-agricultural informal sector employs about 25 percent of the female labour force, mainly in petty trading and home-based processing and manufacturing.

Women's activities in the informal sector display a high level of dynamism in creating not only subsistence income but also increased production efforts and the creation of new jobs. For instance, in a United Nations Industrial Development Organisation (UNIDO) project in Kenya, the trained entrepreneurs in textiles were able to create - on average - 2.5 jobs per business within four years. In addition, some of the beneficiaries, after having participated in direct marketing tours offered by the project on a cost-sharing basis, started exporting their products. The success is partly due to the type of assistance provided and partly to the Kenyan Government recognising the contribution that the *Jua Kali* (informal sector) made to the economy of the country. In the 1900s, the Government developed specific policies to assist informal sector operators. It is perhaps for this reason that the project could achieve such positive results.

In Zimbabwe, for example, it is estimated that job creation in the informal sector might have averaged 25.000 to 35.000 a year, until the recent social unrests. The informal sector also provides directly needed bonds between small-scale manufacturers, promotes labour-intensive production processes and integrates local and regional markets. Informal sector workers

have created associations to protect their interests and mobilized traditional savings and credit schemes to offer sources of capital for Zimbabwean women. In Nairobi, Kisangani and Accra, rich women traders have used their profits to build houses to rent out; a few have crossed over into the formal sector in importing, manufacturing and commerce (United Nations 1998).

In general, however, the lack of access to affordable credit for women as well as the lack of information, technical advice and services prevents them from expanding their enterprises to the formal sector or even to international markets.

Access to finance is almost always stated by African business women as being the number one barrier. Advocacy groups, alliances, NGOs, the Grameen Bank of Bangladesh and the Women's World Bank have all been instrumental in policy circles concerning the promotion of micro credit to micro enterprises. As a consequence, Malawi introduced the micro finance regulatory framework and strategy in 1998, benefiting a large number of women entrepreneurs. On the other hand, where

formal credit mechanisms were not available to them, some African women have been successful in contributing to the local economies through cooperatives, self-help or other group activities. The General Union of Cooperatives in Mozambique supplies most of Maputo's fruits and vegetables. In Benin, only eight percent of rural women belong to formal cooperatives, but an estimated 90 percent participate in traditional women's savings and credit groups. Informal rotating credit associations in Ghana, Tanzania, Gambia and Zimbabwe have been used by an estimated 25 percent of economically active women in the non-agricultural informal sector to invest in businesses and farms, home improvements and towards coping with school related fees for their children (United Nations 1998).

Selected Experiences and Examples of Good Practices

A new vision is required for the conceptualisation of the right support packages. This is the key to the success of projects and programmes aiming at the development of women entrepreneurship.

Sectoral Approach

Business development services should be tailor-made to the sector women entrepreneurs are engaged in. A sectoral approach is indispensable in the globalised economy where production is easily transferred from one location to another. It is of utmost importance to alleviate the negative challenges of globalisation for women entrepreneurs and to enable

them to seize newly emerging economic opportunities. The right kind of interventions will make women entrepreneurs participants in and beneficiaries of the globalisation.

With the sectoral approach, product becomes central to the support services. It is not enough anymore to think of BDS in a narrow frame of training, information, finance, technology but it is also necessary to identify areas of support in quality, standards, packaging, labelling, and in the case of food processing and exporting enterprises, issues such as traceability become indispensable.

The sectoral approach should be accompanied by efforts to introduce women entrepreneurs into value chains. By following an inclusive value chain approach, women entrepreneurs can become part of local and even international value chains that offer sustainable growth and better prospects for the future.

Networking and Clustering for Efficiency and Outreach

Networking and cluster development increase the effectiveness of technical cooperation as well as its outreach. It also enables service providers to achieve cost-effectiveness while the cluster achieves collective efficiency through cooperation, joint planning, marketing, raw material sourcing, and many other strategic activities.

Self-help group formation among women entrepreneurs is a good way of starting networking, which often leads to the formation of professional associations or other types of similar initiatives improving advocacy, bonds, providing a stronger voice vis-à-vis policy-makers.

In Central Vietnam, a women entrepreneurship development project, which was geared to reach 650 women, eventually reached 3000 women through the formation of self-help groups. Most of them registered jointly and jointly marketed their products, particularly, in the case of the Roxa village group which produces rice wine this is remarkable since the group eventually grew into industrial production and distribution.

Networking and clustering is particularly important for women entrepreneurs to enter into value chains as this approach improves access to markets and makes it easier to establish backward and forward relationships.

An Eye on Growth

Although there are many women entrepreneurs operating at the subsistence level in the informal sector, the number of women that are breaking the boundaries of subsistence is increasing quickly. They need stimulation to grow through the right type of focused intervention. Women entrepreneurs' needs should be carefully assessed and not be equated to just "micro" credit and "income generation" type of subsistence activities for "groups of women" at the micro level. There are many African women entrepreneurs who have been successful in expanding their businesses, generating jobs for others, increasing sales in the local market and even going international. They should be the role models for smaller enterprises.

A UNIDO project in the mountainous northern region of Morocco was able to turn poorly educated women which made olive oil at the micro level into Europe-wide exporters within three years. If the focus was on income generation instead of growth, this would not have been possible.

There is tendency among donors and international

organisations to predominantly address micro and small entrepreneurs. Whereas experience and evidence have shown, over the past years, that there is a tremendous potential for growth among the small and medium-level entrepreneurs in Africa. These entrepreneurs may need differing support packages, ranging anywhere from environmental and quality-related issues, to traceability for exporters, to packaging, hygiene and ICT. Interventions should help women to re-invent themselves and be imaginative in the narrow confines that they work in. Introduction of ICT will provide a fertile area for women entrepreneurs and intensive training opportunities at affordable costs.

A few years ago in Ethiopia, UNIDO, in collaboration with UNCTAD and GTZ taught business counseling in a "paperless training". Sufficient time was initially allocated for training in areas where the trainees had difficulties in using the software and the hardware, but later, the course continued using computers and abstained from using paper. The results were very positive: The trainees eventually formed an on-line network and are still active. The initial reactions to a "paperless training" were hesitant by some stakeholders, indicating that this would be too ambitious for the conditions in the country. However, the results fully convinced them of the viability of such "hi-tech" training.

Institutional Capacity Building

The development of entrepreneurship is not an individual effort. It needs a whole spectrum of actors and interventions supporting the individual. In order to ensure the effectiveness and sustainability of business support services, it is necessary to create and develop institutional capacities in all areas relevant to entrepreneurship. Projects that create a critical mass of trainers for the training manuals and tools that are introduced through train-the-trainer programmes have a better chance of being disseminated to a larger number of beneficiaries eventually. Private sector institutions would be best suited for such efforts. However, creativeness and innovation and perhaps some flexibility, may be required to render the private sector BDS institutions in the developing countries financially sustainable. Initial and partial subsidies may provide the necessary stimulus in the right direction at the beginning and long-term partnerships may ensure a better chance of sustainability in the long-term.

Public Private Partnerships

Social and physical infrastructure and public sector interventions are to encourage and promote participation of the private sector. Through the operationalisation of existing policies relevant to enhancing the enabling character of the business

environment, the governmental institutions may facilitate the promotion of private sector support organisations. The challenge could then be to manage the gradual transition from bureaucratic, supply-driven and subsidised provision to business-like models of service delivery.

At times, it may prove difficult to find the right type of private sector institutions to build capacity. Therefore, partnership or consultations between the public and private institutions may be the solution in, for instance, the remote areas of countries with minimal institutional infrastructure. In such cases, existing government support institutions may be used to help provide the support services to target beneficiaries. In a project in Tanzania, a women entrepreneurship development programme in the food processing sector worked in close collaboration with the Small Industry Development Organisation (SIDO), a public sector institution, to reach women in the six provinces covered using SIDO's provincial branches. At a later stage, the project office became an autonomous BDS provider, acting as a private sector agent. At the same time, the antenna of SIDO in the various locations institutionalised the methodology and tools the project had used.

In a similar project in Morocco, a network of partnership had to be established among the Ministry of Industry, the local Agency for Agricultural Development, the Chamber of Industry and Commerce, the local administrations as well as a Government Agency to finance development activities in the northern region. Capacities of the involved institutions were strengthened, where necessary, in order to avail the target beneficiaries of the planned training programmes. Through the project bonds were established with them to create an awareness of the needs of female entrepreneurs and women were assisted in availing themselves to the support services of those institutions, including financial assistance to invest in a joint production unit. All the project activities are now transferred to a federation of women's associations and cooperatives in the region which is currently acting as a private entity. Considering the lack of a private institutional infrastructure in the region with, this was the only way to provide service to those women. The end result was also a deeper understanding of gender issues by public institutions which ultimately introduced new a line of services for women.

Monitoring and Coaching

Monitoring any activity by the provider of services is of utmost importance to follow up progress, to identify bottlenecks and to fix solutions. Undertaking baseline studies for benchmarking purposes is essential for both monitoring and eventual review and evaluation of the impact the services have had. Business counselling and coaching services should go hand-in-hand with monitoring to achieve higher impact.

Experience has demonstrated that coaching especially less educated women entrepreneurs may produce wonders in increased self-confidence, quicker learning of business procedures, such as opening bank accounts, submitting applications, learning trade regulations and mostly importantly, legal obligations.

Monitoring a database usually includes the baseline data and regular developments on used technologies, assets, number of employees and, if possible, data on sales and income. Regular visits to trainees' businesses to update the database prove useful to identify bottlenecks and to organise one-to-one counselling or strategic self-help group activities.

Apart from improving the impact of interventions, baseline studies and databases are also sources of vital information which can be fed into local or even national statistics, depending on the indicators used in the exercise.

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Panel Discussion “The Way Forward to Deliver on our Political Commitments and Obligations”

- Elizabeth Thabethe, Deputy Minister for Trade and Industry, South Africa
- Victor Eburajolo, President Tower/Comcraft Group, Nigeria
- Lilian Macharia, African Development Bank, Tunisia
- Amany Asfour, Egyptian Business Women Association, Egypt
- Martin Clemensson, International Labour Organisation (ILO), Switzerland

is vital to address the challenges of the informal economy. A consultative process with various stakeholders on how to fast track and maximise the interventions for women entrepreneurs ensures that the voices of women are integrated into such a strategic framework.

South Africa developed the National Strategic Framework on Gender and Women's Economic Empowerment. One of the major objectives of this strategy is to challenge the direct and indirect barriers in enterprise, industry and trade which prevent women from having equal access to and control over economic resources. The implementation of such a strategic framework to promote gender equality in the economy and women's economic participation should be developed by other African countries in order to fulfil their political commitments. However, Hon. Thabethe underlined



Left to right: Amany Asfour, Victor Eburajolo, Martin Clemensson, Lilian Macharia, Elizabeth Thabethe

This panel discussion identified conditions and frameworks suitable to improve the business environment for enterprise development from a women's perspective. The panellists formulated concrete steps to enable gender responsive business strategies and reforms.

One of the conference recommendations for the international development institutions was to make donor business development support guidelines gender responsive. For business environment reforms to be ultimately effective they need to respond to the fact that the business environment holds different barriers for men and women and thus presents itself differently to both sexes.

Hon. Elizabeth Thabethe's responsibilities as South Africa's Deputy Minister of Trade and Industry include consumer and corporate regulatory matters and also mainstreaming the issues of the informal economy to facilitate the growth of the South African economy. To foster women's economic empowerment through entrepreneurship, which is fundamental to enable them to move from the informal to the formal sector, a strategic framework

that it is “not the work of governments to create jobs, but to make legislation attractive to investors so they'll come and invest”. She emphasised that such legislation will only be successful if the needs of women, that means access to and control over productive resources, are taken into account and promoted.

Victor Eburajolo stressed the importance of the economic independence of women, especially their need for independent inheritance rights. Without such rights women are not able to run a business, which affects not only poor, but also privileged women. To change traditional practices and norms means to change the established power structures. Therefore, it is important to involve traditional leaders, i.e. local power structures, in business environment reforms.

The private sector has to support governmental strategies with the objective to create a better business environment for women. One example is “to make sure that the infrastructure is in place” and that it takes the needs of women into account.

There will be progress for all stakeholders if the private sector supports the government in gender sensitive infrastructure planning. This is because the productive resources of women can be used more efficiently and this will have a positive impact on economic growth.

To deliver on the political commitments and obligations, a donor like the African Development Bank can contribute to gender responsive business environment reforms through programmes like the African Women in Business Initiative (AWIB). Programme coordinator for this initiative, Lilian Macharia, stated that AWIB responds to the Bank's Private Sector Development Strategy emphasis on the role of women in business. Furthermore, it empowers women entrepreneurs, in particular MSMEs, through better access to finance. In the AWIB framework, the Private Sector and Microfinance Department has developed an integrated financing programme for the development of women's entrepreneurship, particularly for enterprises that are growth-oriented, by developing synergies among existing stakeholders. This includes reviewing conventional lending practices and to develop a special program to address the particular needs of this target group. The thematic session on access to finance for women has already shown that it is important to implement MSME financing instruments and mechanisms to positively enhance the financial market and assist successful MSMEs to grow their enterprises.

Dr. Amany Asfour focused her recommendations on business development programmes. As a successful entrepreneur she knows the hurdles and asked governments, donors and the private sector to support civil society to implement programmes which promote women's business skills and help them overcome questions like: "When a woman has a product, how can she start a business? How can begin exporting her products?"

For this reason, she established the first Business Women Association in Egypt & the Arab World with the aim to support young women entrepreneurs and to give guidance to female business owners of small and medium enterprises and she founded the African Alliance for Women's Empowerment. She believes that financial independence gives women the power of choice and a voice. Hence, she urges governments and donors to help the civil society to direct their activities towards capacity building, development of human resources and to stress on equal opportunity for girls and women in education and training.

Martin Clemensson from the Business Environment Working Group, Donor Committee for Enterprise Development, stated that all recommendations resul-

ting from the thematic sessions will be extremely useful to engender the Donor Committee's Practical Guidance for Development Agencies, which is until today gender blind. He highlighted the need to incorporate a look at the informal economy into the following Africa Regional Consultative Conference. It is important to remove barriers in order to give women access to the formal economy. But the core obstacle of reforms lies in reforming traditions, culture and norms, which are more complex and difficult to realise and will take a long time. Hence, Mr. Clemensson concludes that business environment reforms are not a one-off act, but a continuous process of adapting to new challenges and changes as they emerge.

Conference Recommendations

The recommendations made by speakers, panellists and participants during the Pre-Conference have been collected and generalised and were presented during the main conference "Creating Better Business Environments for Enterprise Development – African and Global Lessons for More Effective Donors Practices". They are sorted by stakeholders which include governments, the international development institutions, private sector businesses and civil society organisations.

Governments

Governments could make a significant impact on the promotion of gender equality in business development through the following actions:

- **Review and develop policies** to create a more favourable business environment for women entrepreneurs, such as
 - land and property laws to enhance gender equality in land ownership and administration as well as other property related issues
 - regulatory and legal issues such as to remove barriers to the start-up, formalization and growth of women's enterprises
 - policies to improve women's access to markets and to economic and financial resources
 - policies to strengthen social protection and social inclusion, and to reduce the risks and vulnerabilities women entrepreneurs face
- **Monitor** the gender-specific impact of **legislation**, e.g. consult with women and women's organisations about their needs and the impact of policies and programmes
- Improve **access to legal services and strengthen their rights** including social protection from abuse when claiming or defending (property) rights
- Translate laws and policies into local languages and effectively **disseminate laws** to the local level
- Collect, publish and analyse **sex disaggregated data** as a basis for gender-responsive planning, monitoring and evaluation
- Guarantee transparency, accountability and equitable allocation of **public funds**
- Commission **research** on women entrepreneurs and women-owned MSMEs

- Facilitate policy and regulatory **frameworks for financial services** and programmes which recognize and address the needs of female business owners
- Promote the right of women to develop **credit histories** in their own right, irrespective of marital arrangements
- Simplify and decentralise **registration and administration procedures**
- Promote equal opportunities for women and men in **educational programmes**
- Create **gender awareness** among institutions such as associations, chambers of commerce and industry, business schools and other intermediary institutions
- Address **legal and traditional issues** which impact women's ability to accumulate wealth and assets
- Provide **gender sensitisation and training** for (land) administration officials
- Promote **public private partnerships** that address women's (infrastructural) needs
- Provide sufficient **child care facilities** and invest in the improvement of the same

International Development Institutions

The donor community and international organisations could provide support with the following areas:

- Address (unintentional) **gender biases** in international development and partner institutions
- Make **donor business development support guidelines** gender responsive based on existing assessments
- Support **capacity building** for governments (e.g. regarding gender-sensitive statistical systems, gender analysis, gender informed planning and budgeting)
- Increase awareness of gender in **policy dialogue and program planning**
- Help test **innovative strategies** and programmes, new legislation and policies aimed at the enhancement of women's (land and property) rights and consult with women's organisations
- Investigate which **reforms concerning business regulations** have the largest impact on women and facilitate the sharing of lessons and experiences
- Provide support for monitoring and the **evaluation** of the gender impact of reform projects, laws, policies and programmes

- Strengthen the skills of **civil society**, increase their understanding and participation in policy design and law making processes and working closely with traditional authorities and community leaders
- Establish gender responsive **business development services** and improve women's access to the same
- Foster **capacity building** in gender and entrepreneurship
- Facilitate a **learning approach** which brings together government, private sector, and civil society representatives
- Foster **public private partnerships** that address women entrepreneurs' needs
- Provide a mechanism for **region-wide discussion** and assessment of new approaches to land rights management
- Support research based **advocacy** to promote the land and property rights of women

Civil Society

Civil society and non-governmental organisations could play a critical role in promoting the economic empowerment of women through the following actions:

- Lobby for the ratification of relevant **international instruments** and to ensure that domestic laws and policies comply with relevant international instruments already ratified
- Support social dialogue in lobbying and **advocacy** for policy change to ensure women's full economic participation
- Identify and address gender-discriminatory areas in national, local and customary **legislation and procedures**
- Mobilise communities to ensure the **participation** of both men and women at the local level in reform projects and programmes
- Advocate on issues affecting women's **land and property rights**
- Collect and disseminate **sex-disaggregated data**
- Monitor gender equity in **public expenditures** and revenue raising policies
- Develop **indicators** to measure the effectiveness of projects and programmes in implementing gender inclusiveness
- Improve women's access to **information**, especially at the local level and in rural communities, through rights awareness and educational programmes
- Sensitise and lobby **traditional authorities** to change discriminatory practices and attitudes affecting women's (land and property) rights
- Build and strengthen member-based organisations and **networks**, such as women's entrepreneur associations, credit unions and savings societies
- Lobby for **representation** of women entrepreneurs in relevant business networks and decision-making bodies
- Share **information** and support knowledge management for women

Private Sector Enterprises

Private sector enterprises and their respective organisations could contribute to enhanced gender equality in the business environment by supporting the following actions:

- Addressing and changing prevailing **gender stereotypes** and relationships in enterprise development
- Strengthen the voice and level of participation of **female entrepreneurs** and employers in business development and reform processes
- Promote **corporate social responsibility (CSR)** and implement corporate social responsibility programs supporting women entrepreneurs
- Provide **training and mentoring** for women entrepreneurs to increase „functional literacy“
- Invest in **market analysis and development** of labour saving water, energy and transport technologies that decrease the time women spend in the care economy
- Participate in **public private partnerships** addressing women's (infrastructural) needs
- Provide **internship** and apprenticeship opportunities for women
- Share lessons learned and promote **good practices** on women's participation in business development and interactions
- Creating **synergies** and strategic alliances between large corporations and MSMEs

Annex 1: Conference Programme

BMZ Pre-Conference:

Enterprise Development – African and Global Lessons
for more Effective Donor Practices from a Women's Perspective

La Palm Royal Beach Hotel, 4 November 2007, Accra, Ghana

● Saturday, 3 November 2007

16:00 **Arrival and Conference Registration**

19:30 **Cocktail Reception**

● Sunday, 4 November 2007

08:30 **Official Opening and Keynote Address**

Master of Ceremony:

- Ms. Mary-Ann Eyam Acolatse, Metro TV, Ghana

Keynote Speakers:

- Ms. Shirley A. Botchwey, Deputy Minister for Trade, Industry, Private Sector Development & President's Special Initiatives, Ghana
- Mr. Eduard Westreicher, Federal Ministry for Economic Cooperation and Development, Germany
- Ms. Yetunde Teriba, African Union, Ethiopia
- Mr. Jörg-Werner Haas, Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ), Germany

09:30 **Doing Business Report 2008: Findings on gender specific issues**

Speakers:

- Ms. Amanda Ellis, World Bank Group, USA
- Ms. Jozefina Cutura, International Finance Corporation (IFC), USA

09:50 **Panel discussion on the main issues raised in the Doing Business Report 2008 moderated by Ms. Njoki Wainaina, Consultant, Kenya**

Participants:

- Ms. Eva Muraya, Color Creations Limited, Kenya
- Mr. Bede Lyimo, Ministry of Planning, Economy and Empowerment, Tanzania
- Ms. Lorna Juliet Amutojo, Consultant, Uganda
- Ms. Nana Frimpomaa Arhin, Department for International Development (DFID), Ghana

10:30 *Tea Break*

10:45 **A review of the gender dimension of the
Regional Economic Communities' economic and business policies**

Speakers:

- Ms. Thokozile Ruzvidzo, African Centre for Gender and Social Development (UNECA), Ethiopia

- 11:20 **Open Discussion moderated by Ms. Sandra Happi-Tasha, Strategies S.A., Cameroon**
- 12:00 *Lunch*
- 13:30 **Thematic sessions**
Which political, legal and institutional frameworks and approaches have proven their ability to increase women's access to and control over productive resources and services
- **Land and property (rights)**
Speaker: Ms. Christine Dowuona-Hammond, University of Ghana
Moderator: Ms. Aimée Hampel-Milagrosa, Deutsches Institut für Entwicklungspolitik (DIE), Germany
 - **Access to Finance**
Speaker: Ms. Anne Hilton, Enterprise Works, South Africa
Moderator: Ms. Mechthild Rüniger, D
 utsche Gesellschaft für Technische Zusammenarbeit (GTZ), Ghana
Discussant: Ms. Clara Fayorsey, University of Ghana
 - **Infrastructure (water, energy, transport, ICT)**
Speaker: Ms. Mari Clarke, Consultant, USA
Moderator: Ms. Sandra Happi-Tasha, Strategies S.A., Cameroon
 - **Female employers and entrepreneurs**
Speaker: Ms. Grania Mackie, International Labour Organisation (ILO), Ethiopia
Moderator: Mr. Gerald Schmitt,
 Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ), Germany
Discussant: Ms. Miranda Greenstreet, Gender Development Institute, Ghana
 - **Business development services and ICT**
Speaker: Ms. Tezer Ulusay de Groot, Consultant, Austria
Moderator: Ms. Petra Müller-Glodde,
 Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ), Senegal
Discussant: Ms. Abena Otu, EDC Consulting, Ghana
- 15:00 **Summing up of the results of the thematic sessions**
moderated by Ms. Sandra Happi-Tasha, Strategies S.A., Cameroon
- 16:00 *Tea Break*
- 16:15 **Panel Discussion moderated by Ms. Njoki Wainaina, Consultant, Kenya**
The way forward to deliver on our political commitments and obligations. Recommendations for the "Practical Guidance for Development Agencies on supporting Business Environment Reforms".
- Participants:**
- Ms. Elizabeth Thabethe, Ministry for Trade and Industry, South Africa
 - Mr. Victor Eburajolo, Tower/Comcraft Group, Nigeria
 - Ms. Lilian Macharia, African Development Bank, Tunisia
 - Ms. Amany Asfour, Egyptian Business Women Association, Egypt
 - Mr. Martin Clemensson, International Labour Organisation (ILO), Switzerland
- 17:15 **Final Wrap-Up by Ms. Njoki Wainaina, Consultant, Kenya**
- 17:25 **Official Closing**
Master of Ceremony:
- Ms. Mary-Ann Eyram Acolatse, Metro TV, Ghana

Annex 2: Speaker's Profiles

● Lorna Juliet Amutojo, Consultant, Uganda

Lorna Juliet Amutojo is a legal and economic policy analyst as well as a women's and human rights activist. She has extensive working experience in civil society and the private sector. Currently, she is the General Secretary of the Uganda Association of Women Lawyers after working as a Legal Coordinating Consultant for the IFC-World Bank Group Project on Gender & Economic Growth in Uganda. She is in leading positions in various organisations and networks, such as FIDA International and the Uganda Women's Network.

● Nana Frimpomaa Arhin, Department for International Development (DFID), Ghana

Nana Arhin worked as an analyst and as a consultant with a management consultancy firm. Her main areas of work include business development services and public sector consulting. She has been working with DFID for DFID's growth portfolio and DFID's Ghana's Private Sector Development Programmes.

● Amany Asfour, Egyptian Business Women Association, Egypt

Amany Asfour holds a MA and a MD degree in Paediatrics from the Cairo University. She successfully established a company within the Medical Congress Tourism Industry and a company for international medical equipments. She is a lecturer and established the first Business Women Association in Egypt and the Arab World. Ms. Asfour is founder of the African Alliance for Women Empowerment and leading member of various organisations aiming at the empowerment of women.

● Shirley Ayokor Botchwey

Shirley Ayokor Botchwey currently represents the largest constituency, Weija, in Ghana as Member of Parliament. She is a member of the Appointments, Gender, Defence and Interior Committees of Parliament. Before entering frontline politics in 2004, she ran her own marketing communications company, Dynamic Communications (Dynacom) and was communications consultant at the Ministry of Tourism, Ghana. Ms. Botchwey worked in different organisations both home and abroad in various administrative capacities.

● Mari Clarke, Consultant, USA

Mari Clarke has over 25 years of experience working on gender issues in international development. She has worked with a wide range of agencies including the World Bank, the Asian Development Bank, the US Agency for International Development, the Millennium Challenge Corporation and the US Peace Corps as well as various nongovernmental organisations and private consulting firms. For the World Bank, she developed the Gender and Transport Resource Guide and assisted with a gender review of the infrastructure portfolio worldwide.

● Martin Clemensson, International Labour Organisation (ILO), Switzerland

Martin Clemensson is the manager of the Small Enterprise Team at the ILO Headquarters in Geneva. He also chairs the Business Environment Working Group of the Donor Committee for Enterprise Development. He spent eight years in Eastern and Southern Africa with the regional "Start and Improve Your Business" projects. Before joining the ILO, he worked as an economist at the Swedish National Board for Consumer Policies in Stockholm, Sweden.

● Jozefina Cutura, International Finance Corporation (IFC), USA

Jozefina Cutura is Programme Officer of the International Finance Corporation's gender programme, where she is in charge of knowledge management and gender aspects of the business enabling environment. She published various studies evaluating the World Bank's involvement in global programmes and worked on projects that focused on women's participation in village governance and decentralization in conflict-affected areas of Indonesia.

● Christine Dowuona-Hammond, University of Ghana

Christine Dowuona-Hammond is a Senior Lecturer at the Faculty of Law, University of Ghana. Her main areas of specialization and interest are gender and development, land and natural resources legislation and policy and human rights issues. Ms. Dowuona-Hammond has conducted extensive research in gender and development. She has published on a wide range of subjects including gender and land rights, inheritance and property rights of women, family law, contract law and consumer protection.

- Victor Eburajolo, Tower/Comcraft Group, Nigeria

Mr. Victor Eburajolo is Group Executive Director, Human Resource/Legal of the Tower Group of Companies, past President of the Chartered Institute of Personnel Management of Nigeria as well as Executive Director of the Nigeria Social Insurance Trust Fund and Director of the Afprint Group of Companies. In 2006, he received a HR Leadership Award. Mr. Eburajolo has held various leading positions in several business associations.

- Mary-Ann Eyram Acolatse, Metro TV, Ghana

Mary-Ann Eyram Acolatse is one of Ghana's most reknown journalists with rich broadcast media experience from years of practising as a Reporter, Producer, News Anchor, Program Host, Media Trainer and Communication Consultant. She has won awards for reporting news and presenting current affairs programmes, including GJA Best TV Reporter award for 2003. She worked as the Minister's PR consultant in the Ministry of Private Sector Development. Currently, she is the News Editor and Head of the News Department of Metro TV.

- Amanda Ellis, World Bank Group, USA

Amanda Ellis is the Lead Gender Specialist for the World Bank Group Gender Action Plan to promote women's economic empowerment. She also started the Gender Entrepreneurship Markets (GEM) initiative at the International Finance Corporation. Ms. Ellis was Head of Women's Markets and National Manager for Women in Business at Westpac Banking Corporation, Australia. An economist with specialization in international trade and development economics, Ms. Ellis previously worked for the New Zealand Ministry of Foreign Affairs and Trade and at the OECD in Paris. She was New Zealand's Consul to the French territories and managed New Zealand's aid programs in Viet Nam, Laos and Cambodia. Ms. Ellis is author of two best selling Random House titles.

- Tezer Ulusay de Groot, Consultant, Austria

Tezer Ulusay de Groot is currently working as an international consultant. Previously, she has acted as team leader for UNIDO's integrated programmes in various African countries and worked in international development projects in Asia. She also supported the development of SME Policy for the United Republic of Tanzania, which has been ratified and is under implementation. Ms. de Groot has broad experience in the area of developing women's entrepreneurship. She has authored numerous reports, project documents and conference papers.

- Miranda Greenstreet, Gender Development Institute, Ghana

Miranda Greenstreet worked for the University of Ghana for almost four decades including as Director of the Institute of Adult Education. Currently, she is the Executive Director of the African Association for Health Environment and Development and a member of the Governing Council of the National African Peer Review Mechanism. Prof. Greenstreet has published widely and consults national, regional and international organisations. She has received numerous awards such as a UNESCO award, marketing woman from the Ghana Chartered Institute of Marketing and Distinguished Meritorious Award and Ghana's highest award – Order of the Star of Ghana. For 12 years, she served on the Ghana National Committee Against Apartheid, including as National Organiser.

- Jörg-Werner Haas, Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH, Germany

Jörg-Werner Haas heads the Governance and Democracy Division at the GTZ Head Office, in which he was also Regional Director for Central America for six years and had previously worked in the Corporate Development Unit. Mr. Haas taught at the Technische Universität Berlin for five years as research associate on topics concerning regional structural promotion. He has researched and worked both in Germany and internationally.

- Aimee Hampel-Milagrosa, Deutsches Institut für Entwicklungspolitik (DIE), Germany

Aimee Hampel-Milagrosa worked at the Centre for Development Research of the University of Bonn before transferring to the German Development Institute (DIE). Her current work involves analysing gender-differentiated impacts of investment climate reforms in developing countries. Her interests and specialization in development work includes institutions and governance, social capital, gender issues, market analysis, regulatory climate for business, and conflict-related research.

- Eva Muraya, Color Creations Ltd, Kenya

Eva Muraya, Chief Executive Officer of Color Creations Ltd, has been recognized in both, her community and internationally, for her business innovation and leadership. Before starting her own business in 2001, Ms. Muraya had more than 15 years of top level management experience. Ms. Muraya created "Start Your Own Business with Color Creations", which targets unemployed, skilled and educated youth with the potential to develop small retail enterprises. She served as a member of the World

Bank/IFC – Gender Markets Steering Committee on Gender and Economics Assessment report. She is the Chairperson of the board of the Zawadi Africa Education Program.

● Sandra Happi-Tasha, Strategies S.A., Cameroon

Sandra Happi-Tasha is a Human Resource Professional working as a consultant and trainer. Her areas of specialisation are leadership, team building, gender and diversity. She has led several change management processes, including conceiving and implementing a Diversity and Inclusiveness Programme for Shell West Africa, facilitating participatory development planning for local governments in Cameroon as well as restructuring and improving the management of a network of private secondary schools and leading organisational restructuring.

● Anne Hilton, Enterprise Works, South Africa

Anne Hilton is the Director of Enterprise Works, a consultancy specialising in entrepreneurship development and access to finance. Ms. Hilton has worked in all tiers of enterprise finance, from micro to banking credit and has conducted several research projects. Previously, she has worked for the Women's Development Bank. Prior to her involvement with MSMEs and finance, she held several positions in the health care environment. Ms. Hilton serves on the Board of Marang Financial Services, Chuma Investments and the Institute for Business Advisers in South Africa.

● Clara Korkor Fayorsey,
University of Ghana, Ghana

Clara Korkor Fayorsey is an Associate Professor of Sociology at the University of Ghana, Legon. She was a Visiting Fellow and a Director of the Centre for Policy Analysis in charge of the gender, poverty and economic growth projects. She is also Director of Naktan Farms Ltd, a private export oriented agricultural enterprise. She has researched and published extensively both locally and internationally. She has provided consultancy for several governmental, non-governmental agencies, national and international agencies in several areas including gender and economic growth, girl child education, reproductive health, vulnerability and poverty studies.

● Bede P. Lyimo, Ministry of Planning,
Economy and Empowerment, Tanzania

Bede Lyimo is Chief Executive Officer of the Better Regulation Unit in the Ministry of Planning, Economy and Empowerment in Tanzania. Prior to

his work in the Unit, he has worked as assistant director in the section for Multilateral Trade Programmes in the Ministry of Industry, Trade and Marketing and as principal economist in the Ministry of Industry and Trade in Tanzania.

● Lilian Macharia, African Development Bank,
Tunisia

Lilian Macharia is a seasoned professional with experience in leading and managing projects with a strong focus on gender, entrepreneurship, micro finance and SME financing as well as donor relations and management. She has been instrumental in designing innovative local and international programmes in various sectors including housing, micro credit, low-cost transport among others. Her professional experience includes both the civil society as well as multilateral organisations, including the World Bank, NEPAD and DFID. Ms. Macharia works for African Development Bank in Tunis as program coordinator for the African Women in Business Initiative which has gender specific financing programs in Kenya and Cameroon.

● Grania Mackie, International Labour
Organisation (ILO), Ethiopia

Grania Mackie has worked in women's entrepreneurship development for several years. She has been working for the ILO's Women's Entrepreneurship Development and Gender Equality (WEDGE) theme. Prior to working with the ILO, Grania worked in local economic development in Ireland as a Women's Enterprise Development Officer, and previously ran her own business in the leisure industry.

● Petra Müller-Glodde, Deutsche Gesellschaft
für Technische Zusammenarbeit (GTZ) GmbH,
Senegal

Petra Müller-Glodde, economist, has been working since 1989 as a GTZ expert in programmes of private sector development in Brazil and at the GTZ Headquarters. In Brazil, she was involved in particular with SME promotion focussing on entrepreneurship development. Presently, she is the coordinator of a bilateral youth employment programme in Senegal, where she cooperates with partner institutions of the public and private sector in the field of enabling enterprise environment and the development of a BDS market.

● Abena Otu, EDC Consulting, Ghana

Abena Otu is the Managing Consultant of EDC Consulting Ltd, an entrepreneurship and management development firm targeting female entrepre-

neers. In the area of business environment reforms, she participated in several advocacy actions. Ms. Otu has conducted several gender mainstreaming workshops for the ILO and developed a strategic framework for integrating gender into a GTZ Project on Local Regional and Economic Development. She has also been providing support to female entrepreneurs and has been the focal point and trainer for the Access for African Business Women in International Trade Project, a project which provides female entrepreneurs with training, mentoring and access to an internet portal.

- Thokozile Ruzvidzo, African Centre for Gender and Social Development (UNECA), Ethiopia

Thokozile Ruzvidzo is the Officer in Charge of the African Centre for Gender and Social Development in the United Nations Economic Commission for Africa in Addis Ababa, Ethiopia. She has been responsible for the work on the African Gender and Development Index. Ms. Ruzvidzo worked as an independent consultant in gender, women and organizational development. She has held various senior positions with the Government of Zimbabwe, international development organisations and local NGOs in Zimbabwe. She is the Founding and Board Member of the Zimbabwe Women's Resource Centre and Network and advisor to the Family Health International Based in North Carolina, USA.

- Elizabeth Thabethe, Deputy Minister for Trade and Industry, South Africa

Elizabeth Thabethe is Deputy Minister of Trade and Industry of the Republic of South Africa. She is Member of Parliament since 1994. Ms. Thabethe serves as Deputy Chairperson of the African National Congress (ANC) Women's League in Gauteng Province as well as a Coordinator of the East Rand Women's League RTT structure. From 2004 to 2005, she was Chairperson of Portfolio Committee on Environmental Affairs and Tourism.

- Gerald Schmitt, Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH, Germany

Mr. Schmitt is working in the African Department of the GTZ Headquarters on Economic Affairs and PRSP issues. Before that he was PRS Advisor to the Finance and Planning Ministries of Cameroon. Thematic areas covered were domestic and social accountability (parliament and civil society), public finance management focussing on transparency and the systematic dissemination of information, participatory monitoring and evaluation of PRS implementation and the revision of planning procedures in the context of decentralisation. Since 1990, he

has been working in Africa, mainly in the franco-phone West and Central Africa.

- Yetunde Teriba, African Union, Ethiopia

Yetunde Teriba joined the African Union in 1992 and is now the Acting Director of its Women, Gender and Development Directorate and the head of Coordination and Outreach Division. Prior to that, she was employed at the University of Ibadan after completing one year as a member of the Nigeria National Youth Service Corp. She contributed to the establishment and functioning of the African Women Committee on Peace and Development and she single-handedly organised the First and Third Pan African Women's Day. She is the author of several professional research and operational policy papers.

- Njoki Wainaina, Consultant, Kenya

Mrs. Wainaina is a gender trainer, analyst and programme advisor and as such advocates, sensitises and advises on the mainstreaming of gender in all sectors. She is a founding member of the African Women's Development and Communication Network (FEMNET) and has served as its chairperson, programme advisor and consultant. She has pioneered many women's rights initiatives and has been responsible for integrating gender concerns in programmes of development agencies in various African countries. She is a founder member of the Men for Gender Equality movement and Executive Chairperson of Kiburi Food Processors.

- Eduard Westreicher, Federal Ministry for Economic Cooperation and Development (BMZ), Germany

Eduard Westreicher is Head of the Governance, Democracy, Gender and Human Rights Division of the Federal Ministry for Economic Cooperation and Development. Since 2005, he is chair of the OECD/DAC Govnet. Mr. Westreicher has also served as German Delegate to the OECD/DAC Committee as well as Counsellor for Cooperation and Development at the German Embassy in Kinshasa.

Annex 3: GTZ Publications on Gender & Economics

These publications are available at the website www.gtz.de/gender.

- GTZ (2007): *Gender Budgeting. When it comes to equal opportunities money talks too.* Factsheet. Eschborn.
- GTZ (2007): *Manual for Training on Gender Responsive Budgeting.* Eschborn.
- GTZ (2007): *Gender-disaggregated Statistics and Indicators.* Factsheet. Eschborn.
- GTZ (2007): *Gender matters when we talk about trade.* Factsheet. Eschborn.

Also available in French and Spanish.

- GTZ (2005): *The Maputo Protocol of the African Union. An instrument for the rights of women in Africa.* Eschborn.
- GTZ (2004): *Corruption and Gender. Approaches and recommendations for technical assistance.* Eschborn.
- GTZ (2003): *Gender Equality Reduces Poverty.* Factsheet. Eschborn.
- GTZ (2003): *The International Human Rights of Women.* Eschborn.

Annex 4: References Facts & Figures

Gender Equality and Economic Growth

In Sub-Saharan Africa, gender inequality in education and employment is estimated to have reduced per capita growth by 0.8 percent per year. (World Bank Group 1999)¹

For Kenya, eliminating gender-based inequalities in education and access to agricultural assets could result in an initial growth of as much as 4.3 percent of the gross domestic product, followed by a sustained yearly growth of two to 3.5 percent. (World Bank Group 2007)²

In India, the gross domestic product could be raised by eight percent if the ratio of female to male workers was to be increased by 10 percent. (London School of Economics and Political Science 2004)³

In Uganda, women contribute about 50 percent of the country's gross domestic product. (IFC 2006)⁴

Gender Equality in Land and Property Rights

Agricultural productivity in Sub-Saharan Africa could be raised by as much as 20 percent, by simply reallocating existing agricultural resources more equally between men and women. (International Food Policy Research Institute 1995)⁵

Women perform about 70 percent of the agricultural labour in Sub-Saharan Africa. (Nordic Journal of African Studies 1993)⁶

The overwhelming majority of women in Sub-Saharan Africa – regardless of their marital status – cannot own or inherit land, housing or other property. (African Union)⁷

In Tanzania, only one percent of the land titles are written out to women, five percent are joint titles, while men own 94 percent of the land. (World Bank Group 2007)⁸

Gender Equality and Access to Finance

Credits provided directly to women not only have a significant effect on women's economic activity, but also a positive impact on consumption expenditure, children's schooling and labour supply. (World Bank Group)⁹

Only ten percent of micro credit costumers in Sub-Saharan Africa are women.¹⁰

Women entrepreneurs in Kenya make up nearly half of all MSMEs, but they hold less than ten percent of the available credit. (World Bank Group 2007)¹¹

In Swaziland, legislation mandates that a woman may only open an account or take out a loan with the consent of her father, husband or some other male family member. Thus, only 30 percent of the women have bank accounts compared to 52 percent of the men. (World Economic Forum 2007)¹²

Gender and Infrastructure

If woodlots were within 30 minutes of the household and water sources within a range of 400 meters, women and girls in Uganda and Zambia would save more than 900 hours per year. (World Bank Group 2002)¹³

In Zimbabwe, women and girls spend an average of two to three hours daily carrying 20 kilogram loads of fuel wood. They also make an average of four trips daily carrying 25 litres of water which takes about two hours. (World Bank Group)¹⁴

Most rural Africans, particularly women, cannot pay the fees inherent to transportation services and thus they travel on foot on feeder roads, tracks and footpaths. (World Bank Group 2008)¹⁵

1 <http://www.worldbank.org/afr/findings/english/find129.htm>

2 http://www.ifc.org/ifcext/enviro.nsf/AttachmentsByTitle/p_GEM_GenderandEconomicGrowthinKenya/SFILE/Gender+and+Economic+Growth+in+Kenya.pdf

3 <http://sticerd.lse.ac.uk/dps/de/dedps42.pdf>

4 http://www.ifc.org/ifcext/enviro.nsf/AttachmentsByTitle/art_GEMTools_GenderUganda/SFILE/0821363840+Gender+and+Economic+Growth+in+Uganda.pdf

5 <http://www.ifpri.org/divs/fond/dp/papers/dp05.pdf>

6 <http://www.njas.helsinki.fi/pdf-files/vot2num2/nindi.pdf>

7 http://www.africa-union.org/root/au/Conferences/2007/April/WG/18-19/English_Chairperson_2nd_Progress_Report.doc

8 http://www.ansa-africa.net/uploads/documents/publications/Tanzania_gender_assessment_May2007.pdf

9 <http://go.worldbank.org/U0080HIRAO>

10 http://www.wilsoncenter.org/index.cfm?essay_id=361250&fuseaction=wq.essay

11 http://www.ifc.org/ifcext/enviro.nsf/AttachmentsByTitle/p_GEM_GenderandEconomicGrowthinKenya/SFILE/Gender+and+Economic+Growth+in+Kenya.pdf

12 <http://www.weforum.org/pdf/gcr/africa/1.4.pdf>

13 http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2002/09/24/00094946_0209060414432/Rendered/PDF/multi0page.pdf

14 <http://www4.worldbank.org/afr/ssatp/Resources/HTML/Gender-RG/Source%20%20documents/Training%20materials/GRTI%20Training%20materials/TRGRTI%20Revised%20GRTI%20training%20manual.pdf>

15 http://www.worldbank.org/transport/training/arms_01/tk_text.pdf

Female Employers and Entrepreneurs

Women entrepreneurs are a minority compared to their male counterparts. On average women participate in ownership of only 29.16 percent of firms in Sub-Saharan Africa.(IFC 2006/2007).¹⁶ They own fewer than ten percent of firms in Kenya, Morocco, Nigeria, Senegal and Tanzania and up to 40 percent or more in Botswana, Cameroon, Cape Verde and Mozambique. (World Economic Forum 2007)¹⁷

In Africa, less than one percent of working age women own an business in which they employ hired labour. Most women entrepreneurs are self-employed workers in the informal sector. (World Economic Forum 2007)¹⁸

Only 7.64 percent of senior positions in Sub-Saharan Africa are held by women. (IFC 2006/2007)¹⁹

Gender, Business Development Services and Information & Communication Technology

Africa is the fastest growing cell phone market. However, given their limited access to resources, women fall far behind men in cell phone ownership. (UNICEF 2007)²⁰

Public ICT facilities tend to be men-only spaces, effectively inhibiting women's access to these technologies. (UN 2005)²¹

In South Africa in 2002, only 20 percent of the ICT work force was female (Meraka Institute 2006).²²

Women hold only nine percent of mid-to upper-level IT related jobs in engineering and make up to 28,5 percent of computer programmers. (Institute of Development Studies 2004)²³

16 <http://www.enterprisesurveys.org/ExploreTopics/?topicid=6>

17 <http://www.weforum.org/pdf/gcr/africa/1.4.pdf>

18 <http://www.weforum.org/pdf/gcr/africa/1.4.pdf>

19 <http://www.enterprisesurveys.org/ExploreTopics/?topicid=6>

20 www.unicef.org/southafrica/SAF_resources_cellphones4dev.pdf

21 <http://www.un.org/womenwatch/daw/public/w2000-09.05-ict-e.pdf>

22 http://women-in-ict.meraka.csir.co.za/images/7/76/National_print.pdf

23 <http://www.bridge.ids.ac.uk/reports/CEP-ICTs-OR.pdf>

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