

**COMPETITIVENESS THROUGH PUBLIC-PRIVATE PARTNERSHIP:
SUCCESSSES AND LESSONS LEARNED**

**ENHANCING WOMEN ENTREPRENEURSHIP THROUGH
EXPORT GROWTH - ISSUES AND SOLUTIONS**

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Foreword

This paper will address the question of why many women are involved in local entrepreneurship activities but very few involved in the export sector. Given the amount of enterprises headed by women and their contribution to countries' economies, relatively few have international commercial ties. As exporting can greatly increase revenues and enhance businesses' global reputation, it would be wise for strategists to ask themselves what could be done to get women entrepreneurs more involved.

The first part of this paper examines how businesswomen have become a force to be reckoned with on a global level; one that has enormous potential in terms of raising living standards and bringing families out of poverty. Women entrepreneurs still, unfortunately, face many difficulties when starting and expanding their businesses;

The second part of the paper focuses on the challenges to policy makers in implementing gender specific actions to promote women entrepreneurship and the challenge to have an efficient and effective gender support network for women entrepreneurs. These issues are examined at length with particular attention to the many dimensions that need to be taken into consideration.

The third part of the paper focuses on best practices and the recommended actions to be taken in order to ensure increased participation of women in the export sector.

PART I - Engaging Women

A. The Rise of Women Entrepreneurs

Although women are increasingly starting their own businesses and contributing more and more to the national economies, the unique capabilities and assets of women entrepreneurs are not being harnessed and incorporated into national export strategies. The figures speak for themselves: in Ireland, "[t]he number of women-owned enterprises is growing faster than the economy at large in many countries," (SIA Group, p. 13). Women begin close to fifty percent of all start-ups in both Canada and Australia (Commonwealth, p. 1). In Cameroon women manage fifty-seven percent of small and micro businesses (Domeisen, p. 2). Twenty to forty-eight percent of all self-employed in South East Asia are women (Commonwealth, p. 1). Clearly, the rise of women entrepreneurs on a global scale is a powerful force that has the potential to greatly raise standards of living worldwide.

Exporting has the potential to significantly boost a firm's revenues, which in turn could lead to job creation and leave society better off. Benefits of exporting include increased profits, economies of scale, enhanced competitiveness, short-term security (by becoming less affected by ups and downs of the domestic economy), and long-term security (by continuing to grow when the domestic market becomes saturated)¹. Exporting also benefits the domestic economy by creating jobs and reducing the country's trade deficit². Clearly, it is in governments' interest to promote any aspiring exporter. Given this information, what is holding businesswomen back from the export market?

B. Obstacles to Expansion and Exporting

*"Most women owned businesses are survival oriented businesses instead of success oriented ones"*³

Women Entrepreneurs are playing an increasing role in diversifying production and services⁴. Most woman-headed businesses are small or medium-sized enterprises (Commonwealth Secretariat 2002, p. xi). "There are women entrepreneurs (more so than men, it is felt) who are comfortable with their current level of

¹ Food Export USA Northeast.

² Food Export USA Northeast.

³ Women in Business - Challenges and solution by Sarah Kitakule

⁴ Enhancing Development in Africa: African Women in Business (AFDB 2004)

operations and do not aspire to grow” (ILO, 2001, p.2). Why is it that successful businesswomen are sometimes reluctant to expand their businesses to the size and scope necessary to begin exporting? The answer partly lies in the fact that women have less access to finance, training, and networking resources than men do. The combined impact of globalisation, changing patterns of trade, and “evolving” technologies calls for skills that women entrepreneurs do not for a large part possess. Below is a brief discussion of the main obstacles to expansion and exporting.

➤ **Access to Credit:**

Lack of affordable credit from the formal financial sector is a crucial constraint for women entrepreneurs. For instance, she would probably be required to provide a business plan, audited accounts and collateral. The issue of collateral is particularly a serious one since not many women own land especially in developing countries. It can be said that bankers and women do not “talk the same language”. Because of the smaller size of businesses operated by women, compared to those of men, many bankers believe that loans given to women do not justify the amount of paperwork or time involved in processing loans.

➤ **Access to Markets:**

Due to the smaller size of most women-controlled businesses, access to markets can pose a very big challenge – in some cases even more difficult than access to finance. Many women controlled businesses make products or services for their locality only, although these could have been sold to other communities within their countries or exported. Learning about potential markets, identifying customers and suppliers, producing the required quality and developing packaging and labelling for a different market are complex and costly processes for small or micro businesses. Similarly, participating in Trade shows is beyond the budgets of such businesses, and women participation in government-sponsored trade missions is usually quite minimal.

➤ **Access to Information:**

Although information is one of the strongest tools of empowerment, women’s access to and control of the media and other sources of information are limited. Most information is targeted at urban areas. In addition, there is insufficient access to use of the mass media in promoting women’s positive contribution to society. It is therefore difficult for them to access information they need to expand, learn about innovative programs available to them or find alternative markets.

➤ **Access to training:**

The improvement of women’s activities and the development of their capacity to adapt to prevailing economic hardships also require the implementation of training programs that meet their needs as well as involving them in scientific and technological developments. In many cases, women’s access to training that will assist in developing business skills is limited or difficult to obtain. Although the increase in women business owners has risen dramatically in the last ten years, there are no structured institutions to address the women in business skill development.

➤ **Poor institutional support for promoting women entrepreneurs:**

Institutions supporting business development and SMEs often lack the capacity, capabilities and resources to analyze and assess women entrepreneurs needs, let alone provide specialized help, including skill enhancement for them. Few have monitoring and outreach mechanisms, a particularly important issue for women in business.

➤ **Access to appropriate technology:**

Women need new technologies in order to meet the quality requirements of the globalized market. While technology is being used to assist in delivering information, accessing technology is still exceedingly costly in some countries, for example in Uganda telecommunication services are metered even for local calls. The use of technology as an information tool is a great benefit to those with access to it. However, there is also real danger of creating a new type of poverty or challenge for women business owners who cannot afford information technology, or are in areas where the facilities for technology support do not yet exist.

➤ **Social Cultural Beliefs:**

Discrimination is often deeply rooted in socio-cultural values and stereotyping within the business environment. The lower status of women, in comparison to men is due to gender imbalances that arise from unequal opportunities and access to and control over productive resources and benefits. Statistics show that although women in Uganda constitute 70% to 80% of the agricultural labour force, only 7% own land and only 30% have access to and control over proceeds⁵. Socio-cultural barriers, coupled with inequality in property, business ownership and inheritance rights, frequently deny women equitable benefits from economic opportunities. Discrimination prevails, even though there may be laws on equality.

⁵ Uganda Bureau of Statistics– Report on the Uganda Business Inquiry, 200/2001

Part II: The Challenges

The constraints described above show that not including the gender dimension in national export strategy development leads to women entrepreneur's export potential going largely untapped. The question remains: What challenges do governments and countries face when attempting to include the gender dimension in national export strategies? Is there a need for different measures and programs for businesswomen as compared to businessmen? Or does gender mainstreaming not allow for gender-specific programs? In addition, how can real gender mainstreaming in national development export strategies occur?

The truth is that including the gender dimension in the national export strategy requires a radical change in paradigm for some policy-makers and the need to set up a gender specific support network.

A. The Challenge to Policy-makers

One of the biggest challenges of tracing and fully understanding the ways in which gender can be mainstreamed in the development of export strategies is the absence of sex-disaggregated indicators and data in key export sectors and overall economies⁶. While independent researchers and institutions, such as UNIFEM, are gathering information and showing how women are affected by current economic trends, many of the indicators and methods used to monitor these trends are in and of themselves not gender sensitive. For example, while household surveys on consumption or spending can provide sex-disaggregated data, they cannot measure or take into consideration gender inequality within households, which is usually a significant factor in the manner and the degree to which women are affected by new opportunities and trends⁷.

The above gaps in information have serious consequences for the development of women-friendly national and global economic and social policies, and in transforming the forces of economic globalisation to be beneficial rather than hostile to women. Policy makers often hold the assumption that women are primarily workers and not entrepreneurs, or that businesswomen mostly serve their own communities and have little use for international support programs⁸.

The full measure of impacts of economic globalisation and other policies on women, and the development of progressive policy measures to counter these measures will not receive the attention it deserves until this dominant knowledge base is challenged and reconstructed.

Often policy-makers overlook the fact that women entrepreneurs – as a result of their unique social position – need different programs than men. In fact, policy makers consider business to be gender neutral, and they experience difficulty implementing different credit and training programs based on gender. Usually such programs are implemented universally, without regard to the gender of the participants. As a result, women find themselves excluded from these programs, due to many reasons from women's reproductive role and the time consumed caring for children, to the trade-offs families make when there are not enough resources to send both boys and girls to school.

In addition, cultural or religious barriers also prevent strategists from considering women as equals to men, or as capable of running a serious business. In many societies it is taken for granted that the man will be the chief breadwinner, and that the woman's job cannot – or should not – be a significant source of income for the family. Therefore, enabling women entrepreneurs to start successful businesses and see them expand may not be a priority for policy-makers.

The challenge is to create incentives and build awareness-raising programmes for policy makers, which can go a long way in addressing issues such as these. For example, a lack of commitment from the top levels of government to making the national business climate more favourable for women could prevent lower-level state employees from implementing changes at the local level. In addition, individual or very small groups of women may not be able to get their voices heard among the clamor to influence decision-makers. Officials may choose

⁶ *Women and private sector development in the context of globalisation: issues paper, Council for Economic Empowerment of women of Africa-Uganda Chapter*

⁷ Gender Mainstreaming in the Multilateral Trading System, Mariam Williams, Commonwealth Secretariat

⁸ *United Nations, 2004, p. 206.*

to allocate their time addressing the needs of strong, entrenched special interests before listening to matters pertaining to women entrepreneurs.

B. The challenge of implementing an effective Gender Support Networks⁹

The need for a healthy support network responding to gender needs is very apparent in the services sector, a sector that employs high numbers of women. Food processing, tailoring, hairdressing, health care, education, and childcare are examples of traditionally women-dominated industries. Service-oriented businesses in most countries depend primarily on networking and word-of-mouth advertising. However, women-owned businesses are often excluded from traditional networking opportunities, and are therefore “organizationally invisible: that is, they are not well represented in the industry, trade or business associations. One reason for this is the difficulty of finding sufficient time to attend meetings as well as manage their families,” (Commonwealth Secretariat 2002, p. xvii). Having an effective gender support network can help alleviate a great many of these problems. Unfortunately, effective business support network focused on businesswomen’s needs are severely lacking in many countries

➤ What are Gender Support Networks?

The aim of a gender support network for export development is to help establish and maintain an export culture among female-headed businesses. A gender support network is a concrete plan for involving women entrepreneurs in the national export strategy. Rather than assuming that businesswomen themselves should proactively seek access to decision-making and key positions in associations, government, or other organizations, policymakers should make the effort to reach out to women and help organize, structure, promote and support their entrepreneurial activities.

Gender support networks are essential for encouraging businesswomen to expand their businesses and export their products. Clients include women’s business groups and associations, institutions that provide trade support services to women, and agencies that focus on women’s contribution to development. Government and non-governmental organizations should also be involved. Policymakers must ask themselves what a woman entrepreneur in their country needs, and then take the process step-by-step. Is information on seed money and loans readily available? Do businesswomen have access to mentoring and legal advice? Who can the entrepreneur turn to for general advice? Where can the businesswoman go for help to design a long-term business plan, as well as for advice regarding expansion and finally, exporting? What about training programs? All of these aspects should be covered in the gender support network.

➤ How to Run the Network

A sound strategy lies behind every successful gender support network. Attaining the desired results is highly unlikely without a master plan. Long-term sustainability and competitiveness of women entrepreneurs should be the main focus, rather than immediate sales¹⁰. Prioritization is also important: key members of the gender support network should be those agencies and/or institutions which are most involved in developing long-term competitiveness for women’s exporting businesses. In addition, the network must have adequate resources and must use those resources toward enabling women entrepreneurs to access important market information and equip them with e-literacy, as well as cultivating production, managerial, and marketing skills¹¹.

National policy-makers dedicated to including businesswomen in the export strategy should have a deep understanding of which practices work and which do not. Women entrepreneurs themselves should be involved in the formulation of the national export strategy. In addition, a high level of political commitment to the incorporation of women into the strategy is key for its success. The three most important questions national policy makers should ask themselves are:

1. Where should gender support networks for exporters focus their strategy?
2. How can the support network satisfy the needs of female entrepreneurs/exporters?
3. Which tools could be used to assess the support network’s performance?

⁹ Information in this section, unless otherwise noted, adapted from the Executive Forum 2001 publication, *Is Your Trade Support Network Working?*.

¹⁰ Adapted from the Executive Forum 1999 publication, *Redefining Trade Promotion – the Need for a Strategic Response*.

¹¹ Information in this paragraph adapted from the Executive Forum 1999 publication, *Redefining Trade Promotion – the Need for a Strategic Response*.

With the help of a well-coordinated gender support network that supports women at different levels, many of the problems businesswomen deal with could be alleviated. Women entrepreneurs could have access to the training, information, credit, and exposure they need in order to expand their businesses and begin exporting.

The challenge of establishing such networks however is that of sustainability. Many governments and donors have not for along time provided support to such networks except for a few exceptions. Existing networks are run and managed by volunteers with very limited resources rendering them weak and unable to serve their members effectively. Looking to governments to provide the necessary infrastructure may not be feasible, ways and means have to be developed by the donor community and the women entrepreneurs themselves to sustain the activities of such networks.

Part III: Best Practices, Looking to the Future

A. Recipes for Success

Although women are increasingly generating employment and giving back to their communities, many women entrepreneurs remain an untapped resource in terms of export potential. The questions policy-makers should be asking are: 1) Why are businesswomen not exporting on par men, and 2) What can be done to help?

As we can see from the examples presented in Annex 1, it appears that there are prerequisites to success for women entrepreneurs that policymakers ought to take seriously. Businesswomen must have access to finance and credit, as well as to business, management, and possibly production skills training. Women who never had the chance to learn to read or write should be offered courses. Affordable day-care must be available for those who need it. Aspiring entrepreneurs will require advisory services regarding markets and consumer preferences. Businesswomen's or community organizations as well as government programs designed to help women entrepreneurs are necessary at this stage to provide information, finance, and contacts.

Women should know where to obtain updated, relevant, helpful, and easily accessible information on finance, training, childcare options, trade fairs, business planning, and exporting. Whether they decide to start a business based on traditional handicrafts or to venture into a relatively new field, women entrepreneurs need access to all these resources.

In order to address these needs, government commitment at the highest levels must be sincere and steadfast. If the highest-ranking officials do not see the importance of supporting women entrepreneurs and integrating them into the national export strategy, little is likely to happen.

Successful women entrepreneurs should take pains to give back to their communities and treat their employees with respect and dignity. Adequate wages and incentives, a positive work environment, and access to training courses could help workers do their job well, thus enabling the firms to stay competitive.

As their businesses grow, access to the World Wide Web is vital for firms. Especially as it becomes clear to the entrepreneur that she should begin to export, not knowing how to operate computers or where to find affordable Internet access will become a significant obstacle to the company's continued success. At this stage, the availability of courses on how to set up a Web-based store, as well as information on financing it, are essential.

Lastly, successful women entrepreneurs should be held up as positive role models for young girls. Their businesses and achievements ought to be showcased, and aspiring businesswomen should be encouraged to contact them for advice and mentoring.

According to Ms Saba Mebrahtu of the Eritrean National Chamber of Commerce Board of Directors, "[I]nvesting in women's capabilities and empowering them to exercise their abilities and choices is not only valuable in itself... but is also the surest way to contribute to economic growth and overall development¹²." Offering support and resources to women entrepreneurs at all levels, from grassroots to government, can help achieve this goal.

B. Recommended Actions

Advocacy and Networking

- a) Establishment of sustainable, ongoing networks of female entrepreneurs, gender-based non-governmental organisations, women in the labour force and government officials.
- b) Establishment of sustained information and trade development mechanisms such as study visits, networking opportunities and conferences;
- c) Continued advocacy in governmental and private sectors to increase awareness of women's economic rights;
- d) Creation of networks of women entrepreneurs and representatives of women's non-governmental organisations in different countries, to facilitate joint ventures through visits and information-sharing;

¹² Mebrahtu, Saba. P. 7.

- e) Documentation of the success stories of female entrepreneurs
- f) Ensuring participation of women in policy development, analysis and monitoring

A more active role for women in debates via national consultations on export policies and strategies

- (a) Comprehensive review of constraints and opportunities
- (b) Wider and inter-agency collaboration especially between women networks, the Ministries of Trade and Export agencies
- (c) Ensuring that gender analysis and a gender perspective are incorporated in all policies, projects and programmes
- (d) Gender impact assessments of policy, programmes and project proposals are implemented at all stages
- (e) A coherent and effective policy framework and institutional process for gender mainstreaming must be developed.
- (f) Collection of sex-disaggregated data as a priority
- (g) Integration of gender equality and gender mainstreaming goals and commitments into export, trade and other policies.
- (h) Proactive programmes to facilitate the integration of gender analysis and a gender perspective in multilateral trade negotiations.

Education, Training and Socialization

- (a) Recognition that education and training are essential for women's participation in the global economy;
- (b) Full incorporation of gender-analysis and gender sensitization in all education and training;
- (c) Programmes for women to encourage self-confidence, advocacy and negotiation skills;
- (d) Educational and training policies should address women's needs by providing flexibility in courses and schedules to take into account their domestic and professional responsibilities;
- (e) Full use should be made of information and communication technology, including radio, television, interactive video-conferencing and satellite transmissions, to deliver courses to large numbers of women in both urban and rural locations, and to share existing satellite communication networks;
- (f) Education and training should be provided to women in the places and institutions, in which they gather for other purposes, where courses can be delivered in a motivating environment, and in which skills and knowledge learnt can be immediately applied;
- (g) Publicizing the central role of women in national economies and of "success stories" of female entrepreneurs through a wide range of media, to assist in changing public attitudes towards women's involvement in economic decision-making and encourage women to become entrepreneurs/exporters; and,
- (h) In the new economic environment of globalization, liberalization and increased competition; (i) provision of gender-sensitive training of officials and representatives in the governmental, non-governmental and private sectors to promote women's interests in relevant regional and international forums; and, (ii) provision of training in marketing, export development and joint venture promotion to female entrepreneurs and relevant associations.

Improved Access to Credit and Finance

- (a) Policies to encourage existing financial institutions to extend credit to women in all sectors of the economy;
- (b) Development of mechanisms to provide collateral for loans for women without individual resources. These may be established at the national level by associations of female entrepreneurs, non-governmental organizations or Governments;
- (c) Reform of property and land rights to guarantee women's basic economic rights; and,
- (d) Promotion of finance schemes suited to women.

Building and Strengthening Networks

- (i) Advocacy and promotion to ensure inclusion of women's economic empowerment as a goal of all major national and international economic agreements;
- (j) Recognition of the effectiveness of modern information technologies in developing and promoting cooperation, particularly regionally and internationally; and,

- (k) Increased participation of female entrepreneurs in existing networks, such as chambers of commerce and industry, Government structures, major regional and international trade and financial structures. A critical mass of women representatives of recognized umbrella NGOs should be included in formal deliberations on trade and finance.

**Improving Access to Management and Marketing Skills
and Appropriate Technology**

- (a) Provision of mechanisms to assist women to use modern information technology, including appropriate technological know-how, to access essential global information and market their businesses internationally;
- (b) Establishment of "incubator centres" as single places at which female entrepreneurs can obtain a wide range of training, information and services and at which their businesses can be nurtured;
- (c) Mentoring of younger and less-advantaged women;

CONCLUSION

Every body wants to be in the export game but few can effectively play. In order to compete, firms have to have better quality, better prices, or better delivery terms for their export products than their global competitors. There is no doubt that the world is changing at lightening speed. This calls for constant investments in upgrading skills and constant research about target clients and their changing priorities. For many women, because of the challenges faced in running their businesses, breaking into the export arena is a goal beyond reach unless the policy makers take a more pro active approach, institute measures and programmes specifically favouring women, ensuring that their export strategies are gender sensitive or else very few women will be able to take advantage of the main global opportunities today.

ANNEX I: SUCCESS STORIES FROM AROUND THE WORLD

1. Computer Training in Cameroon¹³

ASAFE (Association pour le Soutien et l'Appui à la Femme Entrepreneur (Support Association for Women Entrepreneurs)), founded by Ms Gisèle Yitamben, offers Web-based business training centres as well as an Internet centre so that self-employed women are able to learn new skills. The organization also provides market information to its members. ASAFE keeps costs low, and allows the lessons to be affordable for all women by having members pay low annual fees that vary, depending on the size of their businesses. The organization seeks funding from outside sources as well, such as UN and other countries' governments, in addition to NGOs.

ASAFE's work is commendable because it addresses a real need that women entrepreneurs face: namely, a lack of business and computer skills. As a result of this training, self-employed women are able to use the Internet, and have help developing and exporting their products.

2. Corporate Responsibility in Nepal¹⁴

Sulo Shrestha-Shah, founder and president of Lotus Holdings, is helping entrepreneurs in her country by adhering to the principle of corporate responsibility and by offering education and training programs to staff. Already Lotus Holdings has set up six information technology and five manufacturing firms (Treacy, p. 10).

Lotus Holdings only invests in firms that are trying to give back to their communities by paying fair wages and offering day care and school services for employees' children, as well medical benefits and dining facilities. The firm's goal is to help all Nepalese achieve a higher standard of living; thus investments are made at all levels and in many different types of industries, from handicrafts to information technology. Lotus Holdings' practices are beneficial as they offer women the training and finance they need to improve their professional skills and start or expand their businesses.

3. Taking Advantage of South African Traditions¹⁵

Ms Nkamba-Van Wyk, the founder of Talking Beads, identified an opportunity for entrepreneurship when she realized that tourists in South Africa sought out locally-made handicrafts. Working from home, the women of Talking Beads Academy perpetuate the survival of local traditions as well earn a living for themselves.

Talking Beads offers women craft makers training, and takes orders from around the world. As a result, self-employed women in South Africa are taking advantage of traditional skills and crafts to raise themselves out of poverty and gain access to both domestic and international markets.

¹³ Information in this section adapted from *Forum Magazine Issue 4, Women's Business Association Encourages Exporters in Cameroon*, by Treacy, Mary.

¹⁴ Information in this section taken from www.lotusholdings.com and *Forum Magazine Issue 4, Nepalese Businesswoman Assists New Exporters*, by Treacy, Mary.

¹⁵ Information in this section adapted from *Forum Magazine Issue 4, In South Africa, Crafts Revival Boosts Exports*, by Treacy, Mary, and from *Business Times, Talking Beads tells enriching story*, by Bennett, Janette.

4. Uniting Indian Informal-Sector Employees¹⁶

SEWA (Self-Employed Women's Association) offers its members access to credit, literacy programs, childcare, medical care, pensions, legal services, and insurance for women working in the informal sector. SEWA's approach is very practical, designed to help women with the hardships they deal with on a daily basis. The association also has several Websites where members' products are displayed and orders can be placed. SEWA also founded the Women's Trade Centre where women can receive computer training, as well as market and consumer preferences information (Commonwealth, p. 53).

As a result of SEWA, the most vulnerable women in society have access to a social safety net and training to produce goods in high demand on the international market, thus increasing their profits and bargaining power.

5. Multi-Level Support in Croatia¹⁷

The potential of women entrepreneurs in Croatia is still largely underutilized as they have no access to credit, and lifelong education. Social roles assign more family responsibility to women than to men, and society feels ambivalent or worse about entrepreneurial activity in general.

The Croatian government seeks to address these issues and encourage women's' entrepreneurial activity by reimbursing businesswomen, within limits, for purchases of IT equipment, the costs of creating a business plan, market research, and for education. Women entrepreneurs also get deals on interest rates. In addition, the government set up a Website (www.poduzetna.hr) that offers businesswomen relevant news, contacts, and other information.

On another level, there are two business women's organizations in Croatia that give businesswomen a forum to exchange information and experiences, provide education and contacts, and lobby on their behalf. Croatian women entrepreneurs can also take advantage of entrepreneurial centres and business incubators that offer office space, seminars, and a range of affordable business services. In providing support to entrepreneurs on different levels, no doubt these measures have helped women move closer to, if not achieve, their business goals.

6. Access to Training in Switzerland¹⁸

An extensive women's network in Switzerland has enjoyed resounding success from its practices. The Club for Women Entrepreneurs offers members training classes taught by professionals in all aspects of business management, and encourages members to form commercial ties with each other. The Club also networks with other women's business clubs internationally to provide its members with export contacts. In addition, it is undertaking studies of how women entrepreneurs can acquire small loans.

¹⁶ Information in this section adapted from *Forum Magazine Issue 4*, In India, Integrating the Informal Sector into the Global Economy, by Treacy, Mary, and SEWA's Website, <http://www.sewa.org>, unless otherwise indicated.

¹⁷ Adapted from contribution by Penic, Sanja, 2004.

¹⁸ Adapted from contribution by Read, Philine, 2004.

The activities of the Club for Women Entrepreneurs clearly benefit the businesswomen. They receive training in all aspects of business and have a ready-made network of possible clients. These results are reflected in the fact that every one of the club's members works at the managerial level, and that since 2002 Club members have started twelve new business projects.

7. Programs in Sri Lanka Provide Skills and Support¹⁹

In Sri Lanka women entrepreneurs enjoy the benefits of Community Leadership and Economic Empowerment Programs that cultivate leadership, accounting, savings, as well as other business skills. Women also learn about different credit schemes available to them, how to sustain their microbusinesses, as well as how to participate in trade fairs. Research and documentation programs enable the women to recommend policies and different programs which facilitate women's access to resources. This ensures that women's needs are mainstreamed in National Plans.

8. Addressing Businesswomen's Needs in Eritrea²⁰

Eritrean women entrepreneurs are benefiting from commitment on behalf of the National Chamber of Commerce to offer them access to training, business advice, workshops, and seminars. The Business Development Unit for Women determined that businesswomen face tougher challenges than men do, and therefore had dedicated substantial efforts toward minimizing the obstacles. Women have greatly benefited from these actions as they take part in tax, import-export, customer service, accounting, and other courses to improve their competitive edge.

Eritrea was at war with Ethiopia until recently. Many women were affected by this war and on return they needed to settle and earn a living. Many of them are now household heads bearing responsibility. Access to micro credit schemes from the Eritrean Development Fund has enabled many women to go into business for themselves in the dairy or poultry sectors. The results are admirable: many of these women are now economically self-sufficient.

9. Supporting Women Entrepreneurs in Ireland

Enterprise Ireland, the government agency that helps support Irish industry, commissioned a study to see how it could better support women entrepreneurs. The fact that the Irish government is taking the issue of women entrepreneurs seriously is a positive sign. Through the study the businesswomen were able to voice their concerns and discuss the features their ideal support network would have.

The final report²¹ highlights the fact that beginning women entrepreneurs have the ability to interact with already successful businesswomen, who act as their mentors, via an organization called Network Ireland. Businesswomen from all industries and government departments are members of Network Ireland. Management skills are often learned via this Network as women learn from each other. In addition, many organizations already have their own gender support networks (for example, the country's airline, post office, and civil service). These mentoring and networking associations are very beneficial to women as they can offer each other advice, provide and receive valuable contacts, and obtain mentoring and training.

¹⁹ Adapted from contribution by Silva, S.J., Sri Lanka Experience with Female Entrepreneurs. 2004.

²⁰ Adapted from contribution by Mebrahtu, Saba, Gender Competitiveness and Export Performance. 2004.

²¹ See SIA Group, Policy and Planning on Developing Women Entrepreneurs. Report to Enterprise Ireland, May 2001, p. 40.

10. Canadian Government Looks Seriously at Businesswomen's Issues

Acknowledging that businesswomen make up a significant part of the country's workforce and contribute greatly to the economy, the Prime Minister of Canada created the Prime Minister's Task Force on Women Entrepreneurs in order to "provide advice on how the federal government can enhance the contribution of women entrepreneurs in the Canadian economy," (Prime Minister's Task Force on Women Entrepreneurs, p. 27).

Significantly, Canada took the issue of support for women entrepreneurs to the top levels of government with its Prime Minister's Task Force on Women Entrepreneurs' Report and Recommendations. This level of political commitment is extremely commendable and will most likely result in a very practical and useful gender support network being promoted by the Canadian government.

The issues brought to the attention of the federal government in the final Report have become important policy concerns and are likely to be addressed seriously. For many women entrepreneurs, this means their needs will be better met as government departments strive to improve Canada's gender support network.

11. Effective Financing Schemes in Ghana²²

In Ghana, the establishment of the Susu Scheme's Revolving Savings Fund helps address a major obstacle that women entrepreneurs face: a lack of credit.

In the Susu Scheme's Revolving Savings Fund, the members make small, daily contributions to a pot of money that the Susu Master protects. At the end of the month or given time period, from one to three members receive the entire pot. No paperwork is involved and therefore literacy is not an issue. The Susu Scheme enables women entrepreneurs to receive a sum of money much greater than they would have access to if they had merely saved alone, and they do not have to face the intimidation or embarrassment that could accompany a trip to a formal bank. A strong personal network is essential to the success of such a scheme, as the entire group will have to bail out a defaulter. Such a model could be used for sources of funding by many businesswomen in the developing world.

12. Civil Society, International Donors, and Government Team Up in the Russian Federation

Despite the financial and other hardships facing businesswomen in Russia, there is hope of improvement. Many initiatives and programs are being implemented in Russia to support and encourage women entrepreneurs. Russia is an enormous country, and likewise the array of organizations supporting businesswomen is vast.

The Russian Government has set aside money for a Federal Small Business Support Fund²³, and Russia's President has publicly supported conferences on the topic of women's entrepreneurial activities in Russia²⁴. Some women's business organizations offer support and counseling to women who are temporarily unemployed, and the Far Eastern Confederation of Businesswomen even assists the Government in drafting laws that support women's entrepreneurship²⁵. Other services offered include vocational re-training, leadership training for young women, and dissemination of information regarding women's issues and rights²⁶.

In addition, every region in Russia boasts women's associations for various professions that help businesswomen network and expand their businesses. These associations also help women entrepreneurs approach local authorities with their needs and concerns, in addition to helping them seek out sources of funding and providing an environment conducive to young entrepreneurs starting their businesses²⁷.

²² *Information in this section taken from Commonwealth, pp. 41-46.*

²³ UNECE, 2003. pp. 50-51.

²⁴ See http://www.ex.ru/assembly_IV_e.html and <http://50.awbr.ru/en/index.php?id=1>.

²⁵ UNECE, 2003. p. 49.

²⁶ UNECE, 2003. p. 48.

²⁷ UNECE, 2003. p. 48.

International donors also have addressed crucial needs. Ventures have been set up to support women-owned SMEs in from Moscow to Russia's Far East. Educational and training services, business counseling, as well credit and finance options have been provided to Russian women entrepreneurs via myriad international and governmental organizations²⁸. Although there is still much work to be done regarding access to credit and cultural stereotypes, these practices have no doubt been beneficial to countless women.

13. Government Programs for Businesswomen in the United States of America

The USA supports women entrepreneurs by offering easily accessible, up-to-date, extremely helpful information on starting and expanding businesses, as well as exporting. Information on how and where to obtain finance, in addition to networking, is also offered. Located on the USA's Small Business Administration's Online Business Women's Center, this resource is very easy to find since Internet access is readily available in the US. The Website both acts as a one-stop shop and a referral centre. It contains a wealth of information but also tells women where they could go to find out more, especially at the local level.

For businesses that the US government deems "economically disadvantaged" (a term that usually means the firm is woman or minority-owned), two special programs are available. The 8 (a) Business Development Program offers companies broad assistance, as well as training on how to participate in government bidding processes. The Small Disadvantaged Business Certification Program offers solely help to firms to obtain federal contracts²⁹.

By offering easily accessible information, as well as helping firms secure lucrative government contracts, the US government ensures that women entrepreneurs are able to get ahead.

In addition, numerous success stories are posted on the Online Women's Business Center, part of the Small Business Administration's Website. These stories provide inspiration to women hoping to start their own business, as well as positive role models.

²⁸ UNECE 2003. PP 49-50.

²⁹ See <http://www.sbaonline.sba.gov/sdb/indexaboutsdb.html> for more information on the programs mentioned in this section.

14. Starting a Web-based Store in Jamaica³⁰

Go to www.starfishoils.com and you will find a well-designed Web-based store that has appetizing product descriptions and even takes credit card orders. The company was started by Ms Sharon McConnell Cooke, who initially made scented candles enclosed in coconut shells and bamboo for tourists, and now offers soaps, incense, and other bath products. After stunning local success, Ms Cooke set up her Web-based store that has expanded Starfish Oils' orders significantly. According to the businesswoman, she thought that tourists, upon returning home, might wish to purchase more of Starfish Oils' products without having to travel back to Jamaica.

Ms Cooke's results demonstrate that success on the local level may be extended to the international level. She collaborated with an American company in setting up the Website, and made certain to lay money aside for marketing the Site down the road. All of Starfish Oil's products that are ordered via the Web are stored in Miami and shipped worldwide from there. The result after the first eight months of the Website has been an 800% increase in sales.

15. Networking Success in Uganda³¹

An extensive support network encompassing many agencies, associations, and organizations has contributed to women entrepreneurs' success in Uganda. Women have access to business training and market information via the Ugandan Investment Authority (UIA) Women Entrepreneurs Network. The UIA maintains a database of women entrepreneurs that is frequently used by businesswomen looking for contacts. It also has connections to women's groups in other countries, and thus provides members with international contacts. In addition, the Uganda Women Entrepreneurs Association Limited (UWEAL) acts as a forum where women can share their business experiences with each other and pool resources. The result of these groups and their networking among each other has been an increase in women's entrepreneurial activities throughout the country.

16. Prestigious Award Highlights Businesswomen in the United Arab Emirates

The prestigious Emirates Businesswomen Award officially recognizes the contributions women have made to fields such as business and finance in the UAE. It enjoys support from the top levels of government as Dubai Crown Prince and UAE Defense Minister His Highness Sheikh Mohammed Bin Rashid Al Maktoum acts as the Award's benefactor. The hope is that by spotlighting exceptional women, others will be driven to achieve similar goals, thus enriching the entrepreneurial spirit of the country. Young women are especially encouraged to look at the Award recipients as positive role models. In operation since 2002, the Award has proven that there are many talented businesswomen in the UAE who have contributed significantly to the country's economic development.

17. Offering Incentives in Malaysia³²

Caring about workers and providing incentives for a job well done has helped one Malaysian businesswoman succeed in the data-entry business. Ms Sarojini Rajahser owns Data-Tech Sdn Bhd, a company that employs 120 women and offers fast and accurate data entry. Although competition in Malaysia's data-entry industry is fierce, her company has enjoyed continued success she maintains low costs (she quotes prices in local currency rather than in dollars) and ensures her workers are productive. Ms Rajahser accomplishes the latter by offering creative incentives for employees to maintain speed and accuracy. This example illustrates that employee-friendly policies can help businesses achieve impressive results and remain competitive.

³⁰ Information in this section taken from Commonwealth, pp. 72-76.

³¹ Information in this section taken from Commonwealth, pp. 76-81.

³² Information in this section taken from Commonwealth, pp. 118-120.

18. Bangladeshi Women Secure Access to Loans³³

Poor women, predominately agricultural workers, have been able to break the vicious cycle of poverty thanks to access to finance. The Grameen Bank offers people who normally would not be able to obtain loans from banks access to credit by using a different type of collateral: group pressure. First two people in the group are allowed to borrow, and if they repay the loan, then the next two can take out loans as well, until finally the last person has the chance. More than 90% of the participants in the program are women, and the program has produced admirable results. Many loan recipients have been able to rise from the ranks of agricultural workers to petty traders, and have seen their incomes grow.

³³ Information in this section taken from Srinivas, Hari, "Grameen Bank, Bangladesh: Breaking a vicious cycle by providing credit." *The Global Development Research Center (GDRC)*.

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