Gender-Informed Public-Private Dialogue

Practical Note on Inclusion of Women Entrepreneurs’ Voices

Edited by Benjamin Herzberg and Lili Sisombat
# Contents

*Applying a Gender Lens to PPD*  
*About the Editors*  
*Acknowledgments*  
*Abbreviations*  

1. **Introduction**  
2. **Gender and Economic Development**  
3. **Social Norms, Understanding Agency**  
4. **Understanding Gender-Specific Challenges**  
6. **Conclusion: Options for the Application of the Gender Lens**  

## Boxes

<table>
<thead>
<tr>
<th>Box</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Terminology</td>
<td>2</td>
</tr>
<tr>
<td>2.1</td>
<td>Women’s Labor-Force Potential in Latin America</td>
<td>5</td>
</tr>
<tr>
<td>5.1</td>
<td>Gendered Investment Climate—Policy-Level 3-Step Framework</td>
<td>21</td>
</tr>
<tr>
<td>5.2</td>
<td>Gendered PPD—Process-Level 3-Step Framework</td>
<td>28</td>
</tr>
<tr>
<td>5.3</td>
<td>Charter of Good Practice in Using Public-Private Dialogue: 13 Principles</td>
<td>34</td>
</tr>
<tr>
<td>5.4</td>
<td>Taking Action to Resolve the “Dislikes” of Being in Business</td>
<td>40</td>
</tr>
</tbody>
</table>

## Figures

<table>
<thead>
<tr>
<th>Figure</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1</td>
<td>PPD Evaluation Wheel</td>
<td>31</td>
</tr>
<tr>
<td>5.2</td>
<td>PPD Evaluation Wheel Summary Table</td>
<td>32</td>
</tr>
<tr>
<td>5.3</td>
<td>Reform Process Table</td>
<td>33</td>
</tr>
</tbody>
</table>
Tables

4.1 Constraints on Women in Selected Countries ........................................ 14
4.2 Enterprise Survey Data, by Region ....................................................... 14
5.1 Female and Male Employment, by Sector, 2007 .................................... 22
5.2 Core Gender Indicators for PPD Processes ........................................... 35
5.3 Core Gender Indicators for Investment Climate ..................................... 36
Applying a Gender Lens to PPD

Gender-based inequalities impose significant development costs on societies. Countries that do not fully capitalize on one-half of their human resources run the risk of undermining their competitive potential. Contributing to the capture of this “missed potential” should be the goal of gender-informed Public-Private Dialogue (PPD).

A gender lens can be applied to a PPD at both the policy level—which brings a gender perspective to laws, regulations and other reforms, and at the process level—which is all about active gender engagement in PPD structures and applying a gender lens as part of a PPD’s evaluation.

Applying a gender lens can differ in scope and by audience. In terms of scope, options include applying it across-the-board to all elements of a PPD vs. a sector-specific approach, which may have a better chance of engaging male participants.
About the Editors

This Public-Private Dialogue Practical Note is edited by Benjamin Herzberg (Program Lead, World Bank Group) and Lili Sisombat (Senior Leadership Development Specialist, World Bank Group).

Chapter 2 and Chapter 3 have been adapted from two World Bank Reports: *Gender at Work, a companion to the World Development Report on Jobs* (2014) and *World Development Report 2012: Gender Equality and Development* (2012). Chapter 5 is an excerpt of the World Bank guide: *Gender Dimensions of Investment Climate Reform* (2010), authored by Sevi Simavi, Clare Manuel, and Mark Blackden. The paper benefited from contributions and editing from James Brew (Director, Stakeholder and Field, LLC), with assistance Ermal Vila and Cynthia Gears (Consultants).

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Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASM</td>
<td>Artisanal and Small-Scale Mining</td>
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<td>BBBF</td>
<td>Bangladesh Better Business Forum</td>
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<td>BCFW</td>
<td>Business Coalition for Women</td>
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<td>BMO</td>
<td>Business Membership Organization</td>
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<td>CSO</td>
<td>Civil Society Organization</td>
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<td>CAFA</td>
<td>Coalition of Women Business Associations</td>
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<td>CEDAW</td>
<td>Committee on the Elimination of Discrimination Against Women</td>
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<td>DP</td>
<td>Development Partner</td>
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<td>DRC</td>
<td>Democratic Republic of Congo</td>
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<td>EI</td>
<td>Extractive Industries</td>
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<td>FWEAN</td>
<td>Federation of Women Entrepreneurs Associations of Nepal</td>
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<td>GBV</td>
<td>Gender-Based Violence</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>G-PSF</td>
<td>Cambodia Government Private Sector Forum</td>
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<td>GVC</td>
<td>Global Value Chain</td>
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<tr>
<td>IFC</td>
<td>International Finance Corporation</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>LBBF</td>
<td>Liberia Better Business Forum</td>
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<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
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<tr>
<td>MENA</td>
<td>Middle East and North Africa</td>
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<td>MoA</td>
<td>Memorandum of Agreement</td>
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<td>MoWA</td>
<td>Ministry of Women’s Affairs</td>
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<td>NBF</td>
<td>Nepal Business Forum</td>
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<td>NIS</td>
<td>National Institute of Statistics</td>
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<td>OTFRDP</td>
<td>Ok Tedi Fly River Development Program</td>
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<td>OTML</td>
<td>Ok Tedi Mine</td>
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<td>PNG</td>
<td>Papua New Guinea</td>
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<td>PPD</td>
<td>Public-Private Dialogue</td>
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<tr>
<td>SGBV</td>
<td>Sexual Gender-Based Violence</td>
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<td>SME</td>
<td>Small and Medium-Sized Enterprise</td>
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<td>VPC</td>
<td>Village Planning Committee</td>
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<td>WBG</td>
<td>World Bank Group</td>
</tr>
</tbody>
</table>
Chapter 1

Introduction

This third paper of the Practical Notes Series provides the Public-Private Dialogue (PPD) practitioner with guidance on how to ensure that women entrepreneurs are fully heard in the PPD environment. Giving “voice” to businesswomen helps them identify and address the issues of the dialogue initiative, and to fully participate in the process. Incorporating a gender perspective into PPDs happens at two levels:

- At the policy and action level, a gender lens can be applied to a PPD’s outputs and outcomes, whether these are about legal or regulatory reform or about undertaking a specific set of actions.
- Applying a gender lens to the PPD process level allows women to be fairly represented and to engage in determining specific reforms.

In some cultures, societal biases against women are so ingrained that formal PPD between private sector and policy makers and/or the application of an across-the-board gender lens may not work. A mechanism involving only a limited group of stakeholders or an alternative approach to dialogue may be needed—one involving the private sector as well as traditional, village, or customary leaders.
In Box 1.1 we define some gender-related terminology that is used throughout this note.

**BOX 1.1 Terminology**

**Sex** refers to biological differences between men and women that are the same across all cultures. For example, a woman can bear children, men cannot.

**Gender** refers to the socially constructed roles and behaviors, activities and attributes that a given society considers appropriate for men and women.

**Agency** refers to the ability to make choices about one’s own life and to act on those choices.

**Jobs** are broadly defined to include various forms of wage and non-wage work, formal and informal.

*Source: World Development Report 2012, WBG.*
Chapter 2

Gender and Economic Development

Promoting women’s economic empowerment is increasingly seen as an important driving force behind economic growth and the fight against poverty. Women now represent 40 percent of the global labor force, 43 percent of the world’s agricultural labor force, and more than half the world’s university students.¹

Still, economic exclusion of women is a worldwide reality. Indicators show that women’s labor force participation (ages 15–64) worldwide over the last two decades has stagnated, declining from 57 to 55 percent globally. Regional divisions are even more striking. For example, in the Middle East and North Africa (MENA) this participation is as low as 25 percent. Moreover, worldwide, the likelihood of men having full-time jobs is twice that of women, and it is threefold in South Asia.

This startling division also reflects unequal pay differentials, where according to an International Labor Organization (ILO) study of 83 countries, women in paid work earn on average between 10 and 30 percent less than men, with pay gaps particularly wide in the MENA region.
Bridging the gender gap can yield development payoffs with benefits that extend beyond the women themselves to include spillover effects on children and to expand social inclusion. According to the 2012 World Development Report on Gender, when women’s skills and talents are used more fully productivity will be raised. For example, if women farmers were to have the same access to fertilizers and other inputs as men do, maize yields would increase by almost one-sixth in Malawi and Ghana. And eliminating barriers that discriminate against women working in certain sectors or occupations could increase labor productivity by as much as 25 percent in some countries (World Bank Group [WBG] 2012). Furthermore, a 2012 study from Sheffield University showed that women's fuller employment would increase gross domestic product (GDP) by 27 percent in the MENA, 23 percent in South Asia, and about 15 percent in the rest of the world (Cuberes and Teignier 2012).

According to a 2014 WBG report, “Booz & Company estimates that raising female employment to male levels could have a direct impact on GDP, increasing it by 34 percent in the Arab Republic of Egypt, 12 percent in the United Arab Emirates, 10 percent in South Africa, and 9 percent in Japan.” This, while taking into account potential losses in economy-wide labor productivity as new workers enter the labor force (Gender at Work, WBG 2014). And yet, according to the ILO, almost half of women’s productive potential (865 million women) in the world, compared to 22 percent of men’s, has the potential to contribute more fully to their national economies, with 94% (overall, 812 million women) of them living in emerging and developing economies. In places where women’s paid work has increased, such as in Latin America and the Caribbean region (Box 2.1), gains have made significant contributions to overall poverty reduction (WBG 2014). Tapping into this unused potential becomes crucial at a time when governments are struggling for economic stimuli. (Gender at Work, WBG, 2014).

Against the backdrop of global increases in women’s education levels, employers and governments can no longer afford to ignore women workers. Companies that do not integrate women’s employment into their business strategy risk a series of missed opportunities. The public sector also has its share of responsibility in excluding women from jobs. Legal discrimination is, for example, a remarkably common barrier to women’s work: the World Bank report Women Business and the Law 2016, which examines laws that impede women’s employment and entrepreneurship, finds that women face job restrictions in 100 of the 173 economies monitored. For example, women are barred from working in certain factory jobs in 41 economies, in 29 economies they are prohibited from working at night, and in 18 economies they cannot get a job without permission from their husband. Only half of the economies covered have paternity leave, and less than a third have parental leave, limiting men’s ability to share childcare responsibilities. In 30 economies, married women cannot choose where to live and in 19 they are legally obligated to obey their husbands. Women in MENA face the most wide-ranging constraints that span all of the indicators covered by the report. Laws that prohibit married women from becoming head of household, applying for
a passport or getting a job without permission from their husbands cut off entrepreneurship and formal employment. The region is home to 11 of the world’s most restrictive economies, namely Saudi Arabia, Jordan, the Islamic Republic of Iran, the Republic of Yemen, Iraq, Bahrain, the United Arab Emirates (UAE), Oman, the Syrian Arab Republic, Qatar, and Kuwait. Along with Afghanistan, Republic of South Sudan, Mauritania and Brunei, these are the 15 most restrictive economies in terms of women’s ability to work or establish a business, as measured by the report (WBG 2015).

Legal discrimination and wide pay gaps are also products of gender sorting into different jobs and industries. Women are usually concentrated in less-productive jobs and, even when they run their own enterprises, these are in the less-productive sectors. Such segregation leads to fewer opportunities for business growth or career advancement. This is also illustrated by the fact that the share of women in senior management is only 24 percent. Other evidence shows that women are largely disadvantaged when it comes to access to financial services and capital, land, technology, training and information.

As outlined in the World Development Report, the constraints that underlie gender inequality in the workplace are multidimensional, ranging from agency to endowments to economic opportunities, which arise in formal and informal institutions and markets.

Unlocking the potential of female entrepreneurs would lift millions out of poverty, create jobs, increase incomes, and have important spillover effects that lead to greater economic, social, and household-level outcomes. In more concrete terms, it has been shown that gender gaps in entrepreneurship can have significant effects on aggregate productivity and resource allocation.

This model predicts that these effects can amount to an income loss (in GDP per capita) of between 4 and 7 percent across geographic regions—the highest loss, again, being in the MENA. Comparably, the Food and Agriculture

BOX 2.1  Women’s Labor-Force Potential in Latin America

A compelling illustration of how unleashing women’s labor-force potential can dramatically reduce poverty levels comes from the Latin America and the Caribbean regions, where women’s labor force participation in the region has risen by 35 percent since 1990. “No other region has enjoyed such a steep increase as this in recent decades, and increased participation rates were highest among low-income women. In 2010, extreme poverty in the region would have been 30 percent higher and average income inequality (measured by the Gini coefficient) would have been 28 percent higher were it not for women’s increased income through a combination of increased labor earnings, access to pensions, and labor force participation between 2000 and 2010. Major drivers of women’s increased labor force participation and earnings in the region include increased investments in education alongside the decline of fertility and delays in marriage.”

Source: Gender at Work, WBG, 2014.
Organization estimates that developing countries could boost their agricultural output between 2.5 and 4 percent by removing the constraints that prevent equal yields of land farmed by women and men. WBG research indicates, for example, that reducing time burdens on women in Tanzania could increase cash incomes for smallholder coffee and banana growers by 10 percent.

A PPD mechanism can play a crucial role in supporting women’s participation in economic activities by giving them a voice. It gives them an opportunity to address the issues that affect their ability to make choices, start and grow business, and have their issues addressed equally to those raised by their male counterparts. And so, the objective of this PPD Practical Note is to provide guidance on how to engage women entrepreneurs in a dialogue in an effective manner.

**Note**

Chapter 3

Social Norms, Understanding Agency

“Agency means the capacity to make decisions about one’s own life and act on them to achieve a desired outcome, free from violence, retribution or fear. Agency is sometimes defined as empowerment.” (Klugman et al. 2014).

Agency is constrained by social norms that pose unique barriers to business growth and profitability for female-run enterprises (Klugman et al. 2014). Norms are shared beliefs about how people should or should not behave, which includes gender roles, and can act as powerful prescriptions. Social norms can limit women’s mobility and ability to network, representation in politics and government, and be enshrined in discriminatory laws and practices. Unequal power relationships within households and in society as a whole have broad-based effects. Gender-based violence (GBV), for example, is associated with social norms and expectations that reinforce inequality and is outside of a woman’s realm of control. Over 35 percent of women worldwide (affecting all levels of society as well as low-, middle- and high-income countries) have experienced some forms of physical and sexual partner violence or non-partner sexual violence (World Health Organization 2013).
Major individual risk factors are family history, early marriage and partner’s alcohol use, while education emerges as the most significant protective factor. Even where women can legally own property, they may choose not to because those who do become outcasts. Girls doing well at school may be directed toward social studies concentrations instead of math because social norms say boys are better suited to mathematics. Because of these social norms, women enter a smaller range of jobs with lower barriers to entry, less stability, lower wages, which continues the vicious circle of gender-based inequality.

Social norms are an underlying factor for work and pay differentials because these norms do in fact dictate how women are expected to spend their time, what roles to perform, often undervaluing their potential. Furthermore, social norms burden women with duties—housework, child-rearing and elderly care, deeming these tasks exclusively as women’s responsibilities. The perceptions that society has towards women is also skewed—nearly five in 10 people in developing countries agree that when jobs are scarce, it is men who should have more right to jobs than women. There is also a disproportionate concentration of women in lower earning jobs with fewer rights and benefits, leading to less opportunity for career advancement and skill-building.

Social norms limit access to educational opportunities for women and girls. When a family’s monetary resources are limited, sending all children to school is not possible, so priority is usually given to educating boys. Similarly, women entrepreneurs often cannot attend evening classes to learn important new skills due to their perceived responsibility of performing household chores.

Even though jobs are able to increase women’s agency, there are fundamental areas that pose critical constraints on their agency. These have to do with women’s inability to have control over core areas of their lives, such as education, employment, or participation in other economic-related activities.

We recommend that practitioners read the study from the WBG’s Gender team, *Voice and Agency: Empowering Women and Girls for Shared Prosperity* (Klugman et al. 2014) to further understand the relationship between social norms and economic development.

In this context, it is clear that a PPD is not an island where regulatory reforms, competitiveness actions, and women economic empowerment can happen by ignoring the prevailing social norms in a community or a country. Rather, discussing women and PPD means de facto that stakeholders will be dealing with societal values. They are going to touch on local social norms while trying to expand agency. For example, when the PPD is working on eliminating the need for a husband's authorization for a woman to open a bank account, it questions directly the power relations between women and men in that society. It is thus important for stakeholders to manage the tensions that will arise during the interactions and be conscious of the values at stake.

While values are powerful prescriptions, they can change over time, often in response to markets and new incentives. The main questions to ask are to what extent societal norms regarding the appropriate behavior of women and men prevent women from doing business or engaging in a PPD, and whether...
a PPD Coordination unit or Development Partners (DPs) can develop targeted interventions to overcome information asymmetries and capacity constraints, resulting from biased norms.

### 3.1 Reinforcement of Unproductive Social Norms

In the countries where the WGB has supported a PPD initiative, only a few women entrepreneurs have joined the PPD platforms or business organizations. Social norms explain this lack of participation. Three specific areas in which social norms diminish women’s capacity and act as a means to reinforce unproductive social behaviors are in the areas of (a) networking, (b) educational opportunities, and (c) participation in representative bodies.

1. **Networking.** In some contexts, women may be ill-considered for “mingling” with men, even for business purposes. They will not feel at ease in engaging in networking events, in particular when these events happen in the evenings or in locations where women are not supposed to go without a chaperone (such as hotels). There are also family constraints to consider, as women take care of children and their homes, making it more difficult for them to join working group sessions or networking outside of working hours. Unless there is a change in behavior and their spouses take on some of the family responsibilities, these women will not be able to participate in networking activities.

2. **Lack of Education: Micro- and Small-Entrepreneurs.** As seen above, social norms can prevent girls’ access to education, thus restricting them to a smaller range of jobs with lower wages. Female entrepreneurs in developing countries are primarily concentrated in low-productivity and informal sectors, characterized by limited growth. They are marginalized and ignored by government stakeholders or the formal, larger businesses that participate in the PPD. Micro entrepreneurs may face challenges of capacity to formulate their issues due to the cultural and hierarchical structure of the society, therefore dissuading women from participating in the dialogue. In formal settings, women are intimidated by high-ranking officials and representatives from the larger businesses. In the PPD settings we have studied, women are also faced with biased cultural norms, with the few women who do participate coming mostly from Small and Medium-Sized Enterprises (SMEs) or larger companies.

   In Cambodia, the majority of businesses, particularly in the informal sector, are headed by women. According to the 2011 Economic Census of Cambodia by the National Institute of Statistics (NIS), there are 505,134 establishments in Cambodia out of which 98 percent are micro-establishments (1–9 employees). Sixty-five percent of these establishments are female-headed (326,006 female representatives compared to 176,128 male representatives or 35 percent) (Cambodian National Institute of Statistics 2012).
3. **Lack of Representative Bodies.** The country may lack business membership organizations (BMOs) where women feel comfortable. Often, umbrella organizations represent the formal sector, are led by men, and represent male-headed companies. Women do not see a “fit” in such an environment, nor do they see how their concerns can be represented in the discussions. In most cases, women entrepreneurs’ associations are non-existent or nascent.

### 3.2 Interventions That Have Worked to Expand Agency

As mentioned previously, reforms, competitiveness actions, and women’s economic empowerment cannot happen in isolation. Prevailing social norms in a community or a country are intrinsically linked to the reform efforts of a PPD and must be considered throughout. PPDs themselves are vehicles for expanding stakeholder agency. In the context of societies where women are traditionally disadvantaged in their ability to make effective choices, whether at home, work, or in personal issues (e.g., when to marry, how many children to have), **gendered PPD means there will be attempts to expand agency outcomes for women**.

At the policy and action level, PPDs help reform the regulatory and policy environments with respect to women’s issues, thus fostering outputs that will allow women to transform their choices into desired outcomes. Examples of expanded agency outcomes for women through PPD can include increased participation in networking, increased opportunities for education, inclusion in more representative bodies, improved employment opportunities, and overall increased collective action.

At the individual level, by extension of its reform outputs, PPDs help women achieve their desired outcomes. As noted in the *World Development Report 2012* companion piece, *Gender at Work*, the ability to obtain meaningful employment increases women’s agency by expanding their life choices and their capacity to better support their families through additional household income as well as more active participation in their communities and society (WBG 2014).

For Leticia from Ecuador, having agency is a source of pride and empowerment: “My opportunity is that I have free space, to decide for myself, no longer dependent on others. For me, this is a source of pride, my husband asking me (my advice) now there isn’t this machismo…there is mutual respect…together we decide.” (Klugman et al. 2014, 3)

Below are examples of women’s agency building, as evidenced through the work of PPDs in Nepal and Papua New Guinea:

**In Nepal**, the country’s main BMOs have developed the concept and design of the Nepal Business Forum (NBF). The Forum’s range of issues is large—covering investment promotion, export promotion, finance, insurance and banking, and **women entrepreneurs**, among other issues. In this environment, The Federation of Women Entrepreneurs Associations of Nepal
(FWEAN) has played a key role in bringing traditionally non-participating stakeholders, namely women, to the PPD table.

In Papua New Guinea (PNG), it is recognized that women suffer not only from gender bias in the workplace or access to services, but many are victims of GBV. And so, after listening to the concerns of the private sector related to challenges faced by women employees, managers, and business owners, IFC staff in PNG developed a program to support stakeholders by forming the Business Coalition for Women (BCFW). Through the Coalition, businesses are joining forces to educate and assist businesses to develop, support and implement gender policies and programs to empower women. It also promotes a better social and regulatory environment, with the hope that collectively they can start to change the culture within the community.
Chapter 4

Understanding Gender-Specific Challenges

As discussed in the introductory issue of this PPD Working Paper Series, *State of Play—Public-Private Dialogue*, PPDs are nowadays used to address a variety of issues, from improving the investment climate, to managing natural resources, to improving public-service delivery. To help the reader understand specific challenges faced by women, we discuss below their places in four contexts: (a) PPD for investment climate, (b) PPD to improve a value chain, (c) PPD for extractive industry, and (d) PPD for the economic empowerment of women.

4.1 Gendered Investment Climate Reform

Women entrepreneurs face the same challenges as any entrepreneur—*unfavorable investment climate*, costs of doing business, red tape—but even in countries where discrimination practices occur less often, these difficulties translate into a higher degree/intensity. The intensity will vary depending on women's level of education—the more educated the better they are able to defend themselves as regards law implementation, and gaining skills. In addition to these “non-gender specific” constraints, as already described...
above, women also face cultural norms preventing them from expanding their businesses. The following are three fundamental and interrelated gender-specific challenges that exist within investment climate work: (a) unequal legal and property rights, (b) gender neutral laws and regulations that still negatively affect women, and (c) lack of representation and access to networks.

1. **Women and men may have unequal legal status and property rights.**
   Laws directly or indirectly can detrimentally affect women's capacity to participate in the private sector and may include labor and land laws, as well as male consent to start or operate a business. Additional laws outside the business sector, such as those concerning marriage, family relations, and inheritance, may also have a large influence on women's ability to participate in the private sector. The WBG annual report on *Women, Business and Law* presents indicators based on laws and regulations affecting women's prospects as entrepreneurs and employees. Several of these indicators draw on the resources of the Gender Law Library, which has a collection of over 2,000 legal provisions impacting women's economic status (World Bank 2013).

2. **Gender-biased outcomes are still possible even when the laws and procedures are gender neutral.** According to the 2010 report *Gender Dimensions of Investment Climate Reform*, “Barriers to business formalization, particularly lengthy and complex registration, incorporation, and licensing practices, have a disproportionately negative effect on women, in some cases making it impossible for them to formalize. For example, women may be less able than men to afford long and expensive registration procedures, in part because of the ‘double workday’ of domestic and business responsibilities, or because they may face higher levels of ‘interference’ in interacting with government officials or complying with government regulations. Moreover, women are often perceived as ‘softer targets’ for corruption and are asked for ‘speed payments.’” (Simavi et al. 2010, 8)

3. **Laws, regulations, and customs can restrict women’s ability to conduct business or even travel without their husbands’ consent, and so women also frequently face gender bias in the socioeconomic environment when it comes to establishing and developing their own enterprises and accessing economic resources (Table 4.1).** For example, in many regions women are less likely to have land and often are disadvantaged by prevailing laws and regulations that prevent them from being able to hold title. What's more, women entrepreneurs are less likely to have access to machinery, fertilizer, extension information, and credit than their male counterparts. These factors not only disadvantage women, but they reduce their growth potential, productivity, and performance of the economy as a whole.

“Gender-based inequalities impose significant development costs on societies. Countries that do not fully capitalize on one-half of their human resources run the risk of undermining their competitive potential. Capturing this ‘missed potential’ should be the goal of gender-informed investment climate reform, as the payoffs could be considerable.”

*Source: IFC, Gender Dimensions of Investment Climate Reform, 2009.*
Women and men often operate in different sectors of the economy and at different levels of economic activity. In Sub-Saharan Africa, for instance, women are more likely to work in agriculture than men, but the reverse is true in Latin America and the Caribbean. Similarly, the employment status of women and men can also vary widely. In Latin America and the Caribbean women are more heavily represented in wage work than in self-employment, while the opposite pattern exists in Sub-Saharan Africa. In all countries, though, women are less likely to be employers than men, and they are much more likely to be unpaid workers (Table 4.2).

**Women are not well-represented and have less access to networks and lobbies that can influence public decision-making.** This means they have low representation in public office and managerial positions in companies. For example, as of January 2015, only 22 per cent of all national parliamentarians were female, representing a slow increase from 11.3 percent in 1995 (Inter-Parliamentary Union and UN Women 2015). On the private sector side, a study of 6,000 companies in 40 countries shows that only 12 percent of board seats are held by women worldwide, and only 4 percent of companies are chaired by women globally (Deloitte 2013). Furthermore, as mentioned previously, women are often excluded from informal networks of communication. This is where a women’s business association in PPD and advocacy efforts can allow for the constraints unique to women to be considered in the reform process.
4.2 Gendered Value Chain Analysis

PPD can take place in the context of improving the competitiveness of a value chain. It is well established that trade and trade-related policies have gender-differentiated effects. Equally important, gender-specific constraints affect trade competitiveness. The question is how to identify and integrate gender dimensions into trade-related PPDs. Understanding the gender dimensions of the economic upgrading processes in different sectors is crucial because it provides guidance on possible interventions at the PPD level.

PPD practitioners can learn from the study *Global Value Chains, Economic Upgrading and Gender*, which provides a gendered analysis of the horticulture, tourism, and call center global value chains (GVCs). It is based on case studies carried out in Honduras, Kenya, and the Arab Republic of Egypt. The research team focused on export sectors characterized by high female employment, and draws the following conclusions:

**Patterns of job segregation: low-skilled and low-paid.** In the horticulture industry, the study shows that although women participate in all stages of the value chain, they are concentrated in two segments: (a) the packing segment, where they generally work as waged labor, and (b) in the production segment, where they typically work as unpaid family labor in smallholder operations. In the horticulture value chain, for example, few women participate as entrepreneurs, independently cultivating crops. There is also a gender bias with respect to certain crop types women are expected to tend. Female entrepreneurs’ efforts to enter value chains and upgrade into higher-value activities appear to be complicated by limited access to key inputs, such as land, finance, and market information.

In the tourism industry, the research team finds that overall women are overrepresented in the accommodation and excursion segments. Within these segments, they work mostly as low- to mid-skill employees in hotels (housekeeping, laundry, food and beverage, and clerical work), as own-account workers or entrepreneurs, as artisan or retail vendors, and in family restaurants.

The research on the call center industry shows women are concentrated at the agent level while employment in higher-value segments and management (except for human resources) typically are male dominated. Few female entrepreneurs run their own call centers.

**Gender-intensified constraints.** The study of the horticulture industry suggests that female waged laborers face discrimination in compensation, work conditions, access to training, and sexual harassment. Unlike horticulture, in the tourism industry case, gender-intensified constraints appear to be related to practices of global lead firms, such as pricing, the standards required, gendered job constructions, types of products sold, and international access channels. And the analysis of the call center industry shows that the most important gender-specific constraints impeding long-term female engagement as well as skill and career development are: (a) long, inflexible shifts, (b) stigma associated with female night work, (c) lack of gender-sensitive transport and social benefits (such as, maternity leave and childcare facilities), (d) strong gender bias in role assignation, and (e) lack of access to training, promotion, and networks.
**Homecare-related constraints.** Traditionally, women take care of children, the elders, the meals and the logistics of running a household. This social division of labor is deeply embedded in developed and developing countries, but poor infrastructure, particularly in rural areas, heightens this challenge for women in developing countries. These unpaid responsibilities stem from both the extended family and the immediate family, and often constrain the full engagement of women in society and the paid economy.

Recommendations coming out of the cases in the WBG’s global value chain study suggest that interventions should focus on the following areas:

- **Increase access to training:** In all three industries (horticulture, tourism, and call centers) women have limited access to the education, skills development, and training required to participate in production processes, particularly in higher-value segments, and business operations within GVCs. Training programs need to be scheduled and organized so that women can attend, and they should take into account cultural and social norms that prevent women from interacting with men. Furthermore, to avoid gender bias in role assignment and to ensure that “feminized skills” are rewarded fairly, certification programs that recognize all skills required for particular industries are crucial—regardless of whether these skills were learned through formal education, training, or life experience.

- **Improve access to information and networks:** Business networks in all three case studies are dominated by men. Similarly, females are underrepresented in trade unions. Policies that support women’s groups and associations are crucial because strong associations provide female workers and producers/entrepreneurs with a voice in policy-making and an increase in their bargaining power.

- **Increase access to finance.** In order for female producers/entrepreneurs to initiate upgrading processes and fulfill the requirements of global lead firms, access to finance is crucial. The horticulture and tourism studies particularly stress the need to address gender-intensified constraints to credit by raising awareness among financial institutions, developing innovative financial instruments, and improving financial literacy.

- **Address the gender division of labor at home.** This is a long-term challenge. But the constraint can be eased by policies that reduce the burden of women’s responsibilities at home and free women to participate in productive activities. Such policies should address inadequate infrastructure, such as access to water, electricity, transport, and other basic household requirements, as well as regulations and services that facilitate combining paid and unpaid work, such as childcare, health care provisions, maternity and paternity leave, and transport to and from work.

- **Engage lead firms in reducing gender discrimination.** Given the power of lead firms in GVCs, they can play a key role in driving change by developing gender-sensitive employment, training, and sourcing policies. Additionally, they can encourage and support their suppliers in implementing similar practices and enforce this through third-party monitoring of their supplier networks.
• **Recognize rewards, constraints, and opportunities.** To properly understand these issues, it is important to collect sex-disaggregated data (Amin 2014) about employment, activities, and rewards, and to approach women’s groups, female producers, and women workers’ associations and networks. Integrating gender into trade and sectoral policy formulation is also essential to making policies more effective and to reaching the broader segments of society and the GVC.

Policy-makers and DPs need to better assess the gender dynamics of GVCs, economic upgrading processes, and related interventions. This involves understanding which positions and roles women and men play in the export sectors and GVCs, and how their resistance to training may not overtly discriminate against women, but rather represent at least in part, other obstacles to participation women face (e.g., lack of integration into business networks and trainings, and obstruction from participation due to household obligations).

### 4.3 Gender Dimensions in Extractive Industries

The extractive industries (EI) represent a major source of wealth for economies worldwide, and women—in their formal and informal contribution—make up a tremendous component of the world’s workforce. Where stakeholders work on the simple assumption that men and women are equally and similarly impacted by EI, and when key variations and differences of experience are overlooked, the implications of EI can isolate and overburden women, with repercussions for families and communities (Eftimie et al. 2009).

The EI sector has numerous operational as well as policy issues and constraints that can adversely affect the investment climate, local economic development, the environmental quality of the communities they are located in, as well as the well-being of women. **Sector-specific PPDs**, however, are able to provide extractive industry stakeholders with the necessary tools to identify problems and suggest solutions in a safe and structured environment (Utterwulghe 2012). In this context, the WBG has been implementing such PPD in Tanzania, Sierra Leone, and Papua New Guinea, among other places.

Although typically organized to improve competitiveness and provide a platform for collaboration in EI, **PPDs are increasingly being used as platforms for addressing and resolving women’s issues.** This is the case as they relate to the extractive industry workforce, and/or to the personal and family circumstances of women living within the industrial communities.

Applying a gender lens toward extractive industries means tackling the industry’s pervasive gender bias practices. This bias is well-recognized and happens in three ways: (a) it disproportionately impacts women holding key positions in the family structure, (b) it impacts female miners or women working part-time at informal mining operations and occupy ancillary roles, and (c) it impacts all women who can be victimized by random or domestic sexual- and GBV.

Influxes of male workers, far from their families and with ready access to cash, often result in an increase in violence, particularly violence against women.
CASE STUDY 1  
**Minerals Sector Reform in Sierra Leone—Community Level Dialogue and Strategic Communication**

The potential displacement of local communities arising from extractive industry activities is a common issue of contention in resource-rich developing countries. **Women are particularly affected by this trend given their key role at the household level.** In Sierra Leone in 2009, a key provision of the newly passed Mines and Minerals Act was the requirement that mining companies and local communities enter into Community Development Agreements as a way of jointly deciding on how the designated proportion of mining revenues aimed at community development were to be allocated. Up until that time, there was a high level of misunderstanding about the share of mining activity revenue that should “belong” to the local mining community and more generally the overall contribution of mining activity to the country’s economic development.

*Source*: World Bank, Strategic Environmental Assessment in Policy and Sector Reform, 2011.

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CASE STUDY 2  
**Gender Bias Reform in Papua New Guinea**

The **OK TEDI Mine**: In 2007 women in the nine Western Provinces of Papua New Guinea (PNG) achieved an unprecedented success. During negotiations for mine benefit streams for communities affected by the operations of the Ok Tedi Mine (OTML) the women, represented by one woman who was appointed to play this role, negotiated for 10 percent of funds to be dedicated to women and children. The essence of this agreement was to reinforce (a) women’s access to rights of representation at the highest levels of decision-making on mine benefits for local communities, and (b) women’s access to resources from mining operations. The Memorandum of Agreement (MoA) specifically provided for recognition of women representatives on Village Planning Committees (VPC), the CMCA Association, and the Board of the Ok Tedi Fly River Development Program (OTFRDP). The 2006/7 agreement stipulated that the MoA would be reviewed every five years. Five years later, when the agreement came up for review, 27 women leaders participated in the negotiation processes, yet another pioneering experience. This time, they were able to negotiate set-asides for women ranging from 10 percent to 18.24 percent (Popoitai and Ofosu-Amaah 2013).

**Private Sector Actions for Gender Equality.** Crime and violence are considerable challenges to development in PNG, as they influence business decisions. With EI being PNG’s key economic driver, many of its EI companies have taken steps to promote equality for women as well as address the impact of sexual and GBV on their businesses. For example, IFC client Anitua, NCS Holdings Ltd., has developed and implemented rigorous policies on domestic violence, including provisions that call for any known perpetrator on their staff to be terminated (Energy Publications 2016). Others, like OM Holdings, are providing flex-hours, transport and children’s education loans to enable their female staff to take on more company responsibilities (International Finance Corporation 2016).


Sometimes this can lead to criminal behaviors, drug use, and prostitution, which is often accompanied by the spread of HIV/AIDS and other STDs. Studies across the globe highlighted issues related to increased violence against women in extractive industries whether they are from the Philippines (Pasimio 2013), South Africa, Papua New Guinea or Eastern Democratic Republic of Congo (DRC). In Eastern DRC, as much as 4 in 10 women in artisanal mining face sexual abuse to gain access to work or basic goods.

**PPDs can help develop a national-level dialogue, specifically around sexual gender-based violence (SGBV) in EI, including government, local actors, and EI companies.** This will include working through the Mineral Resources Authority to explore a policy approach to address SGBV in the extractives sector, as well as developing partnerships between government and industry at the national level, to pioneer a cohesive approach towards SGBV to help change how SGBV is understood and dealt with on project sites and in the local communities.

A gender-specific element to PPD should involve women as key stakeholders of the value chain (e.g., miners, service providers, key members of the community and households, and SME owners). Through its **Public-Private Sector Dialogue on Mining Governance**, the government of Ghana is engaging with the private sector and civil society organizations (CSOs) to discuss: (a) key issues related to regulating access to minerals in the artisanal and small-scale mining (ASM) sector, (b) how small-scale miners could co-exist with the large scale mining sector in mutually beneficial arrangements that protect worker’s rights, and (c) impediments to enforcing globally accepted environmental practices in the ASM sector.

**Notes**

2. See http://www.enterprisesurveys.org/Data/ExploreTopics/gender. Regional and “all countries” averages of indicators are computed by taking a simple average of country-level point estimates. Only surveys, posted during the years 2009–2015, and adhering to the Enterprise Surveys Global Methodology are used to compute these regional and “all countries” averages.
Chapter 5

A Way Forward: Gender-Informed Baseline for Diagnostics, Solution Design, Implementation, and Monitoring and Evaluation

There are strong economic arguments in favor of making PPD more sensitive to gender issues. But how can we do this? A first option is to apply the gender lens at a policy or sector level. In this scenario, the dialogue platform will consider gender constraints for a specific law/regulation or for the development of a specific sector. In this case, women are involved in the dialogue in consideration of the sector’s value chain. The second option is to apply the gender lens at the process level as part of the PPD institutional arrangement. This means an across-the-board application to all processes of the PPD, such as participation of women in all PPD structures, application of gender-specific indicators, and if necessary, establishment of a Gender Working Group.
5.1 Applying a Gender Lens to the Policy Level

Reforms are more likely to benefit women if their voice is heard at the policy level—identifying critical reform areas, designing solutions, and ensuring that reform is implemented in ways that benefit women as well as men. And so, addressing policy reforms, in particular investment climate reform from a gender perspective, has gained new momentum in recent years. With the publication of *Gender Dimensions of Investment Climate Reform: A Guide for Policy Makers and Practitioners* (Simavi et al. 2010) the WBG provides policymakers with the tools they need to focus on women entrepreneurs’ potential. This book addresses the common policy and regulatory issues that women entrepreneurs face, and analyzes key investment climate areas with a gender lens. The book also presents practical and replicable tools for designing policies to empower women in business and unlock countries’ full economic potential. The 3-step framework for addressing the gender dimensions of investment climate reform is described in detail in Box 5.1.¹

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**BOX 5.1 Gendered Investment Climate—Policy-Level 3-Step Framework**

**STEP 1: Diagnostics**

1. Understand the Roles of Men and Women in the Economy:
   - Analyze the Business Sector through a Gender Lens
   - Take Account of Nonmarket Work and Time Use

2. Identify Key Differences in Access to, and Control of, Economic Assets and Resources:
   - View Investment Climate Reform within the Broader Social and Cultural Context
   - Analyze the Legal Status of Men and Women
   - Identify Laws, Regulations, Procedures, and Business Obstacles That Are Perceived differently by Men and Women
   - Ensure Women’s Voices Are Heard and Issues Facing Women in Business Are Raised

**STEP 2: Solution Design**

1. Test Political/Cultural Acceptability
2. Involve Women As Well As Men in Developing Appropriate Solutions
3. Link with Existing Reform Strategies of the Government
4. Draw on In-Country Resources and Expertise

**STEP 3: Implementation and M&E**

1. Establish Baselines
2. Integrate Gender-Focused Indicators into Reform Program M&E Systems

*Source: Gender Dimensions of Investment Climate Reform, WBG, 2010*
Stage One: Diagnostics

Analyzing the Business Sector through a Gender Lens

Men and women often operate in different sectors of the economy and at different levels of economic activity (Table 5.1). Patterns differ by region and by sector. In Sub-Saharan Africa, for example, women are more likely to work in agriculture than men, but the reverse is true in Latin America and the Caribbean. The employment status of women and men can vary widely, too. In Latin America and the Caribbean, women are more heavily represented in wage work than in self-employment, but the opposite pattern exists in Sub-Saharan Africa. In all countries, however, women are less likely to be employers than men, and much more likely to be unpaid workers.

Knowing where men and women are situated in the economy and what their principal economic activities are, enables investment climate reform to be targeted more effectively to meet the different obstacles and constraints they face.

Identifying key sectors in which women predominate or play an important economic role is important in analyzing sector-specific constraints to business registration, licensing, and taxation, so that, as needed, a more gender responsive approach can be developed. This is especially important as a means of informing policies and strategies with respect to special economic zones and foreign investment policy and promotion.

Take Account of Nonmarket Work and Time Use

Especially in low-income countries and among the poor in all countries, women work more hours per day than men. The “double workday” of women places disproportionate pressure on them and limits their ability to engage in

| TABLE 5.1 Female and Male Employment, by Sector, 2007 |
|------------------------------|------------------------------|------------------------------ |
|                                  | Agriculture                  | Industry                     |
| Region                          | Women | Men | Women | Men | Women | Men |
| Sub-Saharan Africa              | 68    | 62  | 6     | 12  | 26    | 25  |
| Latin America                   | 11    | 25  | 15    | 27  | 75    | 48  |
| East Asia                       | 41    | 36  | 26    | 28  | 34    | 36  |
| South Asia                      | 61    | 43  | 18    | 23  | 21    | 34  |
| Developed countries             | 3     | 5   | 13    | 34  | 84    | 61  |

Women in the Economy: A Checklist of Key Questions

- In which sectors do women and men typically invest and work?
- What type of firms do women and men tend to run?
- What information exists on the nonmarket workloads of men and women and their implications for economic and business activity?
- Are women and men located in different parts of the supply chain?
income-generating activities, or participate in national decision-making. However, investment climate reforms aimed at simplifying procedures (notably reducing time costs) do benefit women. Consequently, the key to widening business opportunities for women is by lowering women's disproportionate burden of unpaid work through prioritizing investment in infrastructure and enacting employment and welfare policies that facilitate more equal domestic burden sharing.

**Identify Key Differences in Access to, and Control of, Economic Assets and Resources**

Men and women differ in ownership of, access to, and control of resources. This includes land and property, access to finance, education and literacy levels, knowledge, information and training, and skills in business, management, and marketing. It also includes differences in opportunities and capacities for decision-making. An understanding of these dynamics is important for investment climate reform and for possible focused capacity-building activities.

**View Investment Climate Reform within the Broader Social and Cultural Context**

Reforms may have a limited impact where traditional cultural values and informal rules inhibit women's ability to participate in the economy. Prevailing customs, beliefs, and attitudes (of women as well as of men) often confine and restrict the scope and acceptability of women's activities. In addition, a cultural environment of male dominance and decision-making limits women's ability to control the revenue generated by their businesses. This leads to the perception that women are not "serious" as business people and, therefore, they can be treated dismissively by financial institutions or other service providers.

Sociocultural factors, though often perceived as outside the frame of reference of investment climate reform work, are elemental forces shaping the environment in which women operate, and consequently deserve particular and rigorous attention.

**Common Gender Constraints**

- Women are likely to have had less education and are more likely than men to be illiterate.
- Women are often “time poor,” shouldering the double burden of economic activity as well as domestic responsibilities.
- Women are often highly constrained in their ability to travel because of domestic responsibilities and the need to obtain permission from husbands or other male figures.
- Women may be unable to mix with men outside their family and household.
- Women may be regarded as property or as minors who are prohibited from entering into commercial transactions without a husband or male relative's consent.
- Women frequently suffer from domestic violence.
Analyze the Legal Status of Men and Women

Many countries have entered into international commitments to gender equality. But international obligations normally require domestic legislation to bring them into effect, and frequently domestic laws are not in full compliance with international equality obligations.

Ensure Women’s Voices Are Heard and Issues Facing Women in Business Are Raised

Carrying out diagnostic work on the legal and regulatory environment in a gender-inclusive manner can help build local understanding of gender and private sector development issues, and can strengthen the ability of local associations and civil society groups to advocate effectively for change. One approach to engaging women in the diagnostic and solution design phases is “women-in-business” forums. This approach was at the core of the diagnostic work undertaken in the South Pacific in February–March 2009, which is described later in this chapter.

Using Appropriate Data Collection Methods to Reach Women

Appropriate data collection methods need to be used when seeking information from women in the course of a diagnostic. Data collection methods should take into account the likelihood of the following:

- Women often have lower literacy levels (eg., for completing survey forms).
- Middle-class urban women are not necessarily representative of women generally.
- Women are less likely to speak at public meetings (eg., in mixed-gender focus groups).
- Women may not be able to attend meetings, either because of time, poverty, social barriers, or a husband’s denial of permission.
- Women entrepreneurs are often not well represented in membership-based private sector associations.

Data Collection—Key Suggestions

- Consider “women-in-business” forums or other mechanisms aimed at giving women an opportunity to voice their concerns.
- Use business forums and conduct individual interviews with women, alongside analysis by local experts.
- Use “profiles” of women in business to highlight specific investment climate issues faced by women.
- Be clear about whether the questions are aimed at the business manager or owner.
- In the case of a family-run business, seek to determine the relationship between ownership and management and whether men or women are the final decision-makers in the business.
Stage Two: Solution Design

Test Political/Cultural Acceptability of Reform

In some countries, gender is high on the political agenda. In others, it is much more difficult to address gender issues due to political and cultural sensitivities. Where reform is possible, some reforms have the potential to be of particular benefit to women as well as men. For example, simplifying business entry (women tend to be less well placed than men to deal with complex entry processes) will benefit both women and men. Furthermore, these types of “gender blind” reforms may be more politically acceptable in difficult political and cultural contexts. Women’s business forums or direct interviews can be used to carefully address sociocultural issues.

Involve Women and Men in Developing Appropriate Solutions

When developing solutions and testing proposed ones, a variety of stakeholders should be included:

- government or other body responsible for defining and implementing investment climate reforms
- government agency responsible for gender equity (usually a ministry for women’s affairs or for gender)
- women’s business associations and women in business; and
- technical gender specialists (e.g., in government, NGOs, or the donor community)

Link with Existing Reform Strategies of the Government

Experience suggests that for gender to be successfully incorporated within an investment climate reform program, institutional responsibility needs to lie with the government entity in charge of investment policy and private sector development. Therefore, it is best to work with the government or other bodies that have line responsibility for investment climate reform. Many countries do have a national gender policy or strategy, and so it will be important to develop solutions that support and are compatible with national gender policy. It will also be essential to facilitate or strengthen partnerships between investment climate reformers and gender policy makers. Some ways to strengthen these partnerships are through capacity building, development of structures that include both groups, and inclusion of both sides in PPD forums.

Stage Three: Implementation and M&E

Establish Baselines

The critical importance of M&E in program design and implementation is well recognized. The approach to M&E builds on the core indicators developed by IFC and and published by IFC Advisory Services in the 2008 Monitoring and Evaluation Handbook for Business Environment Reform. These tools have not yet explicitly focused on gender-relevant or gender-disaggregated indicators, except to a certain extent.
For all three dimensions of the module—core diagnostic, solution design, and M&E—it is important to collect baseline data from which change and progress can be measured. Baselines are especially important from a gender standpoint, because it is essential to understand the starting point for gender-responsive reforms.

**Integrate Gender-Focused Indicators into Reform Program M&E Systems**

There are clearly identifiable gender dimensions to the core indicators with which IFC measures performance of investment climate programs. These core indicators and their gender dimensions are summarized in the section on M&E, and can be integrated into investment climate reform programs with appropriate adaptations to the specific circumstances of a given country program.

### 5.2 Applying a Gender Lens at the Process Level

This section considers how to ensure women entrepreneurs’ voices are fully heard in PPD. PPD is regarded as an important means of “enlarging the reform space,” by ensuring greater inclusion of stakeholders in reform deliberations and facilitating greater local ownership of reform measures. Women in the private sector may experience different legal, regulatory, and administrative barriers to business than their male counterparts. Moreover, women’s presence in the private sector, as important economic actors in their own right, is not matched by their representation in policy- and decision-making institutions in the sector, including within PPD structures. These factors all suggest that proactive gender inclusion can make an important contribution to improving the business environment.

The WBG publication, *Gender Dimensions of Investment Climate Reform: A Guide for Policy Makers and Practitioners* emphasizes, “It is important to assess how well a PPD structure responds to gender concerns.” You should consider if the interests of the women representatives are being adequately addressed in the dialogue mechanism. While the form of the PPD may vary

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**Applying a Gender Lens to the PPD Process Focuses on Representation and Participation:**

- Number of women represented in Working Groups.
- Number of women’s business associations in the PPD.
- Number of women as PPD spokespersons.
- Formation of gender-based or women-only Working Groups.
- Application of gender criteria when identifying and pursuing specific reform proposals to ensure inclusion.
in different contexts, the core questions to ask will remain the same. For example, how many members of the PPD forum have the specific mandate to represent the interests of businesswomen? What linkages do members of the PPD forum have with businesswomen or with business organizations?

Forms of PPD

PPD often occurs within the context of a business forum or investment council meeting. Working groups may be set up within these structures to deal with specific sectors or topics. **It is important for men and women to be engaged in both plenary and working group discussions.**

Often, outside of these formal PPD structures, informal networking links government and private sector representatives. Cultural constraints however, may make it difficult for women to be included in this informal PPD networking. As an alternative, **women's business associations often have a strong networking element.** Theses associations can provide women with an opportunity to define issues of concern that can be raised at the more formal structures at a later time.

PPD can take place at all levels of the economy, but in the context of gender, most women entrepreneurs are found to have small businesses operating at the local market level. Therefore, **it is particularly important to strengthen local PPD opportunities** and to ensure women are fully engaged.

### CASE STUDY 3  International Finance Corporation: Women’s Business Forums in the Pacific

During an International Finance Corporation (IFC) diagnostic mission in the South Pacific to review the scope for incorporation of gender into IFC’s investment climate reform initiatives, IFC initiated women’s business forums in Papua New Guinea, Samoa, the Solomon Islands, and Tonga. The forums were informal, with the women sharing stories of the constraints they face related to the investment climate and with a view to influencing IFC programs to address women’s concerns. In the Solomon Islands and Papua New Guinea, as an icebreaker, women were asked to share in pairs what they “loved” about being in business and what they “hated.”

Networking and relationships came out as key positives. In breakout groups, women who had encountered problems in particular areas (e.g., business start-up or dispute resolution) were asked to provide details. The session ended with a prioritization exercise. Feedback from the forums indicated that the women appreciated the chance to network and share common concerns. In Papua New Guinea, the forum developed into an ongoing mechanism for businesswomen and fed into existing structures for PPD. In the Solomon Islands, the forum was an opportunity to strengthen the existing Women in Business Association and to encourage new members to join. In Samoa, the forum was seen as a useful starting point for strengthening women’s engagement in existing mechanisms of dialogue with the government and, possibly, helping to establish the foundations for a future PPD initiative.

Source: Gender Dimensions of Investment Climate Reform, WBG, 2010.
As with the policy level, a three-step methodology is presented by the WBG investment climate guide in applying a gender perspective to PPD at the process level (Box 5.2).

Step 1: Diagnostic

These tools should be used in conjunction with the “mapping tools” for diagnosing the status and potential of PPDs contained in Herzberg and Wright’s 2006 PPD Handbook.

Consider Existing Business Organizations through a Gender Lens

Five stakeholder groups are important for the PPD process: the private sector, intermediaries, public authorities, civil society, and development partners (DPs). Two critical tasks to undertake are:

(a) Measure gender inclusion and representativeness in all groups, especially intermediaries, if such intermediaries include women’s business associations or other groups with a mandate to represent the women’s business interests.

(b) During an analysis of the stakeholder groups, review the extent to which they are effectively representing these interests.

Consider Existing PPD Structures through a Gender Lens

If there is an existing mechanism for PPD, consider the extent to which the interests of women are adequately represented in this forum. Core questions to ask include: How many members of the PPD forum have the specific mandate to represent the interests of businesswomen?
What linkages do members of the PPD forum have with businesswomen, or with businesswomen’s organizations?

Where existing dialogue processes do not exist, are weak, or do not represent the interests of businesswomen, it may be useful to initiate new forums for businesswomen, to strengthen existing forums, or simply to provide a mechanism to facilitate consultation between women in business and other stakeholders. Care should be taken to ensure processes include very small businesses that may not be organized into formal associations.

Step 2: Solution Design

Potential solutions to address the issues raised in Step 1 are not “one-size-fits-all” solutions. Capacity building may be required to integrate gender concerns effectively into PPD processes.

Ensure Women Are Represented in Public-Private Dialogue Structures

PPD structures should include people or organizations able to represent the concerns of women. For example, the target set by the Beijing Platform for Action for women’s representation on public bodies is to be at least 30 percent.

Official representation of women’s interests in PPD structures will include representatives from private sector organizations as well as any governmental bodies responsible for taking forward gender policies—such as the ministry for women, the gender/equality commission, the national council for women, or gender focal points within other government ministries.

In private sector membership-based organizations, women entrepreneurs are often underrepresented due to a variety of reasons that range from being intentionally excluded, having less time to participate in activities beyond their business and domestic responsibilities, being unwelcome or not feeling “comfortable” at meetings attended mainly by men, having mobility or other constraints, or not having relevance as the associations represent interests outside their business sector.

CHECKLIST  Key Questions to Consider—Gendered PPD

- How many members of the PPD forum have the specific mandate to represent the interests of businesswomen?
- What linkages do members of the PPD forum have with businesswomen, or with businesswomen’s organizations?
- What activities has the PPD forum undertaken to identify and act on the specific barriers faced by women in business?
- What business enabling environment issues that impact on women has the forum discussed in the last 6 or 12 months?
- Are there any success stories of tackling any business enabling environment, industry-related [or specific to the thematic of the PPD] issues that impact on women?
- If appropriate, undertake preliminary dialogue with businesswomen
If the diagnostic reveals that women are not adequately represented in business associations, which subsequently results in their underrepresentation in PPD structures, then interventions should be taken to see that women are adequately represented.

As mentioned above, actions should be taken to ensure that representation of women's interests in PPD structures include both private sector organizations as well as any governmental bodies responsible for taking forward gender policies (e.g., the Ministry for Women, Gender/Equality Commission, National Council for Women, or gender focal points within other government ministries).

**Undertake Training and Capacity-Building Activities and Build Coalitions**

Many countries have women's groups advocating for gender equality and improved women's rights, but such groups may have limited skills or knowledge in relation to technical business issues. In Uganda, for instance, some success was achieved when a Gender Coalition was formed over the period 2004–2007 concerning legal and regulatory reform aimed at benefiting women. It included representatives of seven women's organizations who would be taking recommendations forward through lobbying and advocacy activities. Capacity building was provided in order to extend their skills to investment climate issues. Similarly, organizations representing business interests to government may equally require capacity building in relation to their understanding of gender issues.

**Adopt Proactive Policies to Strengthen Women's Voices**

If the political climate is right, it may be possible to take high-level action to entrench businesswomen's voices in government policy. The U.S. experience demonstrates the impact that a high-level mandate for strengthening the voices of women entrepreneurs can have. As the U.S. case shows, improved data collection and a robust organization tasked to provide advice to government on women's entrepreneurship may be achieved by administrative action, rather than legislation.

**CHECKLIST: Ensure Women Representation in PPD Structures**

- Encourage existing private sector organizations to broaden their membership base to include more women.
- Encourage businesswomen to set up women's business associations to engage in PPD.
- Include organizations typically not involved in PPD mechanisms, but are experienced and knowledgeable of the issues facing women in business (non-governmental organizations, microfinance institutions, projects at the community level, etc.)
Step 3: Implementation and M&E

A 2009 IFC-Global Reporting Initiative Practitioner’s Guide asks: “How do you know whether your enterprise is encouraging gender equality?”

“Intuitively, women’s participation in the workforce, the presence of women on the boards of directors, and equality of remuneration between male and female employees seem to make good business sense. But is progress being measured systematically? And are these the only indicators a company should track and consider for its analysis?”

The report called, Embedding Gender in Sustainability Reporting: A Practitioner’s Guide poses these questions and then makes a business case for putting in place good gender practices. It points to existing and emerging business drivers that assert that to remain competitive and to capture the “female economy,” a business must embrace good practices and reporting on gender issues.

Similarly, the WBG’s Gender Dimensions Guide offers suggestions for gender-focused M&E. As stated previously in this note, these suggestions should be examined in conjunction with the M&E framework outlined in the 2006 PPD Handbook.

PPD programs have developed an extensive M&E system based on a framework that is centered around: (a) the Evaluation Wheel, (b) the Reform Process Table, and (c) the Logical Framework, which reflect impact on a reform process, output performance, and improvement over time, respectively (Figures 5.1–5.3). What follows adapts this M&E framework to a gender perspective.

**FIGURE 5.1 PPD Evaluation Wheel**
## FIGURE 5.2  PPD Evaluation Wheel Summary Table

<table>
<thead>
<tr>
<th>Summary table</th>
<th>Evaluation wheel score (over 10)</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandate and institutional alignment</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Structure and participation</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Champion(s) and leadership</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Facilitation and management</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Outputs</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Outreach and communication</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Monitoring and evaluation</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Sub-national</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Sector specific</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Relevance to FDI</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Post-conflict/disaster/crisis</td>
<td>0.00</td>
<td>1</td>
</tr>
<tr>
<td>Development partners</td>
<td>0.00</td>
<td>1</td>
</tr>
</tbody>
</table>

## CHECKLIST  Questions to Consider—PPD Evaluation Wheel

As part of the monitoring and evaluation of a PPD, a gender lens can be applied to the PPD Evaluation Wheel by adding the following questions:

### Mandate and Institutional Alignment
- Does the mission statement explicitly address gender equality and/or women’s issues?
- Does a gender focus contribute to recognition of the PPD?
- What is the respective contribution of men and women to PPD institutional readiness?

### Structure and Participation
- Are women equally represented in PPD structures and possibilities to participate in the partnership?
- Do women participate in PPD decision-making?

### Champions and Leadership
- Are there female champions? Do the champions represent women’s issues?
- Is there continuity in women’s leadership and presence? Are women equally represented in PPD structures and possibilities to participate in the partnership?
- Do women participate in PPD decision making?

### Facilitation and Management
- Are there women facilitators? Do they address women’s issues?
- Are women adequately represented in PPD management?
Outputs

- Do the hard outputs of the PPD address gender issues?
- Shares of men/women reporting improved trust, cooperation, communication, etc.?
- Has the PPD been able to influence changes that are gender-responsive?

Outreach and Communications

- Is the PPD communication gender-inclusive?
- Is there outreach and awareness-raising specifically focused on women’s issues or groups?

Monitoring

- Are gender-focused outputs and outcomes monitored?
- Has gender-focused monitoring facilitated better gender-informed planning and target-setting?
- Has ex-post assessment addressed gender-responsiveness of the PPD?

Sub-National

- Does the PPD consult equally with women stakeholders at the sub-national level?
- Does outreach at different levels reach women stakeholders?

Sector Specific

- Are gender-specific sectoral issues, or gender issues faced by participants addressed?
- Does the PPD have the capacity to generate gender-responsive sector solutions?

PPDs Relevance to FDI

- Is there gender balance in the FDI-related reforms being addressed by the PPD?
- Are women part of the FDI voice engaged in PPD activity?

Post-Conflict/Crisis Recovery/Reconciliation

- Does the PPD recognize and address gender dimensions of conflict?
- Is the role of women in conflict resolution recognized and supported?

Development Partners

- Are DPs pro-active or otherwise engaged in promoting a gender focus as part of their support to the PPD?
- Do development partners influence (positively or negatively) the focus of the PPD on gender issues?
- Do DPs support gender-inclusive facilitation and/or capacity-building of facilitators to address gender issues?

**FIGURE 5.3  Reform Process Table**

<table>
<thead>
<tr>
<th>Issue</th>
<th>1.0</th>
<th>2.0</th>
<th>3.0</th>
<th>4.0</th>
<th>5.0</th>
<th>6.0</th>
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<th>8.0</th>
<th>9.0</th>
<th>10.0</th>
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<th>13.0</th>
<th>Average</th>
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<tbody>
<tr>
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<td>—</td>
<td>1.0</td>
<td>2.0</td>
<td>1.0</td>
<td>2.0</td>
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<td>1.0</td>
<td>—</td>
<td>—</td>
<td>2.0</td>
<td>—</td>
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<td>—</td>
<td>0.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.0</td>
<td>—</td>
<td>1.0</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
<td>1.0</td>
<td>3.0</td>
<td>1.0</td>
<td>2.0</td>
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<td>1.0</td>
<td>1.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.0</td>
<td>—</td>
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<td>1.0</td>
<td>2.0</td>
<td>1.0</td>
<td>2.0</td>
<td>2.0</td>
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<td>1.0</td>
<td>—</td>
<td>0.9</td>
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<td></td>
</tr>
<tr>
<td>5.0</td>
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<td>2.0</td>
<td>3.0</td>
<td>2.0</td>
<td>2.0</td>
<td>—</td>
<td>1.0</td>
<td>2.0</td>
<td>—</td>
<td>1.2</td>
<td></td>
</tr>
<tr>
<td>6.0</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>2.0</td>
<td>1.0</td>
<td>2.0</td>
<td>3.0</td>
<td>—</td>
<td>2.0</td>
<td>—</td>
<td>3.0</td>
<td>—</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>Average</td>
<td>0.3</td>
<td>0.8</td>
<td>1.7</td>
<td>1.3</td>
<td>2.2</td>
<td>1.5</td>
<td>2.6</td>
<td>0.6</td>
<td>1.0</td>
<td>0.4</td>
<td>2.0</td>
<td>0.3</td>
<td>1.1</td>
<td></td>
</tr>
</tbody>
</table>

*Note: — = not available.*
**PPD Evaluation Wheel—Adapting the Questionnaire to Address Gender-Related Issues**

A key element of the PPD M&E Framework is the “Evaluation Wheel,” which facilitates assessment of the core elements of a PPD program. An evaluation wheel is used to visually evaluate different aspects of PPD by addressing all the elements of the PPD Charter of Good Practice, which are considered essential contributors to an effective PPD process. The revised charter (March 2015) consists of 13 articles, with the first one setting the context for PPD and which is not measured. For each of the 12 remaining aspects, a score between 1 and 10 is derived from indicators and presented on the Wheel. Each of the 12 process points is weighted according to the context of the PPD under review. A PPD M&E questionnaire adapted to capture the gender dimension is presented below (Box 5.3).

**Impact on the Reform Process**

Another important aspect of M&E is the assessment of the process. This allows us to gain a better idea of the impact of PPD on the reforms undertaken. This involves determining key steps in the reform process that include drafting, adopting, and implementing legal or regulatory reforms. In the matrix below (Figure 5.3), the columns represent specific steps of the process while the rows represent specific reform measures included in the PPD.

---

**BOX 5.3 Charter of Good Practice in Using Public-Private Dialogue: 13 Principles**

- Principle I: Contextual Design: taking into account various forms, levels, timeframes;
- Principle II: Open Governance Process: functioning under open, transparent, and fair governance rules;
- Principle III: Mandate and Institutional Alignment: stating objectives clearly;
- Principle IV: Structure and Participation: having a solid structure and representative participation;
- Principle V: Facilitation: being facilitated professionally with dedicated staff and resources;
- Principle VI: Champions: having leadership from a set of individuals or organizations;
- Principle VII: Outputs: consisting of structure and process outputs, analytical outputs, soft outputs or recommendations;
- Principle VIII: Outreach and Communications: enabling communication of a shared vision;
- Principle IX: Monitoring and Evaluation: demonstrating its purpose, performance and impact;
- Principle X: Appropriate Area and Scope: tailoring to the set of issues to be addressed;
- Principle XI: Crisis and Conflict Response: mitigating entrenched interests, rebuilding trust;
- Principle XII: Development partners: benefiting from their input and support, partnership, coordination, and additionality;
- Principle XIII: Sustainability: sustaining the PPD platform by transferring its operations, management or financing from a development partner to local institutions.
The evaluator rates the steps according to the extent to which the PPD process influenced the step, ranging from 0 (no influence) to 3 (PPD solely responsible for the step). To the extent that the issue is of particular relevance to businesswomen, the influence of the PPD on the steps taken to move the issue forward can be assessed in a manner complementary to the formal M&E of outputs, outcomes, and impacts.

**The Logical Framework: Incorporate Gender-Sensitive Indicators for PPD**

Table 5.2 provides a template for measuring the inclusion of women’s voice in PPD processes.

**Integrate Gender-Focused Indicators into Reform Program M&E Systems**

There are clearly identifiable gender dimensions to the core indicators with which IFC/FIAS measures performance of investment climate programs. These core indicators and their gender dimensions are summarized in Table 5.3 below, and can be integrated into investment climate reform programs with appropriate adaptations to the specific circumstances of a given country program.

### TABLE 5.2 Core Gender Indicators for PPD Processes

<table>
<thead>
<tr>
<th>Indicator/data required</th>
<th>Gender focus</th>
<th>Source of data</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Output indicators</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Representation in PPD</td>
<td>• # and/or % men and women (men's and women's businesses) represented in these institutions</td>
<td>PPD Secretariat Meeting minutes and reports</td>
</tr>
<tr>
<td>Institutions: Task Force Working Groups Secretariat</td>
<td>• % men/women managers/staff in the PPD secretariat</td>
<td></td>
</tr>
<tr>
<td>Number of meetings of PPD Task Force, and Working groups</td>
<td>• # and/or % men and women at these meetings</td>
<td>Meeting minutes and reports.</td>
</tr>
<tr>
<td>Substantive PPD/reform issues discussed</td>
<td>• Qualitative indicator: extent of attention to “gender” issues in the substantive agenda</td>
<td>PPD Secretariat Meeting minutes and reports</td>
</tr>
<tr>
<td>PPD institutions: operation and accessibility</td>
<td>• Timing of meetings suitable for women.</td>
<td>Focus groups; PPD Secretariat Women’s business associations</td>
</tr>
<tr>
<td></td>
<td>• Accessible &amp; safe location</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Welcoming of women</td>
<td></td>
</tr>
<tr>
<td># operational manuals produced training and outreach</td>
<td>• Qualitative indicator: gender-inclusive focus; gender issues articulated and addressed</td>
<td>Manuals produced PPD Secretariat Focus groups, interviews with businesswomen</td>
</tr>
<tr>
<td></td>
<td>• Core indicator: # and/or % men and women participating/benefiting</td>
<td></td>
</tr>
<tr>
<td>Number of Media appearances and other outreach/communications</td>
<td>• # and/or % men and women at these appearances</td>
<td>Media reports.</td>
</tr>
<tr>
<td></td>
<td>• Attention to “gender” issues in media appearances</td>
<td></td>
</tr>
<tr>
<td><strong>Outcome indicators</strong></td>
<td>• Gender-responsiveness of reforms implemented</td>
<td>PPD Secretariat FGDs; women’s businesses and associations</td>
</tr>
<tr>
<td>PPD Reforms implemented</td>
<td>• Pro-active engagement of women (women’s associations) in reform programs</td>
<td></td>
</tr>
</tbody>
</table>
# TABLE 5.3  Core Gender Indicators for Investment Climate

<table>
<thead>
<tr>
<th>Output indicators</th>
<th>Gender focus (Gender-disaggregation)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Core indicator</strong></td>
<td></td>
</tr>
</tbody>
</table>
| Number of entities receiving advisory services | - Disaggregate business entities by gender of business owner where feasible  
- Track inclusion of women’s business associations receiving assistance  
- Determine ratio of men to women beneficiaries in the entities receiving assistance |
| Number of reports (assessments, manuals) completed | - Number of reports with gender-disaggregated data  
- Number of assessments addressing gender issues  
- Number of legal or other gender-focused reviews undertaken |
| Number of procedures/practices proposed for improvement or elimination | - Number of procedures addressing gender-specific barriers  
- Number of procedures with anticipated gender-specific impacts |
| Number of new laws, regulations, codes, and amendments drafted or submitted for drafting | - Number of gender-responsive laws, regulations, and so forth drafted  
- Number of gender-responsive provisions in new laws, regulations, and so forth |
| Number of participants in training events, workshops, conferences, and so on | - Number of men and women participants in these events  
- Number of women-focused events |
| Number of participants providing feedback on satisfaction | - Number and/or percentage of men and women providing feedback on satisfaction |
| Number of participants reporting “satisfied” or “very satisfied” with workshops, training, seminars, conferences, and so on | - Number and/or percentage of men and women reporting “satisfied” or “very satisfied” with these events |
| Number of media appearances | - Number of men and women representing the media  
- Extent to which gender issues are addressed in media appearances |
| **Outcome indicators** |                                      |
| Number of recommended laws, regulations, codes, and amendments enacted | - Number of gender-responsive laws, regulations, and so on enacted  
- Number of gender-responsive provisions in new laws, regulations, and so on enacted |
| Number of recommended procedures/practices improved or eliminated | - Number of procedures addressing gender-specific barriers improved or eliminated  
- Number of procedures with anticipated gender-specific impacts improved or eliminated |
| Average number of days to comply with business regulation | - Number of days disaggregated by gender of business owner |
| Average official cost to comply with business regulation | - Cost disaggregated by gender of business owner (to capture corruption or other differences) |
| Number of entities that implemented recommended changes | - Number of entities disaggregated by gender of business owner, where possible |
| **Impact indicators** |                                      |
| Value of aggregate private sector savings from recommended changes | - Value disaggregated by gender of business owner |
| Value of investment financing facilitated by advisory services | - Disaggregated investment flows, by gender of business owner |
| Number of formal jobs created | - Number of formal jobs created, disaggregated by gender and by sector |

5.3 Case Studies: Gender Perspective in Action

What follows are some examples of advancements made in countries where WBG-sponsored PPDs are run:

In Romania, the Coalition of Women Business Associations (CAFA) was created in 2004 when nine local women's business associations joined together to create one voice for women entrepreneurs to participate in public policy. Since its formation, CAFA has participated in many public policy debates and organized itself as an informal coalition with a communication center.

In the Pacific, new structures are being developed for PPDs. These include the Business Coalition for Women (BCFW) in Papua New Guinea (http://bcfw.org.pg/) and a PPD initiative that serves as a starting-point for strengthening women's engagement in existing dialogue mechanisms in Samoa and the Solomon Islands. At the time of this report, the BCFW has been particularly successful with more than 50 paying members and income generating revenues through the delivery of leadership courses and gender assessment analysis to their members. Notably, the BCFW members have developed a guidance policy note for good human resources policy through which BCFW helps its members develop gender-sensitive policies. In the future, training of supervisors and staff on how to detect, prevent and manage GBV will be provided. BCFW also partnered with specialized institutions to provide counseling to GBV victims’ staff.

In Uganda, the WBG supported the creation of the Gender Coalition in 2005 to strengthen dialogue between women's business associations and government while also encouraging participants to engage in needed gender reforms. This was achieved through a series of workshops and other capacity building activities. Consequently, Gender Coalition recommendations were incorporated into Uganda's Private Sector Development Strategy 2005–2009 and the National Gender Strategy 2005–2014. Additionally, reform of labor laws through the Employment Bill, the Occupational Safety & Health Bill, the Labor Dispute Bill, and the Labor Unions Bill was passed in March 2006 with Gender Coalition recommendations incorporated in the four Bills.

In Nepal, the country’s main BMOs have developed the concept and design of the Nepal Business Forum (NBF). The Federation of Women Entrepreneurs Associations of Nepal (FWEAN) has particularly played a key role in bringing traditionally non-participating stakeholders to the PPD table. Consequently, issues faced by Nepalese women have been recognized as key priorities for the country’s development. The NBF Executive Order includes six Working Groups, one of which is the Women-in-Business Working Group, co-chaired by the FWEAN President and the Secretary of the Ministry for Local Development.

In Latin America, a Public-Private Steering Committee was created to support the Single Window for Foreign Trade (VUCE), as part of the Colombia Trade Logistics Program, with women's participation reaching 30%, and with
a 50% parity attained for the Single Window Communication Committee that is comprised of members of the public sector.

In Bangladesh, an IFC-sponsored PPD called the Bangladesh Better Business Forum (BBBF), has increased its push for gender-specific reforms. In 2008, because women entrepreneurs find it difficult to travel away from home to enquire about loans and refinancing instruments, the Business Finance Working Group of the BBBF recommended that banks be allowed to establish dedicated SME service centers so that SME clients can easily access these resources. The recommendations were swiftly implemented by the Bangladesh Central Bank, which (a) issued a notification to commercial banks and financial institutions in May 2008 to establish SME service centers under their branches, (b) asked commercial banks and financial institutions to set up a dedicated desk for women entrepreneurs and assign, if possible, women executives to the desk, and (c) created the finance scheme for women entrepreneurs in small & medium enterprises. Within one year, 364 loans were disbursed through the SME service centers with a total amount increase of 140% compared to previous periods. A Tk 120 crore fund for 498 projects dedicated for women entrepreneurs was created.

\[\text{Photo 1: Cambodia Women in Business Innovative Workshop, 2010.}\]

In Liberia, The Liberia Better Business Forum (LBBF) has enabled women entrepreneurs to join forces in advocating for women entrepreneurs as part of Working Groups focused on regulatory streamlining. These Working Groups have achieved good results in trade, construction, and business entry, and two of the LBBF Working Group co-chairs are now women, the Head of the Governing Board is a woman, and the Women’s Chamber of Commerce is a key stakeholder in the LBBF reform process.
5.4 Close-Up: Cambodian Women Entrepreneurs Association

In 2010, IFC, in partnership with the Cambodian Ministry of Women’s Affairs (MoWA), hosted a workshop for Cambodian businesswomen to help expand their businesses and increase exports. The objectives of the workshop were to identify key issues faced by women in business and to develop an Action Plan to address them.

Participants initially responded to questions about their business experience as women and their most common “dislikes” of being in business. Participants cited these as (a) dealing with tax authorities, (b) corruption, (c) lack of transparency, (d) lack of clear laws/regulations, (e) deception, (f) high costs, and (g) discrimination. From here, Action Plan Priorities were devised by the Working Group that included (a) reducing corruption, (b) strengthening women’s voice, (c) reducing taxes and the costs of doing business, and (d) improving access to markets and product certification.

Once challenges and actionable items were identified, Next Steps were considered. Two suggestions coming out of the session were to (a) strengthen an existing Women Business Association or establish a new one so that it could serve as an effective vehicle for proposing Action Plan Priorities to the eight additional Working Groups within the PPD structure, and (b) bring women representatives to each sectoral PPD Working Group so that women’s issues could get onto the agendas of the most appropriate Government Private Sector Forum (G-PSF) Working Groups.

5.5 Cambodia—The Cultural Context

To help prepare for the workshop, more than 75 businesswomen gathered in advance to discuss some of the cultural realities of being a woman in business in Cambodia, including the value of a women’s business association. Participants understood they could probably gain access to information or specific support by joining existing sectoral associations; however, they felt that Cambodian culture makes it difficult for women to participate in associations dominated by men (cultural norms make it difficult for women to socialize with men). Many participants expressed interest in meeting successful women in the community, feeling it was easier to share information, gain practical advice, and to obtain encouragement from women peers.

Although participants were enthusiastic about starting an association for businesswomen, some cautioned to keep it simple. One participant spoke about an existing structure, the Women’s Association of Small and Medium Businesses, which is facing difficulties growing because it demands too much time from members. “We started out with nearly 100 members and big ambitions, but now, after two years, we just get together to discuss challenges over a drink.” Cambodian women take care of the family on top of running their businesses, so they have no time to participate in “after hours” networking that could help them get ahead. Among the suggestions made by participants
BOX 5.4 Taking Action to Resolve the “Dislikes” of Being in Business

- dealing with tax authorities
- corruption
- lack of transparency
- lack of clear laws/regulations
- deception
- lack of access to finance
- high costs
- discrimination

**Action Plan Priorities:**
- reducing corruption
- strengthening women’s voice
- reducing taxes and cost of doing business
- improving access to markets/certification of products

were: (a) offering discounts to members so they could support each other’s businesses by holding a networking session once or twice a month in a member’s place that would feature a speech by a women entrepreneur on how she succeeded in business, (b) providing mentoring to each other (c) creating a website for those members interested in paying for a webpage to advertise their products or services, (d) organizing an annual fair featuring members’ products and services, and (e) encouraging members to use the Facebook page, Cambodia Women in Business, to post questions and news they would like to share.

*Photo 2:* IFC, in partnership with the Cambodian Ministry of Women’s Affairs (MoWA), hosted a workshop for Cambodian businesswomen.
As a result of the intervention, the Cambodian Women Entrepreneurs Association was formally established in 2012. As of 2015, it counts more than 300 women entrepreneurs. A decision was taken by the board to be part of all the Working Groups of the existing public-private dialogue mechanism rather than to create a specific Women’s Working Group in order to be more efficient. As members advocate for their interests in each of the Working Groups, the profile of women entrepreneurs has been raised and they are now well recognized as part of the business community. Furthermore, they have received several awards for their achievements, such as the ASEAN Women Entrepreneurs Award (2015).

Notes

6. Ibid.
Chapter 6

Conclusion: Options for the Application of the Gender Lens

This PPD practical note has attempted to demonstrate how a country can significantly reduce its development costs and enhance its competitiveness by capturing the “missed potential” of women’s participation. It posits that gender-informed PPD can bring a more equitable perspective to laws, regulations, and reforms for the betterment of society as a whole, thereby making the society more inclusive and therefore prosperous. Addressing gender issues through dialogue can be done in several ways. **One approach is to apply the gender lens at the process level of the public- and private-sector engagement.** This implies across-the-board application of the gender lens to the organization of the PPD, the participation of women in all PPD structures, the application of gender-specific indicators to measure progress and impact, and where necessary, the establishment of a Gender Working Group to supplement the efforts of the PPD Working Groups. The assumption behind this approach is that the outputs will be implemented as planned, and those affected by the laws and regulations
will comply—assuming an adequate societal understanding and acceptance of the reform effort.

A second approach is to focus on gender at the policy level or sector level, thus attempting to make the link between gender and growth in selected sectors. In this case, a dialogue platform is organized around a policy draft or a specific industry. The PPD would consider the role of women along the value chain, and other actors in that value chain weigh-in to improve specific gender-related issues.
References

Amin, M. 2014. The Critical Importance of Data Collection in Developing Countries: The Case for Gender. Enterprise Note 31, IFC.


