

**PROMOTING WOMEN'S
ORGANISATIONS INTO
PUBLIC-PRIVATE DIALOGUES
TO FOSTER WOMEN'S
ECONOMIC EMPOWERMENT
IN ACP COUNTRIES**



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PROMOTING WOMEN'S ORGANISATIONS INTO PUBLIC-PRIVATE DIALOGUES IN ORDER TO FOSTER WOMEN'S ECONOMIC EMPOWERMENT IN ACP COUNTRIES

EXECUTIVE SUMMARY

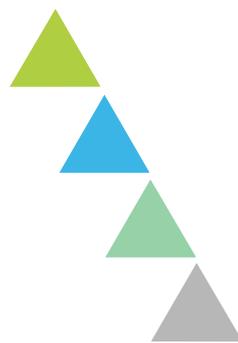
This report focuses on how to support the creation, growth and sustainability of women's business associations (WBA) and women's chapters in chambers of commerce. Secondly, it shows how these women's organizations can positively promote women's economic empowerment (WEE) and thus sustainable economic growth in African, Caribbean, and Pacific countries by advocating for their needs in public-private dialogues (PPD).

Women are less likely than men to be involved in PPDs, in part because of the underrepresentation of women in leadership positions among business associations, chambers of commerce, and senior official government roles. Additionally, the outcomes of PPDs do not necessarily, by design, address the differential needs of, and barriers faced by, women-owned businesses and female employees. Social and cultural norms, existing laws and regulations, and family dynamics (e.g., time scarcity, male control mechanisms) that exclude women from the public sphere further explain this lack of participation and representation in PPDs.

The cases presented in this report show that women's associations can promote issues that affect them exclusively or strongly for being business owners or workers (e.g. gender-based violence and gender-biased, policies and regulations). They can also draw attention to constraints that women face in specific industries, and to challenges that they experience as a result of being highly concentrated among micro, small and medium enterprises. Governments and private sector organizations by themselves or with the support of donors can develop different activities and provide economic and political support to promote the creation and the strengthening of women's organizations and their participation and advocacy in PPDs.

KEY FINDINGS

-  **Social and cultural norms, family dynamics, and laws and regulations** affect women's likelihood to participate in PPDs, both as decision-makers and as private sector representatives.
-  **Women's participation in PPDs** is key to supporting reforms that benefit women-owned businesses and female workers.
-  **Promoting women's associations** and women's chapters of chambers of commerce can help to encourage more inclusive PPDs.
-  **Women's organizations** can champion key business environments reforms in PPDs that promote better work conditions for female workers and women-owned businesses.



INTRODUCTION

Public-Private Dialogues (PPD) 'bring together the government, the private sector and relevant stakeholders in formal and informal processes to achieve shared objectives'¹. PPDs have the potential of facilitating investment climate reforms, supporting the leaders of such reforms, and accelerating reform processes.

These reforms can include the change of old laws, adoption of new laws, and/or the removal or simplification of regulations and administrative procedures. Some Business Environment Reforms (BER) tackle specific barriers faced by women-owned businesses or that affect women's labour participation. For instance, in some African, Caribbean and Pacific countries (ACP), women cannot register a business, open a bank account, inherit assets, or perform jobs in specific industries deemed dangerous.²

PPDs can be held at the local, national, or international level, and typically bring together business associations, relevant industrial sectors and clusters, as well as local, regional and national governments, international organizations, and regional banks.³ Nevertheless, women are less likely than men to be involved in PPDs, which comes in part from

a lack of representation of women in leadership positions among business associations, chambers of commerce, and senior official government roles.

Social and cultural norms, existing laws and regulations, family dynamics (e.g. time scarcity, male control mechanisms) that exclude women from the public sphere, explain to a great extent this lack of participation and representation.^{4,5} **In this report, we will focus on the barriers and solutions that could make possible the inclusion of more women's business associations and women's chapters in chambers of commerce.**

Creating, supporting, and strengthening existing women's business associations (WBA) and women's chapters in chambers of commerce is a crucial step towards solving the lack of representation of women in PPDs. Furthermore, including women's voices in PPDs will enhance the development of reforms that are genuinely inclusive of women's differential needs. Indeed, evidence suggests that PPDs increasingly champion BER that promote WEE, and women's associations and women's chapters are becoming influential advocates in this regard.⁶

1 The World Bank Group, *State of Play - Public-Private Dialogue practical Notes Series*, 2016. p11

2 ICRReport, 2021a. *Women-Owned Businesses*, https://www.icr-facility.eu/fileadmin/files/downloads/icreports/icreport_ber_wee_en.pdf

3 Herzberg, B. Wright, A. *The PPD Handbook. A toolkit for business environment reformers*. 2006. DFID. WB. IFC. OECD. <http://www.publicprivatedialogue.org/tools/PPDhandbook.pdf>

4 The World Bank, 2016, *Gender-Informed Public-Private Dialogue*

5 *Conclusions from interviews to James Brew, Lili Sisombat from the World Bank, Sally Kahiu from the Women In Manufacturing (WIM) Programme – Kenya Manufacturing Association, Cofounders and previous directors of the Cambodian Women's Business Association: Onie Luna, Seng Takakneary, Dr Eng Lykuong and Keo Mom.*

6 The World Bank, 2016, *Gender-Informed Public-Private Dialogue*.

WHAT IS A PUBLIC-PRIVATE DIALOGUE?⁷

It is an outcome-focused dialogue between the private sector and the government. The private sector is often composed of business associations, chambers of commerce, and conglomerates. It promotes informed decision-making processes that should result in policy and regulatory reforms. It can be driven by governments, entrepreneurs, or third parties such as international organizations. Recently, PPD has been widely used as a tool to promote the development of the private sector. PPD can occur at various levels, such as local, national, or international; it can be formal or informal, ad hoc, or structured, focused on specific issues, or wide-ranging.

PPDs have many benefits, including facilitating investment climate reforms through accelerating and cementing ongoing initiatives. It can also provide better problem diagnosis and better policy designs. Additionally, it promotes transparency, good governance, and trust between the public and the private sectors.

However, PPD also comes with many risks, such as its lack of inclusiveness (for women associations, small and micro and informal businesses whose owners are more likely to be women and in rural areas) and its domination by certain influence groups (including large companies). Another common issue is that 'there can be too much emphasis on the dialogue rather than the outcomes.'⁸

HOW TO EXPLAIN THE LACK OF WOMEN'S REPRESENTATION IN PUBLIC-PRIVATE DIALOGUES?

PPDs generally bring together senior government officials with private sector leaders representing, for instance, business associations and chambers of commerce. The power of private sector organizations in these discussions is based to a great extent on the number and types of businesses they represent.⁹

The lack of participation of women in PPDs reflects the chain of barriers and events that women encounter in their careers -- from registering and formalizing a business to growing their businesses; and from becoming an active member of a business association or a chamber of commerce to being included in working groups and discussions within PPDs. In addition, women face barriers to becoming high officials in the ministries that lead such dialogues and that develop reforms.

Due to social norms and family constraints, it might not be well seen or even allowed for women (in some countries even legally) to meet with men in informal meetings or network -- especially when these events take place at night, in hotels. In addition, it is often not possible for women to participate in such activities because of their burden of unpaid work, time poverty, lack of safety, or lack of access to transport or childcare, etc., and this, in turn, impedes their participation in women's associations, chambers of commerce, and PPDs.¹⁰

7 Herzberg, B. Wright, A. The PPD Handbook.

8 From an interview to PPD Expert James Brew.

9 Draw from interview with Lili Sisombat, The World Bank.

10 The World Bank, 2016, Gender-Informed Public-Private Dialogue.

Women-owned businesses are more likely than male-owned ones to be small and micro-sized, and to be low productivity, low earning, informal enterprises. This limits their likelihood of participating in and leading business associations and chambers of commerce and thus being part of PPDs. Government or private sector actors might not consider them critical players due to their business size or low influence. Governments might not find it essential to talk to micro-entrepreneurs and informal business owners, who are more likely to be women.

Existing laws and regulations also limit women's access to networks and their participation in business associations and grassroots organizations. For example, in countries such as Sudan, Zambia and Zimbabwe¹¹, a woman cannot travel outside her home in the same way as a man, either because she needs permission from her husband, additional documentation, or the accompaniment of her husband or a guardian¹². In addition, women are less exposed to networks in general since they are less likely to have paid jobs or work outside their homes. Laws and regulations also limit women's freedom to own and inherit property, register and manage a business, and access loans. This affects the growth and sustainability of their businesses¹³ which in turn restricts their access to business associations and opportunities to be considered as part of PPD consultation processes or to be considered as potential stakeholders in policy or regulatory reform processes.

Women in ACP countries are also less likely to have a formal education, which also limits their access to networks and informed consultation processes¹⁴. In sub-Saharan Africa countries, women have on average 5.7 years of education, while men have 6.6. For example, the biggest gap in sub-Saharan Africa is seen in Benin where, on average, men have 2.6 more years of education than women¹⁵.

Women's family constraints, such as caring for their children and their homes, limit their time availability and mobility, which might represent an essential barrier to networking and curtails the amount of time they can devote to the growth of their business. For example, women in Ghana spend on average 20.5 hours per week in care duties and domestic chores, while men only spend 4.6 hours¹⁶.

Very importantly, in some countries,¹⁷ one of the most important barriers that women-business owners face in becoming leaders of business associations and chambers of commerce is that it is not considered appropriate for them to meet with men for work meetings or eat in restaurants on their own.¹⁸ This affects their opportunities to network and fully participate in discussions that lead to their inclusion in PPDs. This is why, in some cases, rather than waiting to change societal social norms (which could take generations), a key way to include women in PPDs is to promote the creation and consolidation of women-only business associations and women's chapters in chambers of commerce.

THE ECONOMIC BENEFITS OF PROMOTING GENDER EQUALITY AND WOMEN'S ECONOMIC EMPOWERMENT IN PPD

Women's business association (WBA) and women's chapters in chambers of commerce advocate for solutions to specific challenges that are mainly faced by women or small business owners, and they are more likely to offer better proposals, and make more well-informed decisions, to tackle such challenges in PPDs. The whole concept of PPD is linked to the idea that different private sector stakeholder groups should be represented and be able to voice their opinions, concerns, and proposed solutions.

Since women face different constraints in their economic activities and are affected by specific policies, regulations, and social norms, and because they represent half of the population, without their voice, the process is incomplete and risks of producing sub-optimal solutions emerge

¹¹ The World Bank. Data. Mobility. n.d. https://wbl.worldbank.org/en/data/exploretopics/wbl_gp

¹² World Bank Group. Women, Business and the Law 2021. Washington: World Bank Group, 2021. <https://openknowledge.worldbank.org/bitstream/handle/10986/35094/9781464816529.pdf>

¹³ ICRReport, 2021a. Women-Owned Businesses

¹⁴ Idem. Women's Employment

¹⁵ Barro-Lee. Educational Attainment for Female and Male Population 1975- 2015. <http://www.barrolee.com/>

¹⁶ World Bank Data. Proportion of time spent on unpaid domestic and care work (% of 24-hour day), 2021.

¹⁷ Not all countries have the same social norms and laws that impede women's free movement. In addition restrictive social norms against women can also vary within countries between rural and urban areas and among ethnic minorities with different customary laws.

¹⁸ Interview with Lili Sisombat, The World Bank. Former leaders of the Cambodian Private Forum.

Second, WBA and the collective action they exercise play a central role in building momentum for reform from within and outside government. Third, promoting WBA participation in PPDs can lead to better decisions for everyone, pursuing more gender-balanced interests. Indeed, research suggests that greater diversity and inclusion of different voices (representing women or people of different ethnic, educational, or socio-economic groups), leads to better decision-making. In corporations, greater diversity can translate into higher sales, profits, and efficiencies, not to mention better representation

of the entire of the society and their customer base. This is because women represent more than half of consumers and make up to 80 per cent of purchasing decisions.¹⁹

Finally, PPDs that promote reforms benefitting women-owned businesses can also have indirect effects on other issues affecting women. These include increasing women's earnings, reducing the intergenerational transmission of poverty, and improving their children's food security, nutrition levels, and educational outcomes²⁰.

ABOUT THIS REPORT

This is the third paper in the Women's Economic Empowerment (WEE) series.

The previous papers focused on how to support women-owned businesses and how to promote women's employment through business environment reform. This report has two objectives that are interrelated. First, it studies how

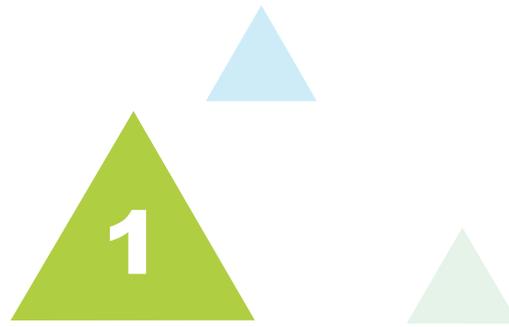
to support the creation, growth and sustainability of women's business associations (WBA) and women's chapters in chambers of commerce. Secondly, it shows how these women's organizations can positively promote WEE in ACP countries by advocating for women's needs through PPDs.

The **ICR Facility** can provide short-term technical assistance for women's economic empowerment in ACP countries through its three existing components. This includes, for instance, providing assistance to government agencies, women's business association, trade unions and other requesting bodies on matters such as reform to address regulatory barriers or discriminatory legislation. Support can also be provided for strengthening the role of women and women's business associations in public-private dialogue and investment climate reform processes. Additionally, technical assistance can be offered to address data gaps for gender-sensitive investment climate policies. The ICR Facility also offers assistance to development finance institutions on improving their gender strategy and capacity. What is more, the Facility commissions knowledge products such as this ICRReport, hosts live events, and is developing an online and in-person course which are all focused on promoting women's economic empowerment.

To find out more, to check eligibility requirements, or to apply for technical assistance, please visit www.icr-facility.eu/request-form

19 Davis, K. Facts And Figures To Know When Marketing To Women. Forbes, 2019. <https://www.forbes.com/sites/forbescontentmarketing/2019/05/13/20-facts-and-figures-to-know-when-marketing-to-women/?sh=1b2cc8621297>.

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HOW TO SUPPORT THE CREATION, GROWTH AND SUSTAINABILITY OF WOMEN'S ORGANIZATIONS?

Social and cultural norms, internal barriers, and even legal constraints affect women's participation in PPDs. This report and this section focus exclusively on creating and strengthening women's organizations (WBA and women's chapters in chambers of commerce) so that they become more active players in PPDs and can thus champion the issues that impact their members. The work to be done with women's organizations will depend on their stage of development. In some cases, the work must start from the creation of a women's organization; in other cases, it could be strengthening already existing organizations. In this section, we review both scenarios.

This section draws on a mix of information from secondary sources and interviews with experts who have facilitated the creation and strengthening of women's business associations and their participation in PPDs. Seeking insights about the process of creating and consolidating a WBA, we interviewed experts and female leaders of WBA and women's chapters in chambers of commerce, as previously mentioned.

CONSTRAINTS AND SUCCESS FACTORS IN THE CREATION OR IN THE EARLY STAGES OF WOMEN'S ORGANIZATIONS

Although the perfect recipe for success does not exist yet, there are certain key aspects that can help to promote WBA and women's chapters in chambers of commerce. While some are endogenous to women business owners and organization leaders (lack of self-confidence, lack of knowledge, time), other constraints can be exogenous (social norms).

Consider the role of social norms: In some countries, social norms can dictate that women who work with men or meet with men in private meetings or restaurants are perceived as disloyal to their husbands. These norms have been observed by donors in countries of the Global South, and they act as a barrier preventing women from becoming full members and leaders of business associations.²¹ In addition, care and family obligations impede many women business owners from participating in PPDs. In countries where such beliefs are pervasive, it is often more effective to create a women's association than to include women in existing associations.

21 Interview with Lili Sisombat, from the World Bank.

In addition, women who work together with experience a greater freedom to speak and meet, and feel more self-confident, than women in mixed-gender associations with men, particularly if they are male-led and women's voices are underrepresented and undervalued. It is important to note that women can also participate in business associations, not only in women's business associations. The purpose is not to segregate males and females. **Nevertheless, given social and cultural norms and family dynamics in some countries, and circumstances, it might be easier and more effective in the short run to promote and strengthen women's business associations.**

Promoting women's agency: Agency is defined as women's ability to define goals, feel capable of achieving them, and take actions upon them ²². The notion of collective agency ²³ shows how women's collective action can promote their access to greater resources and better decision-making that could boost their economic and social empowerment. Women's business associations can promote both. Sally Kahi from the Women In Manufacturing (WIM) Programme in Kenya talks about the 'confidence crisis' which can deter even those women and WBA who are invited to participate in PPDs from voicing their issues due to a lack of self-confidence. When they do, they are not always listened to. While the former barrier is internal and the product of social norms, the latter might reflect the dynamics of traditionally highly masculinized discussions.

Lili Sisombat, from the World Bank, remembers that her involvement in the formation of the Cambodian Women's Entrepreneurs Association (CWEA) began with the crea-

tion of networking events for women to meet and connect women. These convinced them to form an association, and she provided training to promote their awareness of the necessary BER to promote women-business owners' interests. Other donors came later and provided advocacy and communications training to support their goal setting, and collective action in the Private Sector Forum (PPD in Cambodia). For PPD expert James Brew, advocacy training ²⁴ for PPDs is critical to promote women's confidence to speak in public with high-level officials and champion the BER they seek to support the growth of their members' businesses. In addition, it is key to encourage inclusive processes within PPDs that include all relevant private sector actors, regardless of their gender, size of their businesses, location, and economic power and influence.

Time scarcity: Women lack time to dedicate to an association due to their work as entrepreneurs, business owners, and caregivers. Indeed, as stated previously, women in ACP countries tend to allocate three to six times more time to care activities and domestic chores than men. Women-business owners, mostly from Micro, Small and Medium Enterprises (MSME), need to manage these further demands on their time in addition to their highly demanding professional occupations. In the case of Cambodia, due to lack of time, some business association founders had to hire high-level executives and/or managers to run their businesses so that they had enough time to run and grow the association. Doing this requires having enough business and personal income, which limits the number of women eligible to lead WBA.

PROMOTING THE GROWTH AND SUSTAINABILITY OF WOMEN'S ORGANIZATIONS

International donors and governments can promote the strengthening growth and sustainability of women's associations and women's chapters in chambers of commerce by providing funds, opening networking opportunities, and training. These organizations' can develop strategies to be sustainable in the long run without the support of donors and the government. This section shows constraints and opportunities to promote the growth and sustainability of women's organizations and their inclusion into PPDs.

Management and access to funds and sustainability: Lack of access to funds can limit the sustainability and

growth of associations. During the interviews, it was clear that in many cases, donor agencies and top women government officials support the early operations and expansion of WBA. Associations can grow and gain power within the government and within PPDs by expanding their membership and services. Training and membership fees are, therefore, keys to stopping donor dependency and gaining long-term financial sustainability. Although not gender-specific, one common problem is that business owners lack knowledge about how to run a non-profit organization with a very different governance structure and a business model than their for-profit businesses.

22 As defined by Kabear (1999; 2016) and Donald et al. (2017),

23 Gammage et al, 2015, Voice and Agency: Where Are We Now?

24 See the Gender Sensitive Public-Private Dialogue Checklist tool in the ICR Facility Toolbox www.icr-facility.eu/toolbox

Access to information, training, and networks: The role of donor organizations in supporting early-stage associations is key when it comes to promoting capacity strengthening as well as access to information and networks. In Papua New Guinea (PNG) a number of European development agencies and the World Bank collaborated with USAID, the Mining Chamber, the Manufacturers Council, and the PNG Chamber of Mines and Petroleum to create and support the Business Coalition for Women.²⁵ These organizations provided not only funds but also BER training for women business leaders in a range of specific topics such as exports, commerce, trade, and tourism, and particularly about how to prevent and address gender-based violence in the workplace. Thanks to such training and ongoing learning, leaders become experts who can communicate their concerns in PPDs with the appropriate technical terminology. The capacity strengthening which founding members receive can then be turned into one of the services which they offer to their members. The four co-founders of the CWEA interviewed revealed that today, the association's members can obtain information about how to access finance. Then they started developing expertise in other subjects such as exports, commerce, trade, and tourism.

Advocating, championing issues that affect women-owned businesses: Lili Sisombat from the World Bank suggests that women that lead WBA need a lot of technical training to champion the BER reforms that could help them to grow their businesses, boost exports and reduce other constraints they face in doing business. In addition, James Brew indicates that it is critical to train these leaders in 'Advocacy training for PPDs' since most women have no experience talking to high-level government officials, most of whom are men. The founders of the CWEA identified the key challenges that could be addressed with BER: challenges to produce at scale and export, access to finance, doing business accounting, and developing business plans and models. Most of these issues affected them not because they were women but because they led small businesses, because they lacked the time, had safety concerns or because they were concentrated in certain industries like the textile and silk industry. Only some regulations explicitly targeted women, and these were in mining and manufacturing and focused on tasks deemed dangerous and/or performed at night.

Including informal businesses in PPDs: Women are more likely to have micro-businesses in the informal sector and, for the most, do not belong to WBA or are not included in PPD processes. WBA and PPDs can include their voices by

integrating consultation activities that identify their needs. Sally Kahi, from the Women in Manufacturing (WIM) in Kenya, suggests that when conducting such processes, it is critical to have this consultation led by women. In Kenya, informal women entrepreneurs in rural areas will not attend or will not participate in talks led by men. She proposes nevertheless that the presence of a male in a delegation is essential to show the importance of the process. This is why WBA as well as specific women's chapters have a great potential to lead these processes. Language is a significant barrier for women in rural areas. In Kenya, for example, although most women have at least a basic level of English and Swahili, many are more comfortable conversing in a local language. Yet few of these conversations are carried out in local dialects. Lack of technical knowledge is another problem. Therefore, female facilitators need to communicate in local languages and avoid technical jargon, if possible, in such consultations.

The CWEA, which belongs to eight Cambodian Private Sector Forum committees, suggests that although women from informal businesses are not represented in the PPD, they are often consulted. The inclusion of informal enterprises in WBA can be one of the services offered to members. For example, the CWEA created a women's incubator centre (currently under construction) where any female entrepreneur can learn how to start, register, and grow a business and then become part of the WBA. Of course, this can be extremely difficult in countries where women cannot register a business, sign a contract, or open a bank account of their own, which are essential business environment reforms that WBA need to champion in those countries.

Flourishing private sector and economic growth: PPDs are sustainable if the private sector is flourishing. Therefore, a country's economic growth and economic dynamism play such key roles. In the case of Cambodia, the country's strong economic growth around 2010 allowed for a dynamic private sector, creating propitious conditions for women-owned businesses to create the CWEA and be included in the Cambodian Private Sector Forum. WBA in countries with internal conflicts, low economic growth, or high levels of corruption might face more significant difficulties in, for example, enrolling new members, delivering services, advocating for their needs, or being included in PPDs but this constraint might affect any business association regardless of the gender of its members.

²⁵ More information will be provided about this association in the second section of this report. For more information about the PNG is the Business Coalition for Women <https://www.pngbcfw.org/>

SUMMARY OF KEYS TO PROMOTE AND STRENGTHEN WOMEN'S BUSINESS ASSOCIATIONS (WBA)

The support of governments, donors and the private sector to WBA and women's chapters

- 1. Provide economic, political support of government officials and donors*
- 2. Provide capacity strengthening in BER domains and advocacy for PPD training*
- 3. Provide awareness training about the implicit and explicit gender bias in policies and regulations that affect women entrepreneurs*
- 4. Promote long term financial sustainability by creating revenue streams with WBA products and services*

The support provided to members by WBA and women's chapters in chambers of commerce

- 1. Expand services for members, including capacity strengthening for their members on BER issues*
- 2. Expand the number of members, and their geographic representation*
- 3. Include the voice of women in informal micro-businesses and support them to formally register*
- 4. Champion their members' issues in PPDs*

A dynamic economy with robust growth incentivizes governments to listen to associations, promote WBA, and include them in PPDs.



SUCCESSFUL EXAMPLES OF WOMEN'S ORGANISATIONS IN PUBLIC-PRIVATE DIALOGUES THAT ARE PROMOTING WOMEN'S ECONOMIC EMPOWERMENT INITIATIVES

This section explores three cases of PPDs that both promote women's participation and WEE through some of their activities and outcomes. While two of these examples come directly from ACP countries, an example from Cam-

bia was also chosen because it is recognized by experts as a successful example of a WBA taking part in PPDs ²⁶. Increasingly, PPDs are used to reform aspects that affect women and women-owned businesses.

THE BUSINESS COALITION FOR WOMEN (BCFW) IN PAPUA NEW GUINEA

The Papua New Guinea Business Coalition for Women Inc. (BCFW) was launched in 2014, under the stewardship of the International Finance Corporation (IFC), and since 2014, it has received funding from the Pacific Women Shaping Pacific Development programme in two different phases (2014-2018 and 2018-2021). ²⁷ The BCFW is part of a Papua New Guinea PPD and works on projects that seek to increase women employees' security in the workplace, and support employees that have been victims of family and sexual violence to remain in work, by raising awareness of the need for workplace policies that address these issues. Donor organizations, the Mining Chamber and members of the PNG Chamber of Mines and Petroleum supported the

creation and growth of this association after observing extremely high cases of domestic violence that were affecting the productivity and wellbeing of their workers.

Today, BCFW is the leading voice in PNG that advocates for gender equality in the business community. Registered businesses of all sizes are invited to join the coalition. Their power in PPD's advocating for gender equality and against sexual violence in the workplace comes from the private sector members, which include the strongest mining companies, but also thanks to the activities they develop for their members.

²⁶ This case was recommended by James Brew and Lili Sisombat, world renowned PPD and BER experts

²⁷ PNGAus Partnership. Pacific Women. Pacific Women in Papua New Guinea Performance Report 2019-2020. 2020. <https://pacificwomen.org/wp-content/uploads/2020/07/Pacific-Women-Papua-New-Guinea-Performance-Report-2019-2020.pdf>

ACTIVITIES DEVELOPED BY THE ASSOCIATION:

The BCFW work consists of assessing and auditing companies' gender equality in the workplace and implementing policies as well as a Senior Executive Program to promote gender equality in the workplace and better opportunities for female workers and women-owned businesses.

1. **Facilitate networking between larger businesses and female suppliers and customers.**
2. **Promote women's formal jobs.**
3. **Facilitate mentoring of high potential female employees and women-owned businesses.**
4. **Advocate gender equality and anti-sexual violence initiatives in private forums and PPDs**
5. **Developing research and information tools and advocacy resources to raise awareness of the costs of ignoring gender-based violence, and the importance of addressing gender-based violence at work and at home.**
6. **Implement policies on sexual and family violence in PNG member companies.**
7. **Training women and men to identify sexual harassment and its effects on organizations, teams, and individuals.**
8. **Training companies on gender safety audits including 'tools to measure the physical, emotional and occupational safety of women while at work'.**

One key aspect to highlight about the associations' sustainability is that it has been able to diversify its income streams via sponsorship, membership, and revenue for services.

How the association's work has positively impacted women and women-owned businesses

The BCFW research activities also help to support the advocacy activities to recognize the costs of gender-based violence to the private sector. An example of this is research conducted by the BCFW with the support of the IFC and the Australian Government that resulted in the creation of a "Shelter" of survivors of gender-based violence. Another advocacy effort was made thanks to the publication of a groundbreaking study in 2020 in partnership with the IFC, about the costs of gender-based violence in the workplace. In addition, evaluations of their interventions in companies through training, advocacy and changes of norms and procedures to address gender-based violence in the workplace have shown positive results in terms of changes in perceptions and behaviors.

TANZANIA WOMEN'S CHAMBER OF COMMERCE

The Tanzania Women Chamber of Commerce (TWCC) is an organization established in 2005, which unites WBA, companies, groups, and business-owners ²⁸. The TWCC seeks to promote women's empowerment through businesses and works with both private and public sector organizations in assisting and providing the necessary support and guidance to women in business and advocating for favourable policies in which women enterprises can flourish ²⁹. It has a good relationship and maintains close collaboration with the government and private institutions concerning various issues. Some institutions include the Ministry of Industry

Trade and Investment; Ministry of Health, Gender, Women and Children; Ministry of Foreign Affairs; Prime Minister's Office; Ministry of Finance and Planning; President's Office; Regional Administration and Local Government Authorities; Tanzania Revenue Authority (TRA); National Economic Empowerment Council (NEEC); Tanzania Trade Development Authority (Tantrade); Small Industries Development Organization (SIDO); Tanzania Chamber of Commerce, and Agriculture-TCCIA; Tanzania Private Sector Foundation-TPSF; and other institutions ³⁰.

²⁸ Tanzania Women Chamber of Commerce (TWCC). Our History. (n.d.). <https://www.twcc-tz.org/about-us/our-history/>

²⁹ Ibid.

³⁰ Ibid.

Activities developed by the chambers of commerce ³¹:

1. Lobbying and advocacy, capacity building, financial linkages, networking, and information sharing and marketing
2. Organizing regular meetings, such as a monthly breakfast and promotional events, for sharing business information, networking, learning, experience sharing
3. Supporting members who are operating informally to register their businesses and mobilizing them to join business associations to have easy access to information and make their voice heard
4. Organizing and conducting capacity-building training for women in all aspects of business development and management
5. Advocating for policies, laws, and regulations related to women's business growth
6. Encouraging and assisting women in forming business groups such as SACCOS, VICOBA for self-financing and access to business capital
7. Linking women with financial institutions
8. Organizing local and international experience sharing and exchange visits for women to acquire new knowledge on business, especially management, marketing, and technology".

How the association's activities and advocacy work has positively impacted women

Thanks to the advocacy work and activities developed by the TWCC, more women are participating in various business forums at the national, regional and international levels. The TWCC has increased the awareness of women entrepreneurs about different regional, international and multilateral agreements, as well as about rules and procedures to follow to access and benefit from available opportunities. ³²

The TWCC is a critical national player advocating for BER to promote women's employability, quality of work and ease women's owned businesses' growth and sustainability. They work closely with international organizations and the local and national government to advocate for women and their members.

TWCC was part of the advocates to adopt reforms to ease starting and closing a business. After adopting this reform, they were named critical players in implementing the reform by establishing a business registry at the local level and providing information to businesses about existing fees, levies, regulations, and compliance standards.

In Tanzania and many developing countries, women entrepreneurs have more issues complying with complex tax compliance procedures. This is why the TWCC was asked to implement special tax clinics for women to help women entrepreneurs understand the record-keeping advantages and the disadvantages of not paying taxes and staying in the informal sector. The TWCC was also critical to implementing programs to help women entrepreneurs understand the importance of intellectual property protection and procedures.

While these are not issues that affect only women entrepreneurs, women are more likely to be in the informal sector and face barriers to administrative procedures. The work of the TWCC supports these reforms with advocacy in PPDs and as an ally in the implementation of these reforms by providing essential training and mentoring to female business owners in Tanzania.

³¹ Ibid.

³² Ibid.

THE CAMBODIAN WOMEN'S ENTREPRENEURS ASSOCIATION

The example of the Cambodian Women's Entrepreneurs Association (CWEA) is cited by global experts as one of the most successful cases of a women's business association and its work in PPDs. This association was established so that women could have a voice in the government-private sector forum. Lili Sisombat, Senior Leadership Development Specialist at the IFC of the World Bank, started this process in 2009 from the ground, 'out of frustration of a very male PPD' with money from the Government Private Sector Forum.

In 2012, the CWEA was born with 14 co-founders that are still leading and growing the organization to date. Today it has a membership of 1000 women businesses, with chapters in five provinces. The association has achieved important changes in laws and regulations that support women's businesses during the past nine years.

'They have a real voice in PPDs'

– Lili Sisombat, The World Bank

ACTIVITIES DEVELOPED BY THE ASSOCIATION

The power of WBA in PPDs 'comes from the activities and services they provide to their members, as well as to their capacity to champion issues that affect them.' ³³ These include:

1. providing training to their members
2. creating a women's incubator centre (currently under construction) where any woman can learn how to start or grow a business
3. actively working with the Chamber of Commerce and belonging to different working groups in the Government Private Sector Forum to promote BER with the Cambodian government, notably in the areas of manufacturing, export and trade, industrial relations, property and construction, and governance
4. conducting advocacy activities with the government, particularly with the Ministries of Women Affairs, Commerce, Finance, and Tourism.

HOW THE ASSOCIATION HAS IMPACTED WOMEN'S OWNED BUSINESSES

The CWEA advocates in PPDs for issues that affect their women-business-owner members. In the case of Cambodia, some business environment constraints have a more pronounced effect on businesses run by women due to their small size and the industries in which they are concentrated (e.g. food, tourism, and textiles). As a result of its very existence and advocacy work to lift constraints in the Cambodian Private Forum, the CWEA has achieved an important BER that improves the way their members can do business.

The CWEA advocacy work in PPDs contributed to the approval of a policy that promotes pre-trade facilitation. This policy made it easier and safer to import raw silk from Vietnam, a crucial outcome as silk wares contributes a significant amount of revenue to Cambodia's Gross Domestic Product (GDP), and as silk manufacturing is a sector with a high concentration of businesses run by and employing women. In addition, the CWEA led the passage of the 'SME Free Pass' that provides tax exemptions for businesses generating less than 80,000 USD per year in sales. Finally, it is currently supporting the Cambodian government in a campaign to raise awareness of the recently approved tax incentives. As discussed in a previous [ICReport in this series](#), women are less likely to be connected to networks and access information about reforms and procedures.

While these measures do not exclusively target women, they benefit women-owned businesses, since these are more concentrated in the silk industry and among companies that make less than 80,000 USD per year in sales.

33 Interview with James Brew, PPD Expert.

CONCLUSIONS AND POLICY RECOMMENDATIONS

PPDs between the government, the private sector, and civil society can lead to practical, effective, and sustainable BER. The dialogue processes must be inclusive of the private sector, including women's business owners and women's organizations. WBA and women's chapters in chambers of commerce (but also any business association) have the potential to advocate for issues that are more likely to affect their members, for being women³⁴, or for being small or concentrated in certain industries.

Including WBA in the consultation and dialogue process of PPDs can promote BER that supports women's economic empowerment initiatives. The process needs to start from the creation of WBA through to its consolidation, ensuring it reaches the stage where it can advocate for its members' concerns in PPDs.

1. Keys to success in the creation or early stages of women's organizations: when there are no women's associations or women's chambers of commerce represented in PPDs, it is crucial to create and support women's organizations. Particularly initially, women's organizations require economic and political support from governments and international donors. Very importantly, they need capacity strengthening to understand and advocate for issues that most affect their members. Promoting the agency of the founding members to speak up, understand the laws and regulations that affect them differently, for being women, or small business owners, or entrepreneurs in specific sectors, and voice their concerns is crucial to their success.

2. Promoting women-owned businesses' growth and sustainability: women's organizations that already exist might need support to grow, be sustainable, be included in PPDs, and advocate for their issues. Evidence of the cases presented in this report (by no means representative of all women's associations) suggests that women's associations can benefit from training that helps them better understand and advocate for the issues they need to champion for their members and in PPDs. In addition, promoting a sustainable business model is key to ending dependence on donor funds. Growing the number of members is key to their visibility and power in PPDs. To that end, women's associations need to provide services and support to their business members.

3. Women's organizations positively impact PPDs and women: women's organizations can promote issues that affect women for being women and champion constraints that they face for being part of specific industries or concentrated among MSMEs. The first example is the case of the BCW in Papua New Guinea that champions the need to address gender-based violence at work and home. The second example is the CWEA's work in advocating for issues that affect female business owners, whose businesses are for the most part SMEs concentrated in the tourism, food, and silk industries. As studied in the previous reports, many of the BER constraints which affect WEE should be addressed in PPDs. Even in countries where the inclusion of women in PPDs is not an issue, it is crucial to raise awareness of the laws and regulations that have differential effects on women and women owned businesses.

4. It is key to analyze PPDs processes with a gender lens understanding women's participation in institutions and advocacy and decision-making processes. For instance, it is crucial to monitor the number of women's business associations in PPDs, the number of women in working groups and as spokespersons, and very significantly, whether the reforms proposed and adopted as a result of PPDs benefit women.

More research needs to be done to understand the needs of women's associations and chambers of commerce in ACP countries to strengthen their capacities and those of their members. In addition, future research should address the information gaps to promote more women and women-business owners' concerns in business associations and chambers of commerce that do not have specific women's chapters. Let's not forget that it is crucial to keep promoting women in mainstream associations (most often men-led) and in key government positions, particularly in ministries of trade, commerce, mining, traditionally held by men. Future studies should address this lack of representation and how it affects PPDs outcomes. Only by having women advocating in PPDs as private sector representatives and as decision-makers in the public sector will there be fully inclusive PPDs with better results for the society and the private sector.

³⁴ For more information about the barriers and necessary BER in ACP countries that affect women-owned businesses and women's employment, see our previous publications: <https://www.icr-facility.eu/womens-economic-empowerment>

Fostering gender equality and women's economic empowerment are critical elements of the European Union's strategy for external relations. The European Commission's DG DEVCO INTPA Strategic Plan for 2020-2024 considers the private sector a key developmental actor, notably by supporting an enabling business environment and investment climate, to foster growth and decent job creation.

The EU Strategic Plan states:

Overcoming gender inequality and barriers to women's economic empowerment remain among the biggest global challenges to inclusive and sustainable growth. [...] The EU will advance the gender equality agenda internationally and push for a comprehensive gender transformative and evidence-based response at country and global level, leading to more just, peaceful, and inclusive societies.

A three-pronged approach will be followed:

- 1. gender mainstreaming*
- 2. gender equality in policy/political dialogues*
- 3. key gender-specific initiatives*

And more recently the European Commission adopted at the end of 2020 the EU's new Action Plan on Gender Equality and Women's Empowerment in External Action 2021–2025 (GAP III) that aims to accelerate progress on empowering women and girls, and safeguard gains made on gender equality during the last 25 years since the adoption of the Beijing Declaration and its Platform for Action.

The EU promotes Women Economic Empowerment also in the framework of its other initiatives, such as the European Fund for Sustainable Development +, a key instrument crowding in private investors, where viable business proposals meet social needs, and where limited public funds can attract private money. Combined with the work on improving the investment climate, the EU supports access to finance for female entrepreneurs, who often face difficulties in accessing credit from banks.

