

# STRENGTHENING SUPPORT

for Women Entrepreneurs in  
COVID-19 Response and Recovery

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## ADVOCACY TOOL

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# INTRODUCTION

COVID-19 has exacerbated inequalities and posed a serious threat to the gains made toward women's economic empowerment. The negative economic impacts of the pandemic are felt especially by women who are generally earning less, saving less and holding insecure jobs or living close to poverty.

The pandemic has disrupted global supply chains thus affecting women's work at every level along value chains.<sup>1</sup> Globally, women represent 55.8 per cent of employees in service industries, and in the G7, women make up approximately 88 per cent of the service industry workforce.<sup>2</sup> During the pandemic, many of these women are unable to work remotely and families have required additional support with childcare given school and daycare closures.<sup>3</sup>

Prior to the crisis, the global community was reviewing 25 years since the adoption of the 1995 Beijing Declaration and Platform for Action and communities around the world were uniting to call for radical action under the Generation Equality campaign.

Today, we see the sizeable cracks that COVID-19 has exposed in our social, political and economic systems. We now have an opportunity – and an imperative – to build an ecosystem for women's economic empowerment that fosters growth, sustainability, and resilience for women entrepreneurs.



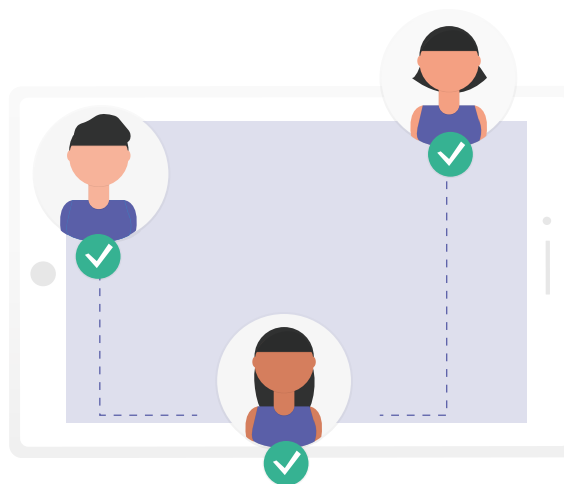


# WOMEN'S ENTREPRENEURSHIP ECOSYSTEM

Gender equality is everyone's responsibility. Whether advocating individually or collectively, as part of organizations and companies, we all play an important role in supporting women's entrepreneurship and working toward economic equality for all. We can challenge gender stereotypes, seek out advocacy initiatives geared toward supporting women entrepreneurs, develop new advocacy initiatives to fill existing gaps, and make a conscious effort to purchase locally and internationally from women entrepreneurs, women-led businesses and gender-responsive companies.

The women's entrepreneurship ecosystem works together at various levels to strengthen women's economic empowerment. The three main stakeholder groups alongside women entrepreneurs themselves within the women's entrepreneurship ecosystem are

the public sector, the private sector and civil society. Together these three groups are vital to fostering an ecosystem that enables women entrepreneurs to survive and thrive.



Women entrepreneurs are women who organize and manage an enterprise, including the self-employed and sole proprietors working across all industries. All women entrepreneurs, but particularly those in the informal economy, stand to benefit from enhanced legislation, policy and advocacy support. Business relationships and partnerships can help them advance, including by joining business associations to access networks and industry-specific knowledge. If empowered, they can contribute to growing the economy and employ citizens, young and old.

## MAIN STAKEHOLDER GROUPS



**The public sector** comprises government at all levels. The state plays an integral role in creating an enabling environment with policies to deploy funding, programmes, education and skills development to support women entrepreneurs. Public sector leaders can foster women's economic empowerment by also promoting women's leadership and capacity as employers. Governments and political leaders at all levels are encouraged to consult and work with women entrepreneurs to establish and implement supportive policy and regulatory frameworks.



**The private sector** comprises companies of all sizes as well as organizations such as professional and trade associations. UN Women and the UN Global Compact developed the Women's Empowerment Principles (WEPs) to support the private sector in advancing gender equality within their organizations, along their supply chains and in local communities. As a large employer, the private sector has important leadership and advocacy roles with ripple effects in the workplace, marketplace and community. Some companies can use their technical expertise and leadership to offer skills development and mentorship, while others can use their purchasing power to create new economic opportunities for women entrepreneurs. Corporate supplier development training can be particularly invaluable for women suppliers.



**Civil society organizations (CSOs)** comprises academic, not-for-profit, non-governmental organizations and individuals. Whether as advocacy organizations or citizens, they play a critical role in supporting women entrepreneurs, as well as communicating their unique needs, mobilizing the community, and establishing solidarity with a collective voice.

# DEFINITIONS SET THE PACE OF GROWTH

The European Union (EU) defines entrepreneurs as persons aged 15 years and older who work in their own business, farm or professional practice to make a profit, and spend time on the operation of a business, or are in the process of setting up a business.<sup>4</sup> These entrepreneurs consider the running of their enterprises to be their main activity.<sup>5</sup>

As per the **EU definition**, woman entrepreneurs are then women 15 years and older running enterprises as their main activity.

However, since governments and large corporations – the largest buyers of goods and services – are increasingly committed to awarding women-owned businesses valuable contracts, a clear definition of “women-owned business” has become paramount. The same applies for investors that also have an increasing interest in investing in women-owned businesses.

## OTHER COMMONLY USED DEFINITIONS

- Global Entrepreneurship Monitor (GEM) defines entrepreneurship as any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business.<sup>6</sup>
- Organization for Economic Cooperation and Development (OECD) defines entrepreneurs as those persons (business owners) who seek to generate value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets.<sup>7</sup>

**The most common and widely used definition of a women-owned business is that it must be at least 51 per cent owned, managed and controlled by one or more women.<sup>8</sup>**

However, there are discrepancies on how the definition is translated in practice with severe implications for policy creation, implementation and the overall impact on women's entrepreneurship and women's economic empowerment. For example, where spouses are equal business owners in a family business, a woman may be restricted in applying for funding by the 51 per cent ownership requirement.

Or when women owning 51 per cent of their business want to grow their companies and seek to attract equity investments, they are faced by a trade-off of losing their status as a "women-owned business" (since most investors are men).<sup>9</sup>

Expanded and broadly agreed upon definitions of women-owned and women-led companies would better support women's economic empowerment. Such a broad and inclusive definition needs to capture all forms of women's economic activity, including businesses led or owned by women, as well as women's self-employment, sole proprietorship, and women in the informal sector.

An initiative to improve definitions and foster global agreement on terminology can enhance the development of evidence-based policymaking and facilitate international comparability of sex-disaggregated data on women's enterprises.

For the purpose of this advocacy tool our recommendations speak to women-led businesses for inclusivity.

# INTERSECTIONALITY MATTERS

Women are not a homogeneous group. Women come from diverse backgrounds with different identities and abilities that shape their roles, needs and how they access support. For example, women living in remote and rural communities often require additional support in accessing the Internet compared to urban women.

Public sector, private sector, and civil society stakeholders play a central role in combating stereotypes and supporting entrepreneurship that is inclusive of all women. Stakeholders need to re-evaluate existing policies and programmes to identify gaps and barriers experienced by women of diverse backgrounds and intersecting identities.



Implementation of the recommendations in this document is most successful when applied with an intersectional lens. This involves considering women of different abilities, ages, citizenship/immigrant status, ethnicities, races, regions, religions, sexual orientation, and socio-economic backgrounds, among other considerations.



# MOBILIZING SUPPORT TO REMOVE BARRIERS TO ENTREPRENEURSHIP AND COVID-19 RECOVERY

Women's entrepreneurship is a driver for economic growth and sustainability. Even before the global pandemic, there were several barriers to women's success in business. These could be overcome by providing women entrepreneurs with:

- An enabling environment (including legal and policy considerations).
- Access to information, skills and knowledge.
- Access to markets.
- Access to finance.
- Access to networks.

Specific COVID-19 response and recovery strategies should be geared towards women entrepreneurs to capture their needs. All three groups of stakeholders

can play a role in ensuring that women entrepreneurs lead the way in developing and informing response and recovery strategies.

## THE WOMEN'S EMPOWERMENT PRINCIPLES

**The recommendations included in this advocacy tool highlight stakeholder roles and responsibilities for strengthened Women's Empowerment Principles (WEPs) implementation.**

Established by UN Women and the UN Global Compact, the WEPs are informed by international labour and human rights standards and grounded in the recognition that businesses have a stake in, and a responsibility for, gender equality and women's empowerment. The WEPs offer concrete guidance to business on how to promote gender equality and women's empowerment in the workplace, marketplace and community. WEPs signatories are increasingly demonstrating their strong commitment to gender-responsive business practices through various policies, programmes and initiatives to accelerate gender equality.

# METHODOLOGY

In July 2020, the WE EMPOWER – G7 Programme team hosted a two-part virtual event: “Empowering Women Entrepreneurs to Drive Economic Growth.” The event featured a virtual café and a week-long online discussion forum hosted on EuroGender, the European Institute for Gender Equality’s collaborative platform. The event convened stakeholders from the private and public sectors as well as civil society, including representatives of women’s small business support organizations, industry associations, and economic empowerment experts and academics from across the G7, European Union, and other regions.

The inspiring and dynamic dialogues informed a series of recommendations to sustain and promote women’s entrepreneurship within COVID-19 response and recovery strategies. Recommendations were classified by the three main stakeholder groups. Discussions also highlighted the unique nature of women’s entrepreneurship and the important role stakeholder groups have in ensuring that women entrepreneurs survive and thrive.

The insights and perspectives shared by participants coupled with our research, consultation with women’s business associations across the G7 and EU and a partner review process also inform the recommendations provided to better support women’s entrepreneurship amid COVID-19.

The recommendations in this brief are further informed by the 2019 W20 Communique calling for the development of a policy framework and action plan to strengthen the business, financial and digital capacity of women’s enterprises. They are also underpinned by the 2019 W20 call for developing partnerships with women’s business associations and other national and international stakeholders focused on women’s access to corporate and public procurement, international trade, digital markets, and e-commerce services.<sup>10</sup>

The recommendations in this brief complement the 2020 G7 High Level Round-Table calls for G7 Member States to work together to promote gender equality and women’s empowerment in COVID-19 crisis response and recovery.<sup>11</sup>

## ADVOCACY DEFINED



- Advocacy is a set of organized activities designed to influence the policies and actions of others to achieve change.<sup>12</sup>
- Advocacy can be used to democratize and change decision-making processes to better serve marginalized individuals or groups, to empower people (particularly those were initially excluded from policies and supports), and to ensure that change is built around action.<sup>13</sup>
- Feminist advocacy, in particular, challenges unequal gender power relations and questions the distribution and control of resources, decision-making power, and the power of agenda-setting and determining priorities.<sup>14</sup>
- Advocacy plays a key role in the redistribution of priorities and resources, and strengthening informed decision-making to better address the needs of women entrepreneurs.

# INSTRUCTIONS ON USING THE ADVOCACY TOOL

The Advocacy Tool is designed to facilitate specific actions that everyone can take to support women's entrepreneurship.

1. Determine your stakeholder group.
2. Review the recommendations.
3. Consider the opportunities and challenges to implement changes.
4. Start conversations in your organization, community or workplace to discuss how best to implement our recommendations.
5. Check out the additional resources for further guidance.
6. Identify other like-minded organizations you can align with and collectively build support for targeted recommendations.
7. Provide training to stakeholders on how to advance policy changes.
8. Orchestrate public relations and social media campaigns in support of your agenda amplify the messages of other advocates and tag the [WEPs](#) and [Empower Women](#) on social media in your advocacy efforts.

To get started, click on your stakeholder group:







# PUBLIC SECTOR

Governments at all levels  
(federal, provincial, municipal, local)



# PUBLIC SECTOR RECOMMENDATIONS

## CREATING AN ENABLING LEGAL AND POLICY ENVIRONMENT

**Data-driven policies and goals:** Develop a national policy framework with concrete goals to boost the performance of women entrepreneurs.

Governments can continuously collect, analyze and use data disaggregated by a range of intersectional factors, and based on gaps identified, develop a national policy framework with measurable goals and targets, such as a Women's Entrepreneurship Policy, accompanied by an implementation strategy with a dedicated team and budget. End-of-year progress reports can be used to further respond to gaps, changes in the environment and, potentially, set new targets.

Capturing entrepreneurs' gender and other demographic differences into account will inform decision-making across stakeholder groups and help ensure an inclusive recovery from the pandemic. Intersectional sex-disaggregated data can be collected on key points including the number of:

- **Individuals starting businesses (including business continuance and discontinuance).**
- **Women-led businesses employing people (broken down by sex, as well ability, age, citizenship/immigrant status, ethnicity, race, region, religion, sexual orientation, socio-economic background and other identities).**
- **Employees employed by women entrepreneurs.**
- **Women-led businesses raising funds broken down by type of funder (commercial lenders, angel investor, venture capital, private equity, development and alternative lenders, etc.).**

- **Women-led businesses being awarded government grants and contracts.**
- **Women-led businesses participating in e-commerce and exporting.**

Artificial Intelligence (AI) tools and algorithms can be developed to analyze issues such as bias in the allocation of funding, start-up growth rates, and intersectional disadvantages. Data can be collected nationally, but also disaggregated by province, state, region and city, which can then be used to better inform policies and programmes. Including such cohorts as rural, young and mature women entrepreneurs, women from racial minorities, indigenous populations, and immigration or immigration descent, as well as STEMpreneurs and STEAMPpreneurs (the A referring to the Arts and Creative Enterprises is also important).

## BUILDING WOMEN'S ENTREPRENEURSHIP POLICIES

**Canada:** The Women Entrepreneurship Strategy seeks to double the number of women-owned businesses by 2025 and is backed by a CAD 5 billion investment.<sup>15</sup> The strategy offers extra capacity-building support, increased knowledge and data, best practices for women entrepreneurs, and assistance to export and to reach new markets.<sup>16</sup>

**Ireland:** Enterprise Ireland 2020 Action Plan for Women Businesses features several key objectives including increasing the number of:<sup>17</sup>

- Women-led established companies growing internationally.
- Women in middle and senior management and leadership roles in Irish companies.
- Women becoming entrepreneurs.
- Women-led start-ups with high growth potential.

**Sweden:** The Swedish Agency for Economic and Regional Growth runs three programmes initiated by the Government regarding women's entrepreneurship: The Government's Ambassadors for Women's Entrepreneurship, the National Programme for Developing Resource Centers for Women, and the Promoting Women's Entrepreneurship. The latter programme focuses specifically on providing tools, advice on innovative financing, activities such as mentorship, business transfer, business angel networks, and changing existing negative attitudes to women who run companies and to women's entrepreneurship.<sup>18</sup>

## GOOD PRACTICES FOR COLLECTING DATA

- Fund annual surveys of entrepreneurs, with a cohort tracked over time.
- Encourage business registries to collect data at the time of registration.



**COLLABORATION:** All sectors and levels of government can work together to support women entrepreneurs and ensure that women are at the forefront of COVID-19 recovery and transformation strategies. A holistic approach can be employed to ensure that policies support one another and that women's entrepreneurship is accounted for in a broad range of economic policies.

National government bodies can work with other nations to scale-up national policies, foster collaboration, and share best practices. This could be undertaken within the context of the G7 or G20 to support women's businesses which are growing internationally, and to contribute to regional or global economic growth and recovery.

Local governments can establish policies that seek to address the specific needs of all women entrepreneurs. This coordination can be supported through the creation of dedicated working groups or multi-stakeholder forums and policy-design processes that cascade across different levels of government.

To ensure a holistic approach, government leaders can ensure both vertical collaboration (ensuring that women entrepreneurs are prioritized at all levels of government and at all stages of policy and programming development) and horizontal collaboration (ensuring that ministers of differing portfolios work together to support women entrepreneurs (such as Ministry of Education, Ministry of Women and Gender, Ministry of Finance) This type of collaboration minimizes gaps and fragmentation in policy development and programme implementation.

National and regional public sector leaders are encouraged to coordinate funding to address service fragmentation, thereby streamlining recovery funding and access to knowledge.





**SOCIAL PROTECTION: State-led social protection for entrepreneurs with family responsibilities is vital. When governments strive to ensure that those with caregiving responsibilities are supported, and that the equal division of care work between partners is encouraged, women's economic opportunities increase.**

Providing family leave options for entrepreneurs is particularly essential for women. An EU Directive, for example, states that Member States shall take the necessary measures to ensure that female self-employed workers are granted a sufficient maternity allowance for at least 14 weeks.<sup>19</sup>

Governments can provide maternity and parental leave through insurance and also state-supported childcare with, for example, parents being able to apply for financial assistance if their child is enrolled in a licensed childcare programme, and tax-free child benefits depending on the parents' income.



Moreover, governments can ensure that people who are both entrepreneurs and formally employed have access to paid paternity and parental leave. If fathers, who are formally employed, for example, are able to take paid paternity and parental leave, it could provide mothers who are entrepreneurs the flexibility to return to work sooner.

With COVID-19 related school closures, the need for government-supported childcare is vital, given the increase in unpaid care work and the constricted economy. Options include caregiver grants to alleviate the additional responsibilities that, in many cases, have hampered women entrepreneurs during COVID-19.



## ACCESS TO INFORMATION, SKILLS AND KNOWLEDGE

### Capacity-building: increase opportunities for women to develop entrepreneurial skills and competencies.

Governments play a role in ensuring that early adolescent education incorporates information on entrepreneurship, including business strategies, and digital and financial literacy. By educating young people, governments can ensure that the gender divide within entrepreneurship is eliminated early on.

Given the COVID-19 pandemic and the rapid shifts in working structures, governments can provide skills-building, training and tools for women to pivot and shift their business models in order to anticipate market disruption and transformation. Training can be done collaboratively with the private sector:

- Information on prototyping and the protection of intellectual property.
- Moving into new sectors, such as those that can generate green jobs.
- How to participate in government procurement.

Ideally, these training programmes would be tailored to address the specific concerns facing different sub-groups of women including:

- **Aspiring versus established business owners.**
- **Opportunity-driven versus necessity-driven entrepreneurs.**
- **Enterprising women in different career life-cycle stages (school-to-work transition versus early/mid-career vs. late-career transition).**
- **Women who have extra care responsibilities caused by school and daycare closures during the pandemic.**

However, this kind of support needs to be distributed fairly, to ensure that those in more vulnerable situations are prioritized and reached promptly.



**Digital literacy and access to technology: Increased support to close the digital gender divide, and the rural-to-urban digital divide, through a concerted effort to enhance digital skills development and training targeted at all women entrepreneurs.**

The global pandemic has accentuated the urgent need for connectivity and digital literacy for women entrepreneurs. Those who lack access to the Internet, smart phones and other vital technologies will fall further behind. Governments can reduce these technological barriers for example by:

- Ensuring that broadband Internet is widely and easily accessible to all women. This includes bringing it to remote/rural locations and providing better pricing. While this will take time, governments can start making progress by providing mobile hotspots and portable off-network devices that simulate connection.
- Use Universal Service Funds funding to support affordable access to entrepreneurs and provide emergency services for women entrepreneurs with special needs during such crises as COVID-19.
- Streamline customs processes and provide women with the ability to purchase devices or make inexpensive refurbished equipment available.
- Ensure that access to digital tools is made available to women in both urban and rural areas, including access to cloud technologies. By providing women entrepreneurs with training to develop their digital skills, better economic outcomes can be achieved.





## ACCESS TO MARKETS

**Supplier diversity and inclusion: Few governments explicitly support supplier diversity, including through small business and public procurement programmes, to support women. Building resilient and inclusive value chains is integral to advancing women-led small businesses.**

Global value chains are heavily influenced by systemic gender inequality. Trade policies that enable women to compete on an equal footing with men can support women in growing their businesses and accessing new markets, including through e-commerce.

The public sector can also develop policies that encourage prime contractors to utilize women-led businesses as subcontractors, and to mentor them on supplier development skills. In addition, governments and businesses can design procurement policies allowing smaller, women-led businesses to partner with larger entities in submitting bids.

Governments can:

- Use their purchasing power to advance gender-responsive procurement policies and encourage the use of gender equality clauses in public contracts, including bid evaluation criteria, and financing agreements.
- Use the WEPs as the framework for assessing and purchasing from companies committed to gender equality and women's empowerment.
- Develop and implement targets or quotas on sourcing from women-led small businesses in public procurement, and provide training programmes for women to learn how to match potential contracts and submit effective proposals.
- Raise awareness about gender-responsive procurement and support events, such as "meet the buyer" events, business to business (B2B) opportunities and public procurement events with women-led SMEs, both locally and internationally.
- Create gender-responsive approaches tailored to women-led micro, small and medium-sized enterprises (MSMEs), and ensure that MSMEs are targeted through supply chains.

The public sector can also require or encourage primary contractors to source from women-led businesses as sub-contractors, and encourage them to provide mentorship and other support on supplier development skills.





## GENDER-RESPONSIVE PROCUREMENT DEFINED

Gender-responsive procurement is defined as the selection of services, goods and civil works that considers their impact on gender equality and women's empowerment.<sup>20</sup> Gender responsive procurement is about:

- Sustainably selecting services, goods or works that consider the impact on gender equality and women's empowerment and seek to reduce barriers preventing women's businesses and workers from benefiting from business opportunities.
- Promoting gender equality and women's empowerment through purchasing policies and practices.
- Bringing together all parts of the organization to maximize the benefit of inclusive and sustainable sourcing.
- Inclusive sourcing from women-owned businesses, and doing business with gender-responsive companies. Supplier diversity is a critical component of gender-responsive procurement.
- Considering the big picture and how gender power relations are embedded in market transactions, including procurement which drives massive economic activity worldwide and is thus relevant to corporate delivery on the SDGs.
- Benefiting both buyers and suppliers.



## PUBLIC SECTOR: GOOD PRACTICES

- The **US** Federal Government has established the Small Business Act, mandating a government-wide goal for participation by small businesses to be a minimum of 23 per cent of the total value of prime contracts awarded by the federal government for each fiscal year.<sup>21</sup> The Act also establishes a goal for participation by small businesses “owned and controlled by women” of not less than 5 per cent of the value of all prime and subcontracts awarded for each fiscal year.<sup>22</sup>
  - **Kenya’s** public procurement policy reserves 30 per cent of government contracts for women, youth and persons with disabilities.<sup>23</sup>
  - In **Tanzania**, the Public Procurement (Amendments) Act 2016 directs public institutions to set aside 30 per cent of their planned procurement specifically for special groups including women, youths, the elderly and people with disabilities.<sup>24</sup>
  - **South Africa’s** Broad-Based Black Economic Empowerment (BBBEE) policy reflects South Africa’s efforts to “situate black economic empowerment within the context of a broader national empowerment strategy focused on historically disadvantaged people, and particularly black people, women, youth, the disabled, and rural communities”.<sup>25</sup>
- Policy guidelines state that 1 per cent of net profit before tax should be spent on social development, whereby companies are encouraged to have at least 75 per cent non-white beneficiaries.<sup>26</sup> BBBEE is enforced through preferential procurement and objectives of the policy include empowering more black people to own and manage enterprises and increasing the extent to which black women own and manage existing and new enterprises, among others.<sup>27</sup>



## ACCESS TO FINANCE

**Increased access to public funding: Provide funding to ensure women entrepreneurs have the support needed to withstand economic shocks.**

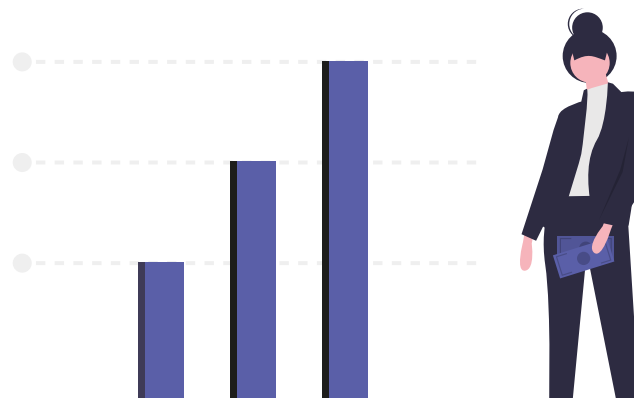
Governments can offer:

- Funding earmarked for women entrepreneurs in pandemic response and recovery efforts to ensure their businesses can withstand the impacts of the pandemic.
- Capital relief programmes for self-employed workers, independent contractors and sole proprietors to ensure all types of women entrepreneurs can benefit from financial relief programmes.

Investing in financial literacy is key to ensuring that women's businesses can start and thrive – despite economic shocks such as COVID-19. Governments can promote financial literacy and business education on financial risk and mitigation strategies.

Governments can also:

- Provide capital for start-ups, such as microgrants, rewards-based crowdfunding, scale-ups, and growth-focused companies, such as loans, equity, and equity crowdfunding.
- Establish Apex Institutions to channel funding (loans, grants, and guarantees) to institutions that support women entrepreneurs, and ensure that loans and grants are short-term with easy liquidity.
- Implement anti-bias trainings for decision-makers, investors and venture capital organizations and review existing regulations regarding entrepreneurial funding.
- Develop policies and targets to encourage more women to enter the financial sector as decision-makers, investors, corporate innovation units, partners in venture capital funds, etc.
- Strengthen the capabilities of women entrepreneurs to build and manage high-growth businesses of international scale.

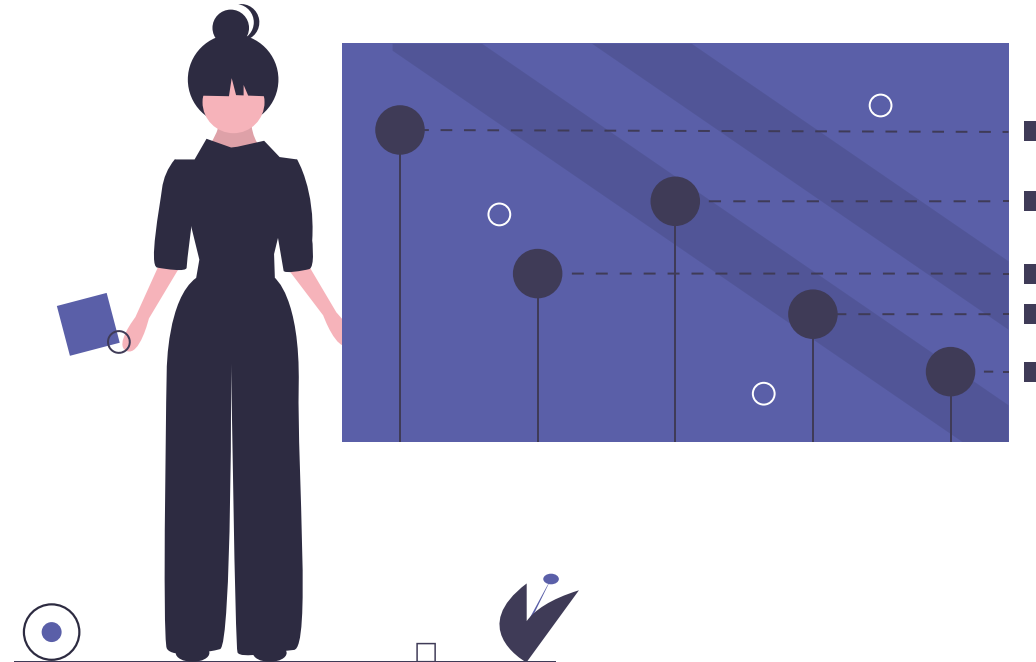




**Financial incentives: Support new financing pathways that streamline access to investment for women entrepreneurs to support response and recovery and to increase the number and sustainability of women-led businesses.**

Governments can:

- Offer tax incentives to encourage investors to invest in women-led small businesses.
- Incentivize private equity, venture funds, and corporate venture financing to invest in women entrepreneurs and women-led companies.
- Encourage greater private sector lending and investment by promoting competition for digital financial products and services and implementing global good practices to support competition and consumer choice. When financial service providers face meaningful competition, they have a greater incentive to tailor financial products for women and to provide better customer service.

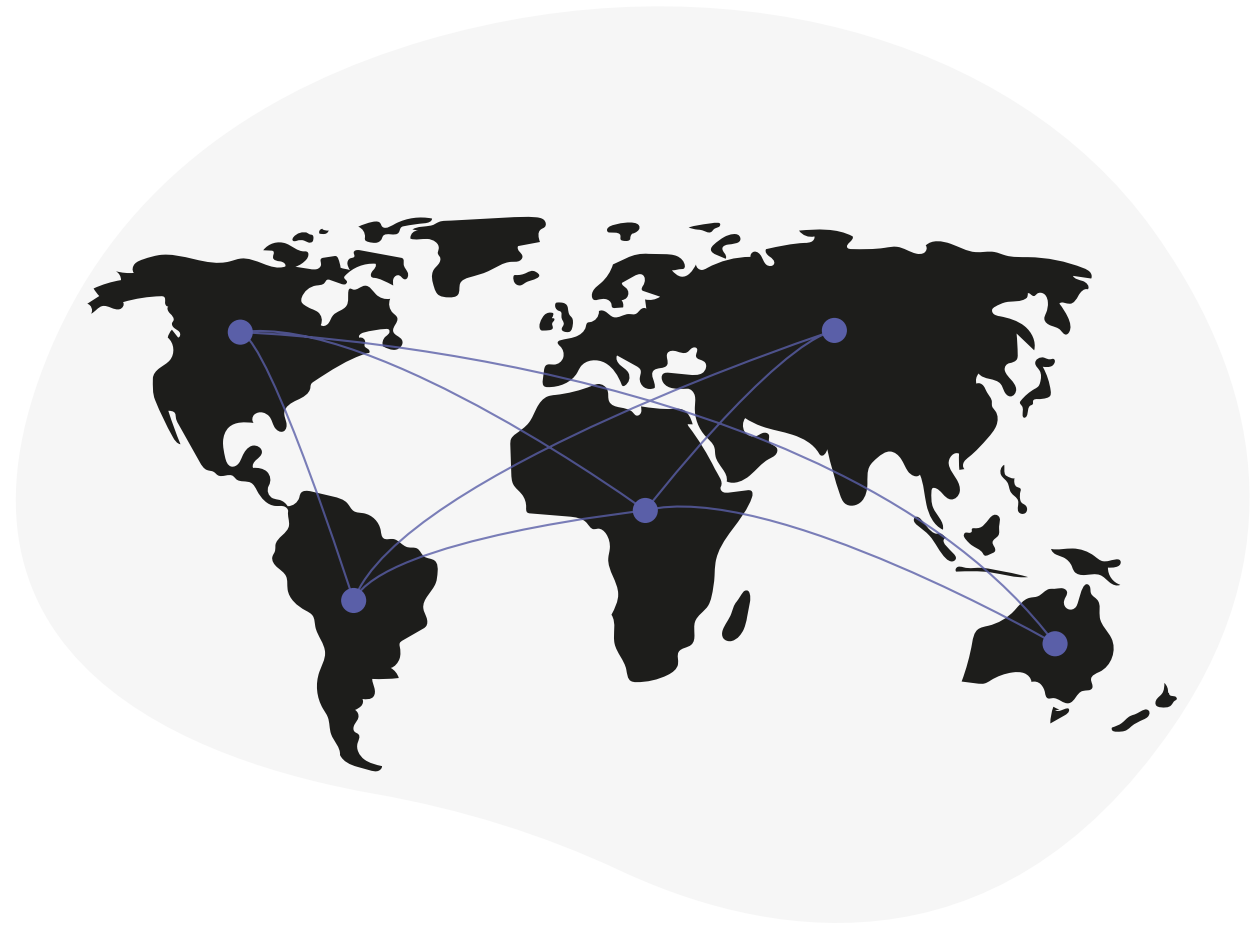




## ACCESS TO NETWORKS

**Development of women's business networks: Working with civil society and the private sector to strengthen organizations and support virtual spaces for women to develop their networks to advance and increase economic opportunities.**

Through grant mechanisms and public-private-partnerships, governments can fund the creation of women entrepreneurship networks in both physical and virtual spaces. These networks would allow women to share resources, unite to impact policy change, and integrate more women suppliers in their own supply chains. Women entrepreneurs need to be encouraged to join women's business associations to participate in mentoring and coaching programmes. Giving them access to pro bono professional services could also be included in these organizations/platforms. Industry leaders can connect with women's business associations to share and gain knowledge.







## ADVOCACY IN ACTION



- Develop public-private partnerships that are geared to the advancement of women entrepreneurs.
- Create a virtual marketplace or host a virtual workshop for women entrepreneurs to foster business opportunities and collaboration.
- Fund CSOs and women's business associations focusing on strengthening women's entrepreneurship.
- Connect with local, regional, and international governments to understand how they are supporting women entrepreneurs – sharing best practices and showcasing strong policy developments.
- Champion gender-based analysis, ask questions to understand the impact of policy on diverse entrepreneurs.
- Consult with CSOs and women's business associations to understand dynamic needs and impact on women entrepreneurs.
- Establish inclusive best practices and gender parity early on in policy development.



# PRIVATE SECTOR

Private and publicly held companies • State-owned corporations  
Industry associations • Chambers of commerce  
Trade and professional associations



# PRIVATE SECTOR RECOMMENDATIONS

## ACCESS TO INFORMATION, SKILLS AND KNOWLEDGE

**SUPPORT SKILLS-BUILDING:** The private sector can support community mentorship and training initiatives by sharing its expertise and technical knowledge in areas such as financial literacy, digital skills, and soft skills.

Large multinationals often develop programming that strengthens the markets where they do business. However, there is also an opportunity here to encourage the private sector to fund the development of training programmes that target women entrepreneurs through community engagement initiatives. Programmes that focus on financial literacy education, digital skills development, and soft skills related to leadership and presentation, provide significant value.

Industry-specific training may strengthen the private sector by increasing the pool of potential suppliers and employees. The private sector can also include women entrepreneurs in public-private and policy dialogues to foster increased collaboration.

Larger firms can prioritize skill-transfer initiatives, resource sharing and low-cost or pro bono business products to all women entrepreneurs as part of their

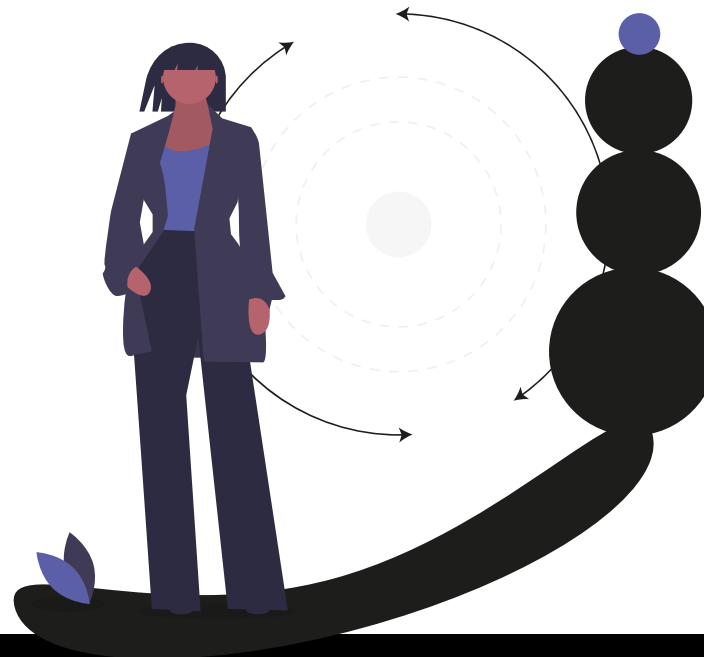
community-building initiatives. This training builds on basic digital literacy skills, ensuring that women have the knowledge that will help them to grow their businesses. Larger firms can also utilize employee resource groups to connect with local entrepreneurs, helping them to share their skills and expertise with other businesses. In some cases, companies often share their facilities or provide access to unused space for women entrepreneurs.





The private sector can lead trainings focused on:

- Continuity planning during a crisis and the ability to provide leadership in times of great change.
- Identifying and evaluating new business opportunities.
- Tips for teleworking, digitization of business and online marketing strategies.
- Risk-mitigation strategies, diversifying revenue streams, and identifying new trends.
- How to write a business case and pitch a product/service.
- Information on prototyping and the protection of intellectual property.
- How to participate in corporate procurement.
- Challenges in operations to be aware of when scaling a business.
- Business administration including cash flow management, inventory management, marketing, employees, taxation, legal, etc.



Multi-stakeholder partnerships among corporations, women's business associations, incubators and accelerators, governments, and international trade organizations could work towards a common goal of promoting women's digital inclusion.

The private sector can ensure that women are recruited and retained in leadership roles which, in turn, can offer women entrepreneurs role models, as well as access to successful businesswomen as mentors. Companies can then identify and document the impact of their capacity -building efforts.



## ACCESS TO MARKETS

**DIVERSIFY CORPORATE VALUE CHAINS:** Support women's entrepreneurship by setting targets to source a share of their purchasing of goods and services from women-led businesses.

During and after the pandemic, it is imperative to act quickly to leverage purchasing power with women-led businesses. The private sector can:

- Mirror their diverse customer and employee base.
- Support their clients.
- Support business growth in key markets.
- Innovate for competitive advantage.
- Meet local or national content requirements.
- Reduce costs through increased competition.
- Access local knowledge and networks.
- Enhance their corporate brand within the communities they serve.

There is also a need to establish enabling programmes and policies through, for example, B2B or gender-responsive procurement. Private sector buyers can:

- Engage procurement teams and establish their baseline spend on products and services sourced from women-led and women-led businesses.
- Set global and/or local targets to track and increase their annual spend with competitive women suppliers.
- Build a strategy to increase their direct and indirect spend with women suppliers.

These targets could be responsibly shared with lenders to build alternative credit scores and to access supply-chain financing.

### WEPs SIGNATORIES: COMPANY COALITIONS TO ESTABLISH TARGETS

Accenture, Citi, Ernst & Young, and Procter & Gamble each committed to source \$100 million from women-owned businesses.<sup>28</sup> This \$400M commitment was to be delivered through WEConnect International partners, contributing to the \$1 billion goal committed on the Global Citizen stage from corporations towards women's economic empowerment in the past 12 months.<sup>29</sup>

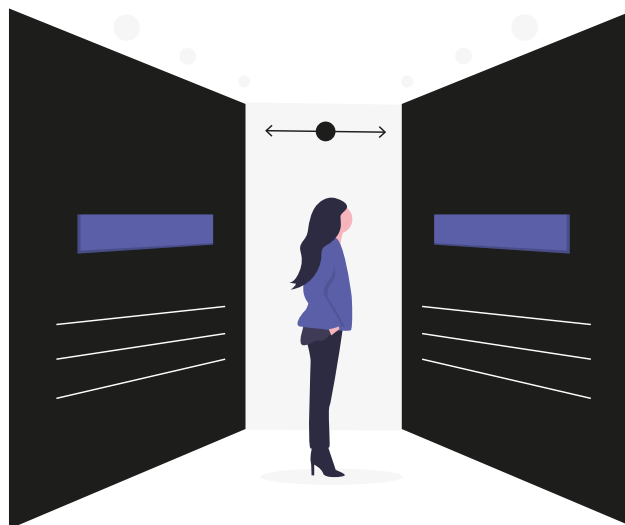




The private sector can work with civil society and associations that certify women-owned and women-led business to source from certified women-owned and women-led firms and diversify their supply chains (bearing in mind that current definitions of women-owned businesses may leave out a number of women-led firms that do not meet the 51% definition that is prevalent in many countries). Partnerships with CSOs, nationally and internationally, can help to organize and host virtual matchmaking events and trainings that seek to enhance opportunities for women-owned and women-led businesses in global value chains.

To ensure that women-owned and women-led businesses are able to participate in supply chains, the private sector can:

- Streamline cumbersome and lengthy application processes.
- Carry out gender-responsive due diligence surveys and source from companies that offer decent employment for women workers, and from informal workers.
- Establish appropriate award criteria for contracts offering with the best overall value (rather than simply the lowest price).
- Pay women business owners promptly (cash flow management is a major challenge in small businesses).
- Ensure products sourced from women-owned and women-led businesses are highlighted with special certification symbols, stickers, or tags to increase consumer awareness.
- Review supply-chain strategies to identify ways to improve their positive impact on gender equality through relationships with sub-distributors.





## ACCESS TO FINANCE

**DATA-COLLECTION:** Collecting intersectional data and gender statistics to better understand how corporate financial policies affect women, altering and adapting policies accordingly to offer specific financial products and services.

Financial service providers can collect gender statistics and sex-disaggregated data with strong attention to intersectionality to better understand the gender implications of their financial service offerings and use this information to strengthen and promote innovative solutions and financial services for women-led businesses in the markets they serve. Companies can collect data based on:

- The number of women entrepreneurs (broken down by different abilities, ages, citizenship/immigrant status, ethnicities, races, regions, religions, sexual orientation, socio-economic backgrounds, among other considerations) utilizing financial services and tools including fintech, mobile money and blockchain.
- Women entrepreneurs gaps in knowledge about financial services.
- The business outcomes for women (broken down by different abilities, ages, citizenship/immigrant status, ethnicities, races, regions, religions, sexual orientation, socio-economic backgrounds, among other considerations) using such tools.





This data would highlight bias in company policy and service offerings, identify gender gaps and barriers, and encourage companies to change their practices to better support women entrepreneurship. Data can also provide insights into which policies are having the greatest impact, or which markets, providers or localities are accelerating progress or lagging behind.

Data can also be collected on the gender diversity of senior management and staff at financial institutions and their access points, such as the number of women who are loan officers at bank branches, or who are branchless banking agents. Financial service providers would also benefit from increased awareness of the findings from research conducted by CSOs on gender-related bias in assessments of entrepreneurs and their ventures.

Financial service providers can design digital financial services that meet the needs of women-led firms, which can save money for businesses by eliminating the cost of handling cash within a business. If women entrepreneurs received digital payments from customers and used digital payments to pay suppliers, they could use this transaction history to prove creditworthiness, thereby helping them to access loans. Along with the services, there is a need for educational programs on how to best use the services to ensure that women entrepreneurs can easily transition from cash to digital payments, and a need to obtain accessible insurance to make their business more resilient.





## **INCREASE THE DIVERSITY OF INVESTORS AND THE NUMBER OF WOMEN INVESTORS: This is critical to unlocking new capital, supporting more diverse entrepreneurs and to giving financial opportunities to women-owned businesses.**

Financial institutions can use the WEPs as a guide to strengthen women's participation and women's leadership and expertise in the financial industry as investors. Strengthening education about investing through training and showcasing role models while demystifying what it means to be an investor can further buttress women's roles as investors.

Research indicates that investment opportunities are often sourced from existing networks.<sup>30</sup> As such, women entrepreneurs have a higher likelihood of securing an investment when a female investor is involved.<sup>31</sup> Therefore, by increasing the number of women angel and VC investors, there will be increased private capital going to women entrepreneurs.

The private sector can fund new women-led ventures, host in-person or online workshops that provide financial literacy, and give women the opportunity to pitch to investors, and also to invest in the businesses of their peers. Through awareness, education and community, the private sector can increase the number of female investors to unlock new capital, support more diverse entrepreneurs and distribute wealth.

## **ELIMINATE BARRIERS TO FINANCE: Giving women entrepreneurs an increased opportunity to thrive.**

The private sector can deepen collaboration with public sector and civil society networks to develop robust financial solutions. The private sector can match loans/grants and explore opportunities to work with corporations, development lenders and financial institutions to offer a combined capital product.

Often funding is tied to innovation and frequently interpreted as having to be science, technology, engineering or math based (STEM), which limits, for example, opportunities for women entrepreneurs in the creative arts. Expanding definitions of innovation to include STEAMpreneurship will increase funding opportunities to more women entrepreneurs.





## ADVOCACY IN ACTION



- Examine your firm's gender equality policies and champion the WEPs internally through conversation with management and HR.
- Join campaigns to support women's economic empowerment, amplify messages and tag the WEPs social media account in your advocacy efforts.
- Participate in Meet the Buyer and B2B events for women business owners to share knowledge on your procurement process.
- Engage in community initiatives to support women entrepreneurs and buy from women-owned and women-led businesses.
- Work with CSOs to offer mentorship, skills-building and training for women entrepreneurs.
- Create an enabling environment for women in STEMpreneurship and STEAMpreneurship using the WEPs as a framework for supporting women in the workplace.
- Consider how your products and services may be needed by women business owners and seek ways to ensure they have sufficient access to them (e.g. financial products).





# CIVIL SOCIETY

Academia (teachers, professors, those is academia) • Activist groups • Charities  
Clubs (sports, social, etc.) • Community foundations • Community organizations  
Consumer organizations • Women's business associations • Cooperatives  
Foundations • Non-governmental organizations (NGOs) • Support groups  
Non-profit organizations (NPOs) • Private voluntary organizations (PVOs)  
Religious organizations • Social movement organizations • Voluntary associations

# CIVIL SOCIETY RECOMMENDATIONS

## CREATING AN ENABLING ENVIRONMENT

**ENHANCED COLLABORATION AMONG STAKEHOLDERS:** Civil society is uniquely positioned to foster collaboration across stakeholder groups from different sectors and varying regions, as well as the public and private sector.

Increased collaboration among academia, business associations and other advocates (CSOs) can foster policy change through the use of research-driven and evidence-based insights. It can also enhance the monitoring of progress towards gender equality and women's economic empowerment, by scrutinizing the unintentionally (re)produced and widely shared masculine dominated notion of entrepreneurship.

Increased collaboration also allows civil society networks to support women's access to mentorship and connect new start-ups to successful women entrepreneurs and business leaders. Civil society can work across stakeholder groups to develop a comprehensive mapping of local, regional and international stakeholders committed to advancing women's entrepreneurship. This not only leads to an understanding of existing stakeholders, but also an understanding of interactions between them.

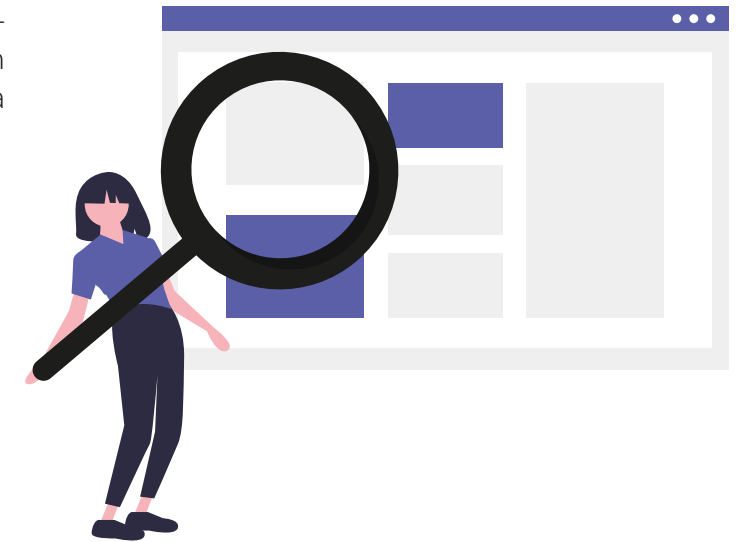
Civil Society can develop innovative campaigns to unite the women entrepreneurship ecosystem and drive change that celebrate female role models, demand gender-friendly innovation, disrupt old attitudes and stereotypes about women entrepreneurship and traditionally gender-segregated sectors.

## ACCESS TO MARKETS

### STRENGTHEN INCLUSIVE SUPPLY CHAINS: Create and advocate for more procurement opportunities on the domestic and international level.

Business and professional networks, particularly women's business associations, are essential for exchanging information and mentoring women's businesses and entrepreneurs. By purchasing local goods and services from women entrepreneurs, civil society can play a key role in building inclusive value chains. Civil society networks can leverage existing platforms and establish new virtual and in-person marketplaces within their associations, enabling women to support each other through the selling of products and services.

The networks available for women tend to be limited and consequently, so do commercial opportunities. CSOs can promote both short-term and long-term solutions for a more resilient future by lobbying for more gender-responsive trade and procurement policies. Civil society can promote partnerships, collaboration, and cross-promotion between women entrepreneurs to ensure solidarity and encourage a multiplier effect.





## ACCESS TO INFORMATION, SKILLS AND KNOWLEDGE

**PROVIDE EDUCATIONAL TOOLS:** Offer entrepreneurship training and education material focused on women.

Civil society networks can:

- Develop gender-smart entrepreneurship content and curricula to encourage more women to become entrepreneurs.
- Provide training on ecommerce, patents, trademarks, and licensing.
- Develop and promote financial education programmes, to improve women's financial literacy, skills, confidence, and entrepreneurial capacity.
- Reach women on social media platforms to deliver training at all levels on advanced and emerging technologies (such as data analytics, AI, the Internet of Things, Blockchain, augmented reality, etc.).
- Use the stories of successful women in videos to inspire others.
- Host crash courses for both start-up and established entrepreneurs.
- Engage the educational and training community to mentor and provide "consultancy" services to women-led (e.g., business schools and SME centers providing consultancy to these companies through special outreach programmes).





**AMPLIFY AND ENHANCE DIGITAL SKILLS TRAINING:** Helping to connect women's business associations and their members to markets, finance, knowledge and best practices, to opportunities and to technologies.

Civil society can play a role in *determining* the actual digital needs of women entrepreneurs, creating transparent information-sharing practices, building centralized hubs for information, and engaging with women

founders to ensure those with the most need can access the services provided. Civil society can connect those who need support to institutions or to entrepreneurs that have the knowledge and know-how.

**STRENGTHEN SKILLS:** Civil society networks support women entrepreneurs when entering into global markets.

Civil society can offer internationalized services and ensure that women-led businesses are export-ready and able to compete in international markets. This includes encouraging women entrepreneurs to engage in global value chains by providing assistance and connecting them to relevant initiatives. Moreover,

civil society networks can ensure that education on supply chains and procurement is built into small business training programmes. The creation of networks for going global and assisting women entrepreneurs to access international markets and sell globally is also important.





## ACCESS TO FINANCE

### PROVIDE INNOVATIVE FINANCIAL INSTRUMENTS: Civil society networks support women-led firms through collaboration with financial institutions.

Women and men tend to tolerate and manage risk differently when financing their ventures, and opportunities for gathering information, attending pitch events, and accessing loan products often do not fit the needs of women. CSOs can partner with financial institutions to design initiatives tailored to women entrepreneurs such as debt, equity and grants to explore streamlined matching programmes.

Civil society can support new funding pathways that streamline access to capital, education and community for women entrepreneurs including:

- **Capital for start-ups (microgrants and rewards-based crowdfunding).**
- **Capital for scale-ups and growth-focused companies (loans, equity, and equity crowdfunding).**
- **Creating a community of diverse funders and investors (accredited and not).**

Civil society networks can advocate for alternative means of financing and investment platforms. Improved regulations in many countries facilitate opportunities to create democratized and more sustainable funding pathways that streamline access to capital, education and community-building. These efforts are strongest when linked to public policy.

## ADVOCACY IN ACTION



- Volunteer with local non-governmental organizations that support women's entrepreneurship.
- Organize a conversation on how your community can empower women entrepreneurs in the community. Get different members of the community involved e.g local banks, local government, women entrepreneurs and businesses.
- Create a podcast/ online blog on diverse women entrepreneurs that highlights successful women entrepreneurs from a diverse set of background.
- Write a letter to your local government about the importance of women's entrepreneurship.

# ADDITIONAL RESOURCES

## CANADA

- [A Feminist Recovery Plan for Canada](#)
- [Assessing the Impact of Trade Agreements on Gender Equality: Canada-EU CETA](#)
- [Beacon Women's Report: Women Entrepreneurs and Innovation \(French Version\)](#)
- [Carleton University Special Projects](#)
- [Digital Main St.](#)
- [Falling Through The Cracks: COVID-19 Survey of Underrepresented Founders](#)
- [Federal aid package won't save small businesses from COVID-19 fallout](#)
- [FrontFundr](#)
- [Future Capital](#)
- [Gender-Smart Entrepreneurship Education & Training Plus GEET+](#)

- [Primer on the Gendered Impacts of COVID-19](#)
- [Scotiabank Women Initiative](#)
- [SheBoot](#)
- [Strengthening Ecosystem Supports for Women Entrepreneurs](#)
- [The Impact of COVID-19 on Women Entrepreneurs](#)
- [The State of Women's Entrepreneurship in Canada 2020](#)
- [Vancity Unity Women Entrepreneurs Program](#)
- [Women's Enterprise Knowledge Hub in Canada](#)
- [Women's Enterprise Organizations of Canada](#)
- [Women Entrepreneurship Research Exchange](#)
- [W Venture](#)

## EUROPE

- [Enterprise Europe Network](#)
- [Care & Industry together against CORONA](#)
- [FMO: Entrepreneurial Development Bank](#)
- [How a Gender Smart Strategy Can Boost Your Growth and Returns](#)
- [Increase in funding for game-changing green innovation and woman-led companies](#)
- [Level20](#)
- [New Financial](#)
- [WA4E - Women Business Angels for Europe's Entrepreneurs](#)
- [WE Gate Success Stories](#)
- [Women Entrepreneurship Platform](#)
- [Women in Digital Scoreboard](#)
- [Why are women entrepreneurs missing out on funding? Reflections and considerations - Executive summary](#)

## GLOBAL/MULTI-REGION

- [Accelerating affordable smartphone ownership in emerging markets](#)
- [Assessment of Women's Entrepreneurship Development](#)
- [COVID-19 and Gender Equality: A Call to Action for the Private Sector](#)
- [COVID-19 and violence against women and girls: Addressing the shadow pandemic](#)
- [DreamBuilder](#)
- [EQUALS Global Partnership](#)
- [Equality Means Business: Using Our Principles as a Multiplier for Action and Progress](#)
- [Enabling ecosystem for WED](#)
- [Family-Friendly Policies and Other Good Workplace Practices in the Context of COVID-19: Key Steps Employers Can Take](#)
- [Global Entrepreneurship Model 2018 / 2019 Women's Entrepreneurship Report](#)
- [Gender Avenger](#)
- [Gender equality in the world of work: Towards a transformative and measurable agenda for more equal societies](#)
- [Global Entrepreneurship Monitor](#)
- [Global Findex Database 2017](#)
- [Global Supplier Trade Finance](#)
- [Google AI Tools](#)
- [Guidance Note 4: Integrating gender equality in monitoring and evaluation](#)
- [G20 Global Partnership for Financial Inclusion "Advancing Women's Digital Financial Inclusion" report](#)
- [AI Fairness 360](#)
- [ILO Violence and Harassment Convention, 2019 \(No. 190\): 12 ways it can support the COVID-19 response and recovery](#)
- [ILO- Women's Entrepreneurship Development Programme](#)
- [Innovation, Entrepreneurship and the Future: International Women's Day 2020 - Summary and Research Report](#)
- [Maternity and Paternity at Work: Law and practice across the world](#)
- [Notes from the AI frontier: Tackling bias in AI \(and in humans\)](#)
- [Policy Brief: The Impact of COVID-19 on Women](#)
- [Report of the High-Level Panel on Digital Cooperation](#)
- [The Better Entrepreneurship Policy Tool](#)
- [The Care Economy](#)
- [The COVID-19 response: Getting gender equality right for a better future for women at work](#)
- [The Failure Institute](#)
- [The Procurement Initiative](#)
- [The Women's Empowerment Principles Gender Gap Analysis Tool](#)

- [Two ways to make the COVID-19 recovery more inclusive for women](#)
- [UNSG's Digital Financing Task Force of the SDGs](#)
- [WEConnect](#)
- [WE EMPOWER](#)
- [Women at the core of the fight against COVID-19 crisis - OECD](#)
- [Women, Business and the Law](#)
- [Women enterprise policy and COVID-19: Towards a gender sensitive response](#)
- [Women's Empowerment Principles](#)
- [Women's Entrepreneurship Development](#)
- [Women's Entrepreneurship Self-Check](#)
- [Women in Business and Management: A global survey of enterprises](#)
- [The World Bank Entrepreneurship Database](#)
- [Women in Venture Report 2019](#)

## U.S.

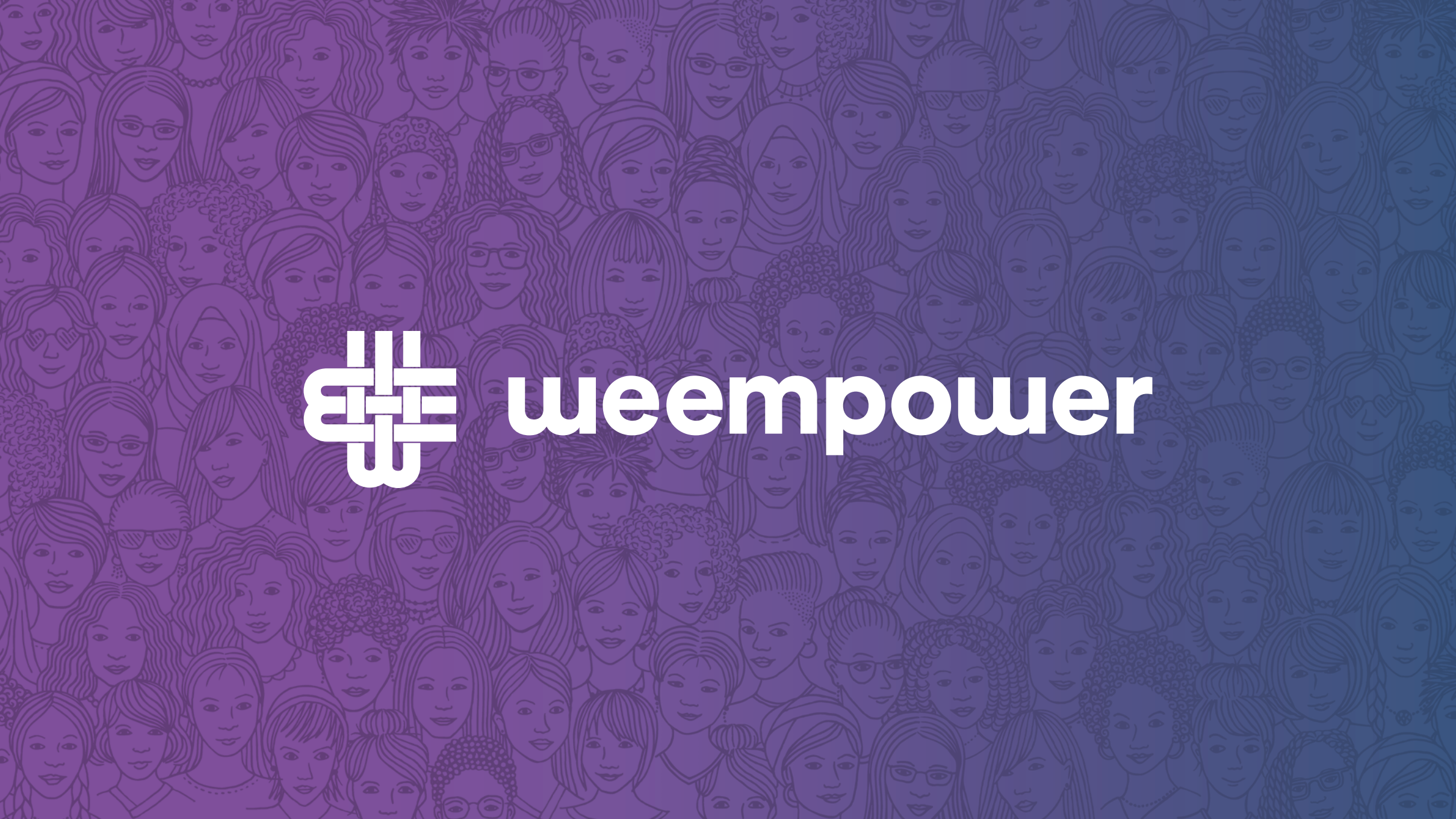
- [Algorithmic bias detection and mitigation: Best practices and policies to reduce consumer harms](#)
- [Annual Survey of Entrepreneurs: An Introduction](#)
- [Bias-Busting Algorithms: Can AI Help VCs Diversify Their Deals? Catalyzing Change in Equity Investing: Disrupting Models for Financing Women's Entrepreneurship](#)
- [Creating Inclusive High-Tech Incubators and Accelerators: Strategies to Increase Participation Rates of Women and Minority Entrepreneurs.](#)
- [Crowdfunding as a Capital Source for Women Entrepreneurs](#)
- [Ellevate](#)
- [Get Werkin](#)
- [IGNITE: Creating an Innovation Ecosystem that Works for Women](#)
- [Mitigating Bias in Artificial Intelligence An Equity Fluent Leadership Playbook](#)
- [PEW Research Center](#)
- [Tech Rebalanced](#)





## ENDNOTES

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