The views expressed in this paper are the views of the authors and do not necessarily reflect the views or policies of the Asian Development Bank (ADB), or its Board of Governors, or the governments they represent. ADB does not guarantee the accuracy of the data included in this paper and accepts no responsibility for any consequence of their use. The countries listed in this paper do not imply any view on ADB's part as to sovereignty or independent status or necessarily conform to ADB's terminology.

OVERVIEW: CONSTRAINTS TO WOMEN'S ENTREPRENEURSHIP

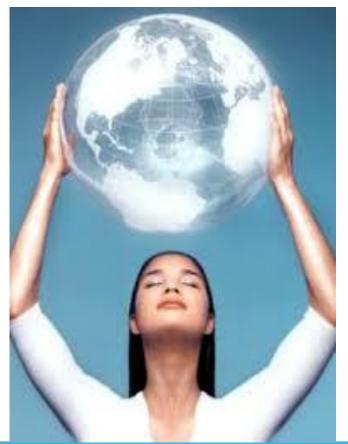
REGIONAL SEMINAR: WOMEN'S EMPLOYMENT, ENTREPRENEURSHIP AND EMPOWERMENT: MOVING FORWARD ON IMPERFECT PATHWAYS

Betty Wilkinson, Director Public Management, Finance and Trade Central and West Asia Department

21 May 2015



WOMEN HOLD UP OUR WORLD.





WHAT DOES THE RESEARCH SAY?

1% more women entrepreneurs, 1% to GDP

The most common problems are getting business information, contacts, and money

More success, more employees

Bank accounts for women crucial

Info and advice closely linked to their problems helps poorer businesses best



WE ARE HERE, AND WE ARE INNOVATIVE.

PERCENTAGE OF FEMALE AND MALE TOTAL ENTREPRENEURIAL ACTIVITY WITH INNOVATIVE PRODUCT OR SERVICE BY REGION

In some regions - like the U.S. and developed Europe women entrepreneurs have higher levels of innovation than their male counterparts.

Sub-Saharan Africa	FEMALE 22% MALE 23			
ME NA/Mid Asia	23 18%	%		
Latin America/Caribbean	2	4% 26%		
Asia: Developing	17% 22%	6		
Asia: Developed	23 22%			
Europe: Developing		25% 25%		
Europe: Developed			32% 32%	
United States			36°	%
Israel		25%	33%	
SOURCE GLOBAL ENTREPRENEURSHIP MONITOR (GEM) 2012			HBR.O	RG



THE FOUR CHALLENGES WOMEN FACE ARE...

Policies and laws discriminate against women It is hard to get financial services you need There are gaps in locating useful, timely information to manage your business

The network of contacts and services in value chain support are hard to find



CHALLENGE 1: POLICIES AND LAWS DISCRIMINATE

Only my signature? Is the house or land mine? Can I work and move around? Is informal unworkable? What about corruption?



WOMEN WHO CHANGE THE RULES FOR US ALL.





CHALLENGE 2: HARD TO GET FINANCING

Can we communicate? Are the products what I need? Can I get that loan? What happens if there is a problem?



WHEN MONEY DOES WORK, HOW? KEYS:

Services close to home

Staff who know and respect me

Products that meet my business/life needs



Help to sort issues

CHALLENGE 3: GAPS IN BUSINESS INFORMATION

What business can I get into? What about business plans and financing? Who can help me get market information? Who are my potential clients and competitors? What about when something goes wrong?



CHALLENGE 4: CAN'T GET SERVICES TO ENGAGE

Where can I find a good network of contacts?How do I get access to technology?Where is there help to develop our value chain?Who can assist me with quality certification, export, and to find a niche market?Where is our transport and logistics help?



WHAT CAN HELP WOMEN ENTREPRENEURS?

Business networks Clusters (Korea) **Mobile phones** (PRC) Just in time info (Dom Republic) **Targeted low-cost** advice for women



WHAT IS NEXT FOR WOMEN ENTREPRENEURS?

Data, data, data

Targeting the assistance: money, advice, networks

Coaching from success

Better matchmaking: money, advice, partnerships



