The CIPE Guide to Women’s Empowerment Programs

Center for International Private Enterprise
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The Center for International Private Enterprise (CIPE) strengthens democracy around the globe through private enterprise and market-oriented reform. CIPE is one of the four core institutes of the National Endowment for Democracy and a non-profit affiliate of the U.S. Chamber of Commerce. Since 1983, CIPE has worked with business leaders, policymakers, and journalists to build the civic institutions vital to a democratic society. CIPE's key program areas include anti-corruption, advocacy, business associations, corporate governance, democratic governance, access to information, the informal sector and property rights, and women and youth.

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You cannot have true democratic governance without the inclusion of women. Women are half of society – not a special interest group. That is why the Center for International Private Enterprise (CIPE) works with women around the world to strengthen their participation in both the public and private sectors.

There is a connection between women’s political and economic empowerment. If women have a voice in policymaking, they can influence decisions that will affect the way they work and run businesses. If women are economically empowered and can take care of their own material needs, they are more likely to be able to represent their own political interests.

Work on women’s empowerment should extend beyond helping or training individual women. In many countries, institutions affect women differently than men, and without focus on institutional reform it is difficult to achieve long-lasting impact. In order to support those interested in implementing women’s empowerment programs, this guidebook provides background information on issues that are particularly relevant to women’s political and economic empowerment, as well as specific programmatic approaches. Although there are many different types of programs that can address women’s issues, this guidebook focuses on topics that are most consistent with CIPE’s mission of strengthening democracy through private enterprise and market-oriented reform.
CIPE’s approach to programs reflects a commitment to meaningful, enduring reform that serves the democratic development of countries. The following are key tenets for all CIPE programs:

**Advancing political and economic empowerment**

Recognizing that democracies and inclusive market economies are mutually reinforcing, programs should address both political participation and economic empowerment, or emphasize how one of these components contributes to the other.

**Promoting institutional reform**

Institutions shape incentives and guide human behavior. They can be formal rules, such as constitutions, laws, and regulations. They can also be informal constraints, such as norms of behavior, conventions, and codes of conduct. Both formal and informal institutions are important, and all individuals, businesses, and other groups operate within their societies’ institutional frameworks.

To maximize the impact of programs with women, it is important to take an institutions-level approach so that impact is felt beyond individuals directly involved in a program. Through a focus on institutional reform, programs can yield long-term benefits for women’s empowerment by building better political and economic environments that benefit the society as a whole.
Working with partner organizations

Associations, chambers of commerce, NGOs, and other local civil society groups are positioned to provide resources to women, represent women, and advocate for reform. As such, CIPE works with local partner organizations that conduct their own programs, providing both the technical and financial assistance they need while ensuring local ownership and long-term sustainability of programs. CIPE also cultivates reform leaders and works with them to build organizational capacity to support reform initiatives. By partnering with organizations and not individuals, CIPE strengthens organizational capacities to train more people and advocate reforms on a sustained basis, long after a CIPE program ends.

Working with business associations has been a key component of CIPE programs because business associations are civil society organizations that represent the private sector and bring pluralism to democratic governance. Experience shows that finding strong women’s business associations in many countries can be a challenge, however. Therefore, it is helpful to look for other types of partner organizations to make a real difference for women.

In all partnerships, it is essential to maintain a focus on greater organizational accountability, transparency, sustainability, and stakeholder relations while developing and implementing programs. Partner organizations do not necessarily have to be run by women or have exclusively female membership in order to improve women’s political and economic participation.
Focusing on advocacy

Effective advocacy efforts can bring about institutional reform. Advocacy is also essential to democratic governance and successful economic policies, including those in areas that directly affect women’s ability to participate equally in political and economic activities.

General commitment to equal rights of women, even expressed in law, is often not enough to spur real change. Women must be able to participate in policymaking processes, whether at the decision-making or advocacy levels, to ensure that their rights are meaningful and respected.

The CIPE Guide to Governance Reform

CIPE has developed proven approaches to advancing democratic and market reforms. The CIPE Guide to Governance Reform introduces these approaches and the key principles in designing a reform agenda. You may want to refer to that guide, in addition to the information presented here, when designing programs with women.
When designing a program to benefit women, it is essential to ask lots of questions. Initial conditions matter and the first component of any reform program should be a thoughtful analysis. Keep asking “why” and digging deeper until you have a compelling logical explanation of what drives and directs institutions and behavior. Remember that institutional analysis is not just about formal rules and structures on paper – it is about exploring incentives to which people actually respond.

Below are examples of factors that help to explain why things work the way they do. This list is not exhaustive, but it should provide direction for those looking to develop potential programs.

**There are many different types of laws that affect women**

Largely due to women’s traditional roles in the home, additional laws beyond those that govern businesses and policymaking can also influence women’s ability to participate in the private and public sectors. Specifically, laws concerning marriage, family relations, and inheritance can affect women’s ability to become entrepreneurs and participate in decision-making. Analyzing the legal and regulatory environment beyond traditional economic regulations is key to identifying constraints to women’s participation.¹

Property rights are of particular importance for women because they are a key element of economic and political empowerment. Not all systems of property rights, however,
are equivalent. When examining local and national property rights systems, you may want to investigate the following:

- Is ownership individual, joint, or communal? If ownership is communal, how is property use controlled? Does marital status affect women’s ownership?

- What types of property do women typically work with? What do they control? Examples include: land, different types of livestock, housing, consumer durables, and financial assets.\(^2\)

- Are women’s property rights protected under the law?

- How are conflicts over property resolved?

It is also important to keep in mind that property rights are part of a larger institutional system of property markets, which include other elements such as access to credit, effective governance, rational dispute resolution, financial transparency, and appropriate regulations. All of these components of property markets are necessary for property rights to be meaningful.

**Gender-biased laws**

Just because a law exists to protect women from exploitation does not mean that the law actually accomplishes that goal. For example, laws that limit women’s employment can have negative consequences for their financial security.

In 2010, the United Nations found that there were 48 countries that limited the industries in which women can work. The most common restrictions intended to protect women by preventing them from working jobs that required heavy lifting or work in mines. Eleven countries restricted women’s employment in jobs that were “against women’s morals.” In 13 countries, laws specified that women must retire at a younger age than men. While these provisions seek to protect women, they may limit women’s potential and exacerbate women’s poverty in old age.\(^3\)

In some cases, laws may overtly discriminate against women by lim-
There are many ways in which different laws affect women’s political and economic empowerment. These are a few examples:

Property and succession law
- Equal rights to acquire, hold, transfer, exchange, and sell property
- Equal rights to inherit land
- Equal access to all property upon the death or divorce from spouse
- Equal rights to hold non-land property

Family law
- Equality of men and women in marriage
- Voluntary consent of both parties to enter into a marriage agreement
- Equal minimum age for marriage for men and women
- Equal rights of divorce and fair divorce procedures
- Protection of legal rights in customary marriage

Laws addressing violence against women
- Adequate criminal penalties and procedures and legal redress for acts of violence against women
- Fair procedures relating to evidence and testimony that do not discriminate against women
- Adequate laws and programs for the protection and assistance of victims

(Source: National Democratic Institute, Democracy and the Challenge of Change)

iting women’s rights within the family or limiting the ways that women can start a business. For example, as of 2009 married women in the Democratic Republic of the Congo had to obtain authorization from their husbands before signing a contract or starting a business. In Chile, Honduras, and Indonesia, women cannot be heads of household.

It is important to understand how these legal restrictions might affect women’s ability to make their own decisions and participate in democracies and market economies.

Examining gender-particular rules at the local level is also important. In India, although the national constitution established panchayats (local councils) and mandated that women comprise one-third of councilors, as of 2006 discrimination still remained at the local level. For example,
in some panchayats, women with more than two children could not serve as members. Other panchayats set quorums for voting so low that men could meet and make decisions without women present.  

**Gender-neutral laws are not always so**

Although a law may be gender neutral, it could still have gender-differentiated outcomes. In fact, gender neutrality can ignore women’s unique circumstances. For example, processes of business formalization may disproportionately negatively affect women because women may be less able to afford long and expensive registrations processes due to their “double workday” of domestic and business responsibilities.  

**Discrepancies between different laws and enforcement institutions**

Different sets of laws at the national and local levels may conflict with each other, particularly in the realms of family law, inheritance, and other areas related to property rights. As a result of this, and a lack of awareness regarding which systems of law best protect women, women may become vulnerable in situations where there is unclear jurisdiction.

Furthermore, due to a lack of understanding what national laws entail, many communities rely on traditional laws, which may or may not adequately protect women. It is also the case that sometimes women are more likely to go to a community leader than a government official when they have a grievance.  

The choice of one jurisdictional institution over another can have long-lasting effects for women’s rights. For example, in Uganda, land can be managed according to customary law or by land titles. Both customary tenure and land titles are formal, legal ways of registering ownership. The decision to use one system or the other, however, affects
the way women can take recourse in cases where their land rights are violated.

Again, in Uganda, land titles give land rights to individuals. That can increase women’s vulnerabilities to “land grabs” in which husbands or other family members claim title to the land on which women live or work. Under customary tenure, however, women always have protected land rights to their family land. Therefore, managing land according to customary tenure better protects women’s land rights.

**Institutions that exclude girls**

Legal discrimination against girls may have consequences later for their political and economic participation. For example, a study in Guatemala found that indigenous women were voting less than any other group because they lacked proper identity documents and as a result were not on the voter register. A lack of identity documents, such as a birth certificate, may also prevent women from obtaining land titles and business registrations. That can limit women’s entrepreneurial opportunities later in life.

**“Double workday”**

Women are often expected to be the caretakers for their children and their homes. Those duties are assumed in addition to any other civic, professional, or entrepreneurial activities. Unfortunately, women’s double workday may prevent them from reaching their potential outside the home. Decreasing the legal barriers for women to enter the workplace or policymaking arena in and of itself will not result in more women’s participation if they are expected to be the primary caregivers for their children or access to child care is limited.
Given the heavy demands of formally registering a business, coupled with women’s domestic responsibilities, women’s businesses often remain in the informal sector. Without formal registration, it is difficult to obtain financing or hire employees outside of one’s family. Informality also hampers women’s businesses from being protected under the rule of law. All of these factors limit women’s ability to grow their businesses.

By improving the business environment as a whole, you also improve the business environment for women entrepreneurs. In addition to general constraints to registering businesses, however, there are also some barriers that disproportionately affect women. For example, when business registry bureaus are a great distance away from women entrepreneurs, they may not be able to register their businesses because they cannot leave their homes or businesses for such an extended period of time. Furthermore, sometimes it may not be safe for women to travel to those bureaus. By setting up more accessible business registering entities, you can encourage more women to formalize their businesses.

**Women in post-conflict areas**

Women play a major role in their communities during times of conflict. Because men are away fighting in wars, women often lead informal enterprises in conflict environments. This happens out of necessity because with no men to rely on, women have to work to take care of themselves and their families. For example, in Afghanistan under the Taliban, women entrepreneurs were able to identify and fill gaps in the market by starting businesses, such as dressmaking.\(^{11}\)

Women’s entrepreneurship in times of conflict has also proved beneficial to countries’ recovery processes. In a
sample of conflict-affected communities, those that experienced the most rapid recovery and poverty reduction were characterized by more economically empowered women.\textsuperscript{12}

In absence of men, women can also become the primary decision-makers in their households and communities. In this role, they become especially crucial to how communities can recover. Nevertheless, peace-building processes often exclude women since they are not necessarily conflict actors. Post-conflict reconciliations often present an important opportunity to fortify women’s empowerment, or risk losing it.

In places where that opportunity is lost and women are left disadvantaged after conflict, it is important to understand why that is so. Traditional gender dynamics can be pervasive long after conflict ends.

Notes


\textsuperscript{6} Niraja Gopal Jayal, “Engendering Local Democracy: The Impact of Quotas for women in India’s Panchayats,” \textit{Democratization} 13, 1


Women are not hapless victims in need of saving. Though their potential may not always be realized, they are a force for progress. In many places women already contribute to the well-being of their societies, though their contributions may remain out of public view or in the informal sector. Women-themed projects are not “soft;” they are smart and strategic.

It is important to eliminate barriers to women’s participation, reinforce their existing strengths, and build institutions that will have a lasting impact for women’s empowerment long after a program ends. Methods of targeting institutional barriers to women’s empowerment will vary by context, but these are examples of initiatives that, in CIPE’s experience, can create a multiplier effect to benefit more women across entire societies.

**Policy advocacy**

Policy advocacy is the group effort to influence government policy in an open and transparent matter by making the group’s positions known to legislators, regulators, and other policymakers. Policy advocacy can be challenging because it may involve opposing the government’s stance or the status quo on specific issues. At the same time, the ability to advocate for certain policies is an essential element of a functioning democracy.
For example, when the Bangladesh Women Chamber of Commerce and Industry (BWCCI) found that its members did not have access to finance for their growing their businesses, BWCCI advocated for the Central Bank of Bangladesh to release special funds for women entrepreneurs. As a result, $30 million has been allocated specifically for loans to women entrepreneurs, without collateral and at low interest rates. More examples of BWCCI’s advocacy efforts can be found in the appendix of this guidebook.

Research and analysis without recommendations and follow-through are not enough to spur change. Through advocacy, groups must make policymakers and others aware of problems and suggest solutions. When advocacy is successful in reforming target policies, many stakeholders across society benefit.

**Awareness building and information sharing**

Change does not happen overnight. Before an advocacy effort can be successful, sometimes it is necessary to first improve the public’s or policymakers’ awareness of an issue or a problem. Through media outreach, educational programs, and other initiatives aimed to spread knowledge of a particular issue, awareness building programs can be a step towards policy reform or other institutional changes.

**Women Resource Centers within chambers of commerce**

Various chambers of commerce, such as the Lahore Chamber of Commerce and Industry and the Sialkot Chamber of Commerce and Industry in Pakistan, have integrated Women Resource Centers (WRCs) into their services. Those WRCs provide women entrepreneurs with venues to meet and discuss opportunities and challenges they face. They function as secretariats for women’s business activities, coordinating support for women entrepreneurs with relevant governmental agencies. They also provide business
training programs and work to address issues such as women’s lack of access to bank loans. As parts of larger, established chambers, women resource centers also give women an outlet for advocacy so that they can make their concerns heard and affect national economic policies.

**Training programs**

Training sessions on entrepreneurship, political empowerment, and other related topics are popular activities for programs with women. They help educate women about their rights and give them practical tools for advancement. Working with organizations rather than individuals, however, is essential for training programs’ lasting impact.

**Education**

While primary education for girls is a good start, it is higher levels of education that have proved to lead to improvements in gender equality. Entrepreneurship and business management education can be important ways of empowering women. Investments in women’s secondary education, as well as policies that ameliorate constraints to women’s education, are important to women’s empowerment.

Although education is a necessary aspect of women’s empowerment, it is not sufficient. Opportunities for educated women are essential if their education is to make a difference in their lives. This is where private sector organizations or other business-focused groups can play a important role. By providing internships, mentorship opportunities, and professional networking, for example, business organizations can help women find their place in the workforce – and help companies find new talent.
Transparency in decision-making processes

Complex hierarchies and established social structures pose challenges to all newcomers to the public and private sectors, but entrenched patterns of behavior and thinking can pose additional challenges for women in particular. Mechanisms to promote transparency can combat subtle forms of discrimination by forcing government offices and businesses alike to reconsider why they prefer male candidates to equally qualified female candidates.

In the private sector, some companies have policies that state employers must explain why they decide to hire a particular candidate over another. For example, when a company is hiring or promoting and the choice is between male and female candidates, the hiring manager must draft a written report to explain why they chose the winning candidate in the end. That helps prevent gender discrimination by making employers think carefully about why they decide to hire certain individuals over others.

Transparency in political processes is also crucial for women’s empowerment. Political power is often built on relationships that have existed for many years, but women have been historically absent from the political scene. Reforming political party bylaws to be more transparency can change the technical processes of how political bodies operate, but the greater challenge may be to transform the mindsets and perceptions of current party leaders, as well as ensure that new bylaws are being followed.  

A risk of implementing policies to increase women’s participation, however, is that those efforts can be manipulated to cover up larger barriers to women’s participation. Programs to include more women in politics can also be used as a tool to mobilize women behind government policies, rather than serve as an avenue for women to become truly involved in policymaking.
Building confidence

Across various societies, women have cited lack of self-confidence and role models as hindrances to their participation in business and politics at all levels. While both female and male entrepreneurs are likely to seek guidance, women perceive professional networks to be more valuable than men do. Awards programs and mentorship for women can improve women’s self-confidence by exposing them to successful women as role models.

Mentorship also offers women the ability to see how others have been successful and gain inspiration from their stories. Though often viewed as too soft to achieve real impact, women around the world feel that mentorship is helpful to them as they seek to be involved in economic and political activities. Mentorship is also important because it helps women move from education to real-world opportunities. Young women especially benefit from mentoring programs as they start their careers and make plans for the future.

Responding to the need for female role models in Romania, CIPE partnered with the Association of Women Entrepreneurs and Top Managers in Brasov County (AFAFCI) to launch the “Femina VIP” awards program. Newspapers, TV shows, and radio stations promote the contest and winners, helping to celebrate women role models in the community. Confronting women’s discouraged attitudes and empowering women to become leaders in the community, the program has also contributed to educating younger generations on the value and potential of women as sources of economic, social, and political power.

Entrepreneurship and scaling up microfinance

In the last decade, microfinance has become a preeminent vehicle for women’s entrepreneurship in developing countries. Many microfinance programs have specifically focused on women because research shows that women have
better return rates on their loans. However, microfinance does not necessarily provide long-term business investment or training, and consequently it fails to give women the ability or confidence to expand their businesses. Thus, when we talk about women entrepreneurs, we must think beyond microenterprise for women to be empowered on equal footing as men.

It is important to look at the bigger picture of local environments to determine if it is possible to encourage financial institutions, policymakers, and entrepreneurs to look beyond the micro level and address differences for men and women in scaling up their microenterprises. This may include enhanced access to financial tools and human capital inputs, such as education and skills building, to help women grow their businesses. Some innovative banks are beginning to offer training programs along with their loans, but there is still a gap between women’s access to finance and women’s financial education.

Projects with women vs. gender mainstreaming

Gender mainstreaming is the process of assessing the implications for women and men of any planned action, including legislation, policies, and programs in various areas and at all levels. It is a strategy to ensure that both women’s and men’s concerns and experiences are considered and represented, and that men and women benefit equally.

Depending on local context or program content, some projects are better suited to purposefully integrating women into program activities through gender mainstreaming, whereas other programs may have greater impact if activities target women specifically and are conducted in the absence of men.

Integrated programs for both men and women provide a platform for men and women to participate equally as peers. In these settings, male trainers and speakers can also
provide a positive example by interacting with women participants with the same level of respect they show to male participants.20

Women-only activities can be valuable for increasing women’s confidence in a supportive environment. That may be particularly important for skills-building programs for public speaking, media skills, advocacy, and marketing.

It is important to have conversations with partners about gender mainstreaming vs. women’s projects in order to maximize the potential of a program. While working alongside men may have its benefits in terms of increasing men’s awareness of women’s potential, in some societies women may feel more comfortable discussing issues in the absence of men.

Notes


Measuring Impact

Before implementing a project to benefit women, it is important to clearly identify how you envision a successful outcome. That will shape how objectives are articulated and direct the activities toward a concrete, achievable, and meaningful goal.

You should ask what will change as a result of the project, and why the project matters. For example, will more women be participating in the democratic process? Will more women participate in the formal economy?

Before a project begins, it is helpful to clearly identify and define inputs, activities, outputs, short-term outcomes, and expected longer-term outcomes. That greatly assists in exposing assumptions, coordinating activities, and preparing for evaluating impact.

It is important to remember that the desired outcomes such as increased awareness or more effective advocacy efforts, not just outputs such as training materials and publications, determine a project’s level of impact. A successful women’s project should therefore be designed to go beyond outputs and focus on long-term impact to contribute to system-level changes that benefit women.
To have lasting impact, a project must make a difference in the areas of institutional change, local leadership development, and sustainability to be able to attract future funding, knowledge, and talent. In most CIPE projects, including women’s projects, that lasting impact comes from helping to develop individual leaders, who then build and reform organizations, which then change the governance of a constituency or policy area, and ultimately shape a society’s development toward market-oriented democracy.
Appendix

Questions for Program Development

• Do institutions affect women differently than men? Which ones? Why? How?

• What are the current policies addressing women’s political and economic participation? Does the parliament have a quota for women members? How is the quota enforced? What types of women are in office? Does the private sector conscientiously promote women’s employment?

• Is it the right time to do a program with women? Will the target audience receive the program well? What types of women should be the focus?

• Will a program affect women only, or will it address women and men? Which would be more effective in the context of your program?

• What is your partner’s level of capacity? Programs with women present many challenges, and good partners must be established and strong enough to make a difference.

• What types of programs are already addressing women’s empowerment in the given country? What sectors are they addressing?
Past CIPE Programs

Women’s business associations in Pakistan

In 2005, the CIPE Pakistan office began a dialogue with the Federation of Pakistan Chambers of Commerce and Industry (FPCCI) and the Ministry of Commerce in order to reform the 1961 Trade Organizations Ordinance, which no longer corresponded to the modern business environment in Pakistan. In April 2006, the Ministry of Commerce created a six-member committee to review the Ordinance and recommend changes through a consultative process. CIPE Pakistan filled one of the positions on this committee.

As a result of this consultative process, Pakistan’s 2006 Trade Organizations Ordinance has led to the formation and growth of more representative associations. Specifically, under the new law women are able to form their own business associations. There are now eight registered women’s chambers in Pakistan, including some in conservative areas such as Mardan, Peshawar, and Quetta. The new Ordinance also compelled all regional chambers to induct women members onto their boards. There are now 60 female board members in regional chambers.

CIPE has since been working with eight newly established women chambers of commerce, focusing on communication skills, policy advocacy, chamber management, and leadership development. For example, CIPE has worked with the Central and Northern Punjab Women Chamber of Commerce and Industry to launch a website, create a database of members, and develop a newsletter template for publication. The website has been very popular, especially as the chamber added a cyber-exhibition space, which allows members to upload photos of their products. In one month, the site logged more than 500 unique visitors. Additionally, 12 new members have signed up online. CIPE
also issued a grant to the South Punjab Women Chamber of Commerce and Industry, who used its grant to purchase a power back-up system, computer equipment, and website design. The new equipment allowed the organization to decrease registration time from three days to four hours.

**Coalition-building in Romania**

A group of nine women’s business associations came together in 2004 to create the Coalition of Women’s Business Associations (CAFA) to represent the needs of women entrepreneurs with a single voice and get women a seat at the table in public-private dialogue. CIPE supported these women’s associations by offering technical assistance as well as guidance for organizational development through events such as the 2001 Women in International Trade Forum and the Women in Business conferences of 2002 and 2003.

As a result of CIPE’s capacity building programs, CAFA established its reputation as a trustworthy coalition and was asked by the National Authority of Control to provide private sector input in amending the code of conduct for control officers. The code was designed to limit abuses by public officials during inspections of private companies. This high-level participation in policymaking led to similar invitations from other Romanian ministries and agencies. The Ministry of Finance requested CAFA’s input on drafting income tax deductions legislation. Supported by the findings of a CIPE-commissioned study, along with public debates and press conferences, CAFA promoted reduced taxation as the means to a more sound economy. The Ministry of Labor and Social Protection invited CAFA to cooperate permanently with the Division of Equal Chances, while the National Agency for Small- and Medium-Sized Enterprises and Co-operatives has included CAFA in a partnership program for women’s entrepreneurship and future legislative initiatives for small and medium-sized enterprises.
CAFA meets regularly with members of the Romanian Parliament, and has had the opportunity to present its vision and plans for the future to the president of Romania. CAFA members enjoy amplified networking opportunities and greater visibility through the annual Women in Business conference, at which that year’s edition of the “Women of Success” CD is launched. As of January 2006, CAFA no longer receives outside financial or administrative support and is fully sponsored by its members.

Women’s entrepreneurship in Bangladesh

The Bangladesh Women Chamber of Commerce and Industry (BWCCI) came into being in 2001 as an association devoted exclusively to the advancement of female entrepreneurs. BWCCI members cover the entire socioeconomic spectrum from food, beauty, fashion, health products, handicrafts, information technology, media, and publications.

CIPE’s partnership with BWCCI has focused on improved advocacy efforts. Since 2005, the CIPE-supported Promoting Women Entrepreneurs through Advocacy (PWEA) program has contributed greatly to the institutionalization of BWCCI as an advocacy organization and increased women’s participation in the economy.

BWCCI has been able to influence several policies targeting a variety of government segments. The government of Bangladesh issued a Vision 2021 statement, outlining reforms that should be made in the next 20 years, including a component on gender equality and women’s empowerment. Three bills that had been languishing since 2008 were reintroduced in the parliament and enacted: the Right to Information Ordinance, the Domestic Violence Prevention and Protection bill, and the National Women’s Development Policy, all of which were key short-term achievements for BWCCI under its Women’s National Business
Agenda (WNBA) advocacy plan. The Ministry of Industry prepared a final draft of its Industrial Policy 2009, which prioritized economic empowerment of women for the first time ever. On the financial side, the Bangladesh Central Bank allocated BDT 1.2 billion for women entrepreneurs, with an initial BDT 354 million dispersed among 498 women entrepreneurs. In addition, the bank began restructuring its board so that it will include women. All of these changes relate to the policy reforms outlined in the WNBA.

BWCCI has found that providing women entrepreneurs with a forum to speak openly about their challenges is a particularly effective advocacy method, and creating a coalition is an important strategy for strengthening the voice of the business community for policy reform.
Additional Resources

This handbook is a starting point. For more details and data about the status of women’s economic and political empowerment, you may want to consult the following resources.

**Community of Women Entrepreneurs:** This CIPE-run blog compiles stories of women’s entrepreneurship around the world. www.reformsnetwork.org/women

**Democracy that Delivers for Women:** The website for CIPE’s Democracy that Delivers for Women conference contains notes and videos from the event. www.democracythatdelivers.com/

**Democracy and the Challenge of Change: A Guide to Increasing Women’s Political Participation:** The National Democratic Institute compiled this resource to guide programs in the areas of citizen participation, elections, political parties, and governance. The guidebook also provides examples of best practices and case studies. www.ndi.org/node/16961


**The International Center for Research on Women (ICRW):** ICRW publishes reports, policy briefs, and toolkits of a range of topics, including property rights and economic empowerment. http://www.icrw.org/

**Progress of the World’s Women:** In this report, UN Women outlines 10 recommendations to make justice systems work for women. The report highlights ways in which governments and civil society organizations are working together to reform laws and create new models for justice that meet women’s needs. http://progress.unwomen.org/
The Social Institutions and Gender Index: This index, constructed by the OECD Development Centre, is divided into five categories: family code, physical integrity, son preference, civil liberties, and ownership rights. Data is based on what happens in practice beyond legal frameworks. http://my.genderindex.org/

Women, Business and the Law: This report from the World Bank measures how regulations and institutions differentiate between women and men in ways that may affect women’s incentives or capacity to work or set up a business. http://wbl.worldbank.org/