Democratizing Opportunity for Women

Women entrepreneurs worldwide face legal, regulatory, and social barriers to conducting business, including laws and policies that restrict their access to credit, markets, and other financial opportunities. CIPE believes that equal participation by women in the economy strengthens both free markets and democracy. CIPE fosters women’s economic empowerment through partnerships with civil society, the private sector, and governments. CIPE’s network spans more than 70 countries.

Fostering Ecosystems for Entrepreneurship

**WOMEN’S BUSINESS AGENDAS (WBAS):** WBAs are vital tools that advocate for women in business by mobilizing business communities and civil society stakeholders. CIPE’s process includes consensus building, setting legislative priorities to address legal barriers to women’s economic participation, and communicating recommendations to policymakers via public-private dialogues. CIPE has improved legislation and regulation on access to credit and markets in many countries including Bangladesh, Nigeria, Jordan, and Pakistan.

**WOMEN’S BUSINESS RESOURCE CENTERS:** Lack of access to training, networks, mentorship, and business skills are among the many challenges women face in developing economies. Through a Women’s Business Resource Center, CIPE and local partners provide a safe place where women of all backgrounds can obtain educational opportunities with local universities and receive mentoring and training from established entrepreneurs. It is a model for business education and leadership initiatives around the globe.

**WOMEN IN BUSINESS NETWORKING:** CIPE helps build the capacity of women in the economy through training programs supported by women’s chambers of commerce and business associations. CIPE has conducted these training programs in numerous countries in both formal and informal networks. CIPE and local partners provide technical assistance and small grants support, as well as the opportunity for participants to exchange information and best practices, establish mentorship links between new and established organizations, and build relationships among women business owners and leaders.

WBAs Improve the Enabling Environment for Women in the Economy

- **Engage Domestic Private Sector**
- **Define Barriers to Women’s Economic Empowerment**
- **Create Roadmap to Address Legal & Social Barriers**
- **Advocate to Policymakers**
- **Monitor Implementation of Legal Reform**
**BANGLADESH:** CIPE’s Women’s Business Agenda programming succeeded in dramatically increasing commercial bank loans to female entrepreneurs. As a result, nearly 10,000 women-owned small- and medium-sized enterprises gained access to loans totaling more than $93 million. Over 65 percent of the country’s banks now have desks dedicated to female borrowers.

**PAKISTAN:** The State Bank of Pakistan decreased export financing interest rates for artisans from 13 percent to seven percent or less, at the urging of regional women’s business organizations, with CIPE support. The Women’s Chamber of Commerce in Peshawar, also supported by CIPE, convinced the Khyber Pakhtunkhwa provincial government to designate several of its industrial estates as exclusive zones for female entrepreneurs to establish industries.

**SRI LANKA:** With technical support from CIPE, the Women’s Chamber of Industry and Commerce succeeded in advocating for the Central Bank to mandate a five percent allocation of loan portfolios for women-owned small and medium-sized enterprises. With CIPE assistance, organizations partnered with a leading national bank to train female entrepreneurs on protocols to acquire credit and loan services from the formal banking sector.

**NEPAL:** Nepal’s Ministry of Industry established the landmark Women’s Entrepreneurship Development Fund at the urging of the CIPE-supported South Asia Regional Network of Women’s Business Organizations. The Fund guarantees low-interest or collateral-free loans, enabling hundreds of women to start or sustain operations, scale up, and increase the profitability of their businesses.

**PAPUA NEW GUINEA:** CIPE’s pilot Women’s Business Resource Center provides education, training, and entrepreneurial workspaces and has helped change the lives of more than 2,400 women since opening its doors in 2016. Gender-based violence is prevalent in Papua New Guinea; the Center offers security and resources as well as free childcare.

**NIGERIA:** CIPE has supported a national women’s coalition representing over 40,000 women-owned businesses to develop a national women’s business agenda and advocate for legal and economic reforms to create an enabling environment for women in business.