

WOMEN'S ECONOMIC EMPOWERMENT

by AVITEUM's team

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1. Overview

Why does women's economic empowerment matter (WEE)? How can we invest in and support women's economic empowerment? How can we boost women's entrepreneurship, itself a tool for the economic empowerment of women?

Answers to these questions are outlined in this article which serves as an introduction to the topic of women's economic empowerment. It summarises the context and provides an overview of the reasons why support dedicated to women to become independent and equally participative in the labour market is important. It also outlines some of the tools that could facilitate this increase in support. A more detailed analysis of this topic is available in the background information.

How do we define women's economic empowerment?

There are several definitions of the term 'women's economic empowerment' (WEE). Most of the definitions see WEE as a process that helps women to access resources and opportunities to increase their rights, control resources, increase their possibility to make independent decisions, and benefit from economic gains.

What are the limitations and barriers that women face due to their unequal position at the labour market?

Women face different limitations and barriers when accessing and participating in the labour market. Ample research has shown the following findings illustrating the unequal position of women in the labour market:

- *Women are less likely to participate in the labour market than men, they are over-represented in informal and vulnerable employment, and in some countries, they are legally discriminated against.*
- *Women are more likely to be unemployed than men.*
- *Women are paid less than men.*
- *Women are less likely to have access to social protection and financial services.*
- *Women are constrained from achieving the highest leadership positions.*
- *Women are disproportionately responsible for care work which is unpaid and remains unrecognized.*
- *Women are less likely to become entrepreneurs.*

What are the positive effects of women's economic empowerment?

When gathering support to promote women's economic empowerment, it is useful to prove its positive economic as well as societal impact. There are several studies and researches that

acknowledge the contribution of women's economic empowerment to overall economic and social well-being.

Their findings show that women's economic empowerment:

- supports **equality** between men and women in terms of participation in the economy;
- helps to reduce the **gender pay gap** and the gap in employment between men and women;
- supports **adequate workplace conditions**;
- allows the social and economic potential of women to be fulfilled;
- indirectly, it influences the **quality of life of the woman's entire family, communities** as well as the **society**;
- sets a path for **poverty reduction**;
- gives **access to capital and financial services**;
- boosts **new businesses** and supports **local economies**, boosts **economic productivity** and increases **economic diversification**.

What are some of the tools to support women's economic empowerment?

There is a wide range of tools that are considered to be key prerequisites for enabling women's economic empowerment. However, there are huge differences globally in how they are implemented. In general, the following tools have proven to be effective in supporting WEE:

- *Enabling women to make independent decisions;*
- *Having open discussions about changes in social norms;*
- *Access to education and training;*
- *Access to income;*
- *Access to decent & flexible work opportunities;*
- *Access to child-care support;*
- *Providing incentives for men to take over a part of the care and family work;*
- *Having policies to promote workplace equality;*
- *Access to financial services;*
- *Providing support for women's entrepreneurship.*

Who are the agents of change and how they can become active?

Women and men play different roles in the diverse collection of societies and economies that exist. However, due to objective barriers, women face difficulties accessing the same labour market opportunities as men. Changing this situation is the goal of women's economic empowerment, specifically, women having equal participation and access to resources.

There are different agents who have different tools and possibilities to influence women's economic empowerment. Among them, there are women themselves, but also men, employers, trade unions or the state. Many economists admit that creating supportive conditions for women to enable them to become independent and active at the labour market contributes to overall economic growth and prosperity. For that reason, empowering women economically becomes a more and more important topic on the agendas of decision- and policy-makers. However, this requires not only a system change

in policies and infrastructure, but also a change in our mindsets. Without involving men more in child and family care, a shift in the traditional family-paradigm cannot be achieved. Moreover, every tool for women's economic empowerment needs to be assessed individually in respect of the overall country-specific situation and policies should be introduced while considering the whole societal context.

A more complex view of the relationship between gender and the economy is analysed in the article on „**Introduction to Feminist Economics**“. Hereby, if you are interested to know more about the key assumptions of the feminist paradigm and find out about the roots of gender inequality, we would like to invite you to read this article for another dose of inspiration.

2. Background information

Introduction

Why does women's economic empowerment matter (WEE)? How can we support and invest in women's economic empowerment? How can we boost women's entrepreneurship, seeing it as a tool for increasing the economic empowerment of women?

These and other questions are answered step by step in this article which gives an introduction to the topic, explains the context and rationale for women's economic empowerment, and delivers relevant figures illustrating the key claims. You will also find here a structured overview of tools and policies supporting women's economic empowerment. Moreover, you will get to know more about entrepreneurship as an efficient tool to support women and their empowerment.

How do we define women's economic empowerment?

There are several definitions of the term 'women's economic empowerment'. As an example, see three of them provided by different non-profit organisations:

"CARE defines women's economic empowerment as the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families and their communities." (1)

"The Bill & Melinda Gates Foundation defines women's economic empowerment as the transformative process that helps women and girls move from limited power, voice, and choice at home and in the economy to having the skills, resources, and opportunities needed to compete equitably in markets as well as the agency to control and benefit from economic gains." (2)

"OXFAM defines women's economic empowerment as a situation when women enjoy their rights to control and benefit from resources, assets, income and their own time, and when they have the ability to manage risk and improve their economic status and wellbeing." (3)

When reading those definitions, we can identify important intersections which define the key criteria on how to understand WEE: **power to make decisions**, **access to resources** and **economic benefit**.

What are the limitations and barriers that women face due to their unequal position at the labour market?

The question as to why to support and invest in women's economic empowerment can be easily answered when looking at the overall context and figures, both global as well as European.

Globally, women's participation in the labour market is lower than men's. According to ILO statistics (4, p. 7) globally the gender gap in labour force participation was 26.5 % (75.0 % men opposed to 48.5 % women) in 2018. In Northern, Southern and Western Europe the gender gap in the labour market

participation was 11.9 % (63.4 % men opposed to 51.6 % women) and in Eastern Europe 15.2 % (67.0 % men opposed to 51.8 % women).

According to [UN Women: Facts and Figures: Economic Empowerment](#) (5) the situation in the world of work globally shows clearly that women suffer from disadvantaged positions in **the labour market**. Below, we are summarising the key facts and showing statistical data (with a focus on European context) illustrating the following statements:

- **Women are less likely to participate in the labour market than men, they are over-represented in part time jobs, informal and vulnerable employment and in some countries, they are legally discriminated against.**

According to data collected by UN Women, the labour force participation rate for women aged 25-54 years is 63 % in comparison to 94 % for men. On a global view, over 2.7 billion women are legally restricted from having the same choice of jobs as men.

- **Women are more likely to be unemployed than men**

Statistics from the International Labour Organisation (4) show that globally, the unemployment rate in 2018 amounted to 5.2 % for men and 6.0% for women. The projection shows a relatively stable trend until 2021. According to EUROSTAT (6) the unemployment rate in the EU was 6.6% for men and 7.1% for women in 2018.

- **Women are paid less than men**

The so-called gender pay gap shows the relative difference in the average gross hourly earnings of women and men. According to EUROSTAT (7) the women in the EU earned on average 16% less per hour than men in 2017. There is a considerable difference between particular member states. The greatest gender pay gaps are in Estonia (25.6%), Czech Republic (21.1 %), and Germany (21.0%). The lowest gender pay gaps are in Romania (3.5%), Luxembourg (5.0%) and Italy (5.0%). The progress is very slow, decreasing by only 1 % over the last 7 years. According to Eurostat, French women earn on average 15.5 % less than men. E.g. in 2020, French women started to work „unpaid“ from November 4th until the end of the year due to salary inequalities.

- **Women are less likely to have access to social protection and financial services**

Gender inequalities at the labour market result in lower access to social protection acquired through employment such as pensions, unemployment benefits or maternity protection. Lower wages result in lower access to financial capital.

- **Women are constrained from achieving the highest leadership positions**

Women also face other barriers such as the so-called “glass ceiling” which is used as a metaphor for barriers to achieve high positions in hierarchy. Only 5% of Fortune 500 CEOs are women.

- **Women are disproportionately responsible for care work which is unpaid and remains unrecognized**

Unpaid care work remains unrecognized, even though it is important for the functioning of the economy. According to UN Women (5), women tend to spend circa 2.5 times more time on unpaid care work than men. Besides, if women's unpaid work were assigned a monetary value, it would constitute between 10 - 39% of GDP.

- **Women are less likely to become entrepreneurs**

In 40% of economies, women’s early-stage entrepreneurial activity (meaning being either a nascent entrepreneur, or owner of a business) amounts only to half or less than that of men’s (8).

What are the positive effects of women's economic empowerment?

When gathering support to promote women's economic empowerment, it is useful to prove its positive economic as well as societal impact. There exists ample research (see References) which acknowledges the contribution of women's economic empowerment to overall economic and social well-being.

Their findings show that women's economic empowerment:

- supports **equality** between men and women in terms of participation in the economy;
- helps to reduce the **gender pay gap** and the gap in employment between men and women;
- allows the social and economic potential of women to be fulfilled;
- makes **access to capital and financial services** affordable for women;
- boosts **new businesses** and supports **local economies**, boosts **economic productivity** and increases **economic diversification**;
- indirectly influences the **quality of life of the woman's entire family** (via an increase in household incomes, better healthcare, better nutrition, family planning, increased wellbeing, greater investment in children's education etc.), **communities** as well as the **society** (via taxes, contribution to social security and access to health insurance);
- sets a path for **poverty reduction**;
- supports **adequate workplace conditions** (via fair wages, safe working conditions, and the prevention of sexual and gender-based violence).

What tools exist to support women's economic empowerment?

There is a wide range of tools that are considered to be key prerequisites to enable women's economic empowerment. However, there is a huge difference globally in how they are implemented. In general, the following tools have proven to be efficient in supporting WEE:

- **Enable women to make independent decisions** (creating conditions free from legal restrictions based on gender, free from threats of violence etc.)
- **Have open discussions about changes to social norms** (discuss rigid social norms connected to gender, challenging prejudices and stereotypes such as *"women should take care of household and children whereas men provide for the families and work at the labour market"*)
- **Access to education and training** (equal access for girls and young women to schools and universities, entrepreneurial education, financial and economic literacy, vocational education, upskilling and re-skilling, technological and digital training to keep pace with job changes etc.)
- **Access to income and decent & flexible work opportunities** (creating conditions for women to be able to integrate into the labour market)
- **Access to child-care support** (affordable child-care facilities, creating alternative forms of child-care, mutual community support etc.). For example, in Czech Republic, public care for pre-school children is provided, with fees covering mostly only the basic costs. Due to the lack of public infrastructure, child-care recognised and partly funded by the public sector can be provided also in alternative forms after meeting all criteria and requirements).
- **Inclusive value chains** (creating beneficial conditions for small businesses to help them to bring a product/service from its design and manufacturing to customers - e.g. prioritise and

promote small entrepreneurs and local economies, provide training on gender equality awareness at local or municipal level, educate consumers etc.).

- **Policies to promote workplace equality** (support for implementation of diversity and inclusion policies in the workplace. For example, the European Commission set up an [EU platform of Diversity Charters](#) as a place for NGOs, public bodies, private companies etc. to meet, discuss and exchange experience).
- **Access to financial services** (e.g., loans, access to bank accounts, low/no interest rates on loans).
- **Support for women entrepreneurship** (through education, networking, equal access to capital, business networks etc.).
- **Incentives for men to take over a part of the childcare and family care** (e.g. In Germany both parents together get Parent-Money for 14 month for each child, this time can be divided by choice between the parents. As it is mostly women who tend to avail of this opportunity, two of the 14 months must be taken by the other parent (most often the father), otherwise they expire).

Who are the possible agents of change and how they can become active?

There are different agents who have different tools and possibilities to influence women's economic empowerment:

1. The women themselves

- by taking up opportunities of education and advanced training;
- by asking for higher wages;
- by organizing their family life in a way allowing work-life balance, involving fathers in the family care work;
- by networking, supporting and promoting each other;
- by founding their own businesses and becoming entrepreneurs.

2. Husbands and fathers, male colleagues

- by taking over their fair share of the family care work;
- by supporting women to have fair and equal pay.

3. Employers

- by not discriminating women in their wage-policies;
- by offering part-time jobs to men and women;
- by offering flexible working conditions;
- by providing childcare in the enterprises.

4. Trade unions

- by advocating explicitly for low-income groups and part time workers;
- by advocating for shorter weekly working time and a good work-life balance for all.

5. The state

- by abolishing law that is discriminatory;
- by introducing laws that favour and support women in areas where they are structurally disadvantaged;
- by engaging actively in the change of gendered role models;
- by introducing laws that force employers to not discriminate and favour family friendly policy in the enterprises;
- by providing infrastructure such as childcare and care for the elderly;
- by acting as employers with good working conditions for women.

Different economic schools as well as people with different political views will favour different approaches. The main differences are best illustrated by two following approaches:

Neoclassical and neoliberal approach

According to the neoclassical approach, liberalisation will result in greater gains to women, mainly in terms of reducing gender pay and employment gaps. The neoliberal approach sees gender equality and in particular women's empowerment as a tool to promote economic development and social justice. According to this perspective, women themselves should be the main agents of change, and equality should be exercised on an individual level. The state's role is to prevent women from legal discrimination and provide them with equal access to education while emphasising market liberalisation.

Feminist approach

The feminist approach puts women's economic empowerment at the centre and sees the current economic model as malfunctioning. Gender inequality is directly linked to economic inequality. For that reason, feminist economists call for a fundamental change in economic models that will bring equality for everyone. According to this view, it is necessary to start giving more attention to legal frameworks, labour rights, decent work, care economy and other areas supporting women's economic empowerment.

What are the key policy documents supporting women's economic empowerment?

Women's economic empowerment is an important topic with global reach. Many governments realise its potential for growing their national as well as local economies. Below you can find more information about international as well as European frameworks which define strategic objectives and actions to support women's economic empowerment.

International level

- [The 2030 Agenda for Sustainable Development \(United Nations\)](#)
Economic empowerment of women is one of the tools to support the achievement of the Sustainable [Development Goals](#). It relates especially to Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth).
- [UN Secretary General's High Level Panel on Women's Economic Empowerment](#), *Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment* (2016)
The report stresses the importance of shaping macro-economic policies and legal instruments to support inclusive growth and women's economic empowerment.

European level

- [Strategic Engagement for Gender Equality 2016-2019](#)
Strategic document of the European Commission defining priorities and key actions to promote equality between men and women.
- [Council of Europe Gender Equality Strategy 2018-2023](#)
Strategic document of the Council of Europe defining goals and strategic objectives regarding support for gender equality.

Women's entrepreneurship as a tool to promote women's economic empowerment

Starting one's own business might be one of the most powerful tools for women's economic empowerment. Despite this fact, women are less likely to become entrepreneurs than men. There is a long list of factors that build barriers or set limitations for women to start their own entrepreneurial activity such as those mentioned in the preceding text.

However, there are plenty of existing tools, initiatives and successful projects that can serve as inspiration to connect and inspire more women to become entrepreneurs and provide even more evidence-based figures to key decision-makers on how women entrepreneurship can potentially contribute to economic and social well-being.

What are some of the most interesting findings on global entrepreneurship of women?

Global Entrepreneurship Monitor analysed women's participation in entrepreneurial behaviors in 59 economies, and the findings are summarised in the [2018/2019 Women's Entrepreneurship Report](#) (9).

- The total entrepreneurial activity (TEA) among the adult working-age population (18-64 y.o.) globally is 10.2% for women.
- The highest rates of TEA for women are in sub-Saharan Africa (21.8%) and Latin America (17.3.%) whereas the lowest rates are found in Europe (6%) and in the Middle East and North Africa (MENA) regions (9%). On the other hand, in the MENA regions there is the highest rate of women's entrepreneurial intentions (36.6.%).
- There are nine countries in which women report equal or higher entrepreneurial activity than men: Angola, Ecuador, Indonesia, Kazakhstan, Madagascar, Panama, Qatar, Thailand and Vietnam.
- Women in higher-income countries have less intentions to start a business than women in lower-income countries, with Europe reporting the lowest rates (8.5%).
- Business discontinuance rates are highest in low-income countries (~5%) with the highest rates reported in sub-Saharan Africa (10.1%) and lowest in Europe (1.4 %).
- The highest participation rate in entrepreneurial activity is among women aged 25-34 years and 35-44 years and increases with a higher level of education.
- Globally, 36.4% of women work as solo entrepreneurs without co-founders or employees. Only 2.5% of women entrepreneurs have more than 20 employees.
- Globally, 53.4% of women's entrepreneurial activity is in wholesale/retail trade and women mostly operate in government/health/education and social services. However, high-income countries report an opposite trend and women mostly operate in financial, professional and customer services.
- Women report lower self-confidence than men in their capabilities to start a business.

Critical discourse based on the necessity to reflect the overall context

On the other hand, it is necessary to mention that the support for entrepreneurship cannot be seen as a powerful tool for women economic empowerment without considering the whole societal context.

For example, in Germany in the early years of 2000, the government promoted individual entrepreneurship while reducing the guaranteed rights for employees. This resulted in less secure positions of employees and an increase in precarious working conditions. Therefore, every tool for women 's economic empowerment needs to be assessed individually in respect of the overall country-specific situation and the policies that have been introduced.

Advice for further study

If you want to know more about women's economic empowerment and stay up-to date with the current developments in this field, check out the following resources:

- **EUROPEAN COMMISSION:** https://ec.europa.eu/international-partnerships/topics/empowering-women-and-girls_en
- **UN WOMEN:** <https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures>
- **OECD:** <http://www.oecd.org/development/womens-economic-empowerment.htm>
- **UNDP:** <https://www.undp.org/content/undp/en/home/2030-agenda-for-sustainable-development/people/gender-equality/women-s-economic-empowerment.html>
- **IMF:** <https://www.imf.org>
- **ECONOMIC INEQUALITIES BY GENDER:** <https://ourworldindata.org/economic-inequality-by-gender#women-often-have-no-control-over-their-personal-earned-income>

Conclusions and future prospects

Women and men play different roles in the diverse collection of societies and economies that exist. However, due to objective barriers, women face difficulties accessing the same labour market opportunities as men. Changing this situation is the goal of women's economic empowerment, specifically, women having equal participation and access to resources.

Many economists admit that creating supportive conditions for women to enable them to become independent and active in the labour market contributes to overall economic growth and prosperity. For that reason, empowering women economically becomes a more and more important topic on the agendas of decision- and policy-makers.

However, a true shift requires not only a system change in policies and infrastructure, but also a change in our mindsets. Without involving men more in childcare and family care, a shift of the traditional family-paradigm cannot be achieved. Moreover, without considering the overall historical, societal, economic and country-specific contexts of each community, we cannot introduce measures which will actually lead to long-lasting and efficient changes.

A more complex view of the relationship between gender and the economy is analysed in the article on „Feminist Economics“. If you are interested to know more about key assumptions of the feminist



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paradigm and find out about the roots of gender inequality, we would like to invite you to read this article for another dose of inspiration.

Glossary

Discrimination

An act of making differences between people based on different factors such as gender, race, age, origin, colour, sexual orientation etc. Discrimination leads to unequal or prejudicial treatment of human beings.

Gender equality

A state of equal access to resources and opportunities regardless of gender. The gender equality index represents a composite indicator that is based on the EU policy framework and helps to measure and monitor progress of equality across the European Union. The current gender equality index for the EU amounts to 67.4 out of 100 (EIGE, 2019). The best results are seen in the domains of health (88.1 points) and money (80.4. points). On the contrary, the worst results are in the domain of power (51.9 points).

Gender pay gap

A difference between the average hourly earnings of men and women. According to data from the European Commission (2017), women earn more than 16% less than men in the European Union. The highest gender pay gaps are in Germany (20.8%), the Czech Republic (21.1%) and Estonia (25.6%). The lowest gender pay gaps are in Romania (3.5%), Luxembourg (5.0%), and Italy (5.0%).

Inclusive value chain

Creating beneficial conditions for small businesses to help them to bring a product or service from its design and manufacturing to customers. Possible ways to build more inclusive value chains are: to prioritise and promote small entrepreneurs and local economies, provide training on gender equality awareness at local or municipal level, educate consumers etc.

Unpaid work

Any work that produces goods or services but which is not directly remunerated. Unpaid work is represented for example by care work or housework. Unpaid work is not equally distributed among women and men. According to European Commission's data (2018) women take more time off from work to care for children or other family members (e.g., women spend 36 hours per week caring for adults, children and doing housework. Whereas men spend on average 21 hours per week doing unpaid work).

Vulnerable employment

A type of work that tends to be insecure and vulnerable to fluctuations in the economy. This refers to unpaid family workers and own-account workers.

Women's economic empowerment (WEE)

A process that supports women to gain power to make decisions, to get access to resources they need and to economically benefit from them.

Wellbeing

A state of experiencing health, happiness and prosperity. According to Carol Ryff the main factors which are most important for well-being are: self-acceptance, personal growth, purpose in life, environmental mastery, autonomy and positive relations with others. Feeling economically empowered contributes to reinforcement of those factors.

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3. Training material

Help Jane to become a successful entrepreneur!

Activity title	Help Jane to become a successful entrepreneur!
Overview	<p>The following set of exercises offers a structured workshop scenario that you can implement within 4 hours. Since women's entrepreneurship might be one of the most powerful tools to support economic empowerment of women, we chose this topic as a central idea for the educative part.</p> <p>Firstly, the participants should become familiar with the content of the article since the exercises stem from the information contained therein. The workshop scenario leads participants step by step through development of an entrepreneurial idea. The participants get familiar with Jane and her family and throughout the workshop they help Jane to develop a business idea to gain practical skills which they might use for their own entrepreneurial activity or for a better understanding of entrepreneurship as a tool leading to women's economic empowerment.</p>
Objectives	<ul style="list-style-type: none"> • to make participants aware of the barriers and limits that women face when becoming an entrepreneur and find strategies how to overcome them; • to empower the participants with new skills and knowledge facilitating development of a business idea • to enhance participants' analytical and presentation skills
Materials	<ul style="list-style-type: none"> • Worksheets • Flipchart, markers, post-its • eventually computers with presentation software
Time	<p>1/ Icebreaker (10 min.)</p> <p>2/ Introduction to the workshop: objectives and expected results (10 min.)</p> <p>3/ Meet Jane!: reading in groups (10 min.)</p> <p>4/ Three steps to success</p> <ul style="list-style-type: none"> • Come up with the business idea (30 min.) • Map the environment: micro and macro factors (30 min.) • Propose the value for your customer: your customer (30 min.), value proposition (30 min.) <p>5/ Pitch your business idea (60 min.)</p> <p>6/ Reflection (30 min.)</p>
Group size	6-20 participants
Instructions for trainers	<ol style="list-style-type: none"> 1. First introduce the participants into the topic and explain them the overall idea of the workshop - helping Jane to become a successful entrepreneur. 2. Divide participants into groups of 3-5 persons. 3. Let the participants read the introduction and get familiar with Jane and her situation. 4. Follow the instructions written below by particular exercises.

Debriefing and evaluation	Allow at least 30 min. for final debriefing and reflection. Follow the instructions and questions written in the final part.
Tips for trainers	<p><i>Challenges that might occur:</i></p> <p>The participants might have different level of knowledge and skills regarding the topic. Therefore, it is advisable to assess it beforehand and make sure that the groups are divided accordingly (pair more experienced with less experienced participants).</p> <p><i>Remark:</i></p>
More on http://economic-literacy.eu	

ICEBREAKER

Time: 10 min.

Instructions: Let the participants say 3 things about them (two truths and one lie) and allow other participants to guess which one is a lie.

INTRODUCTION

Time: 10 min.

Instructions: Explain to the participants what the main objectives of the workshop are and what knowledge and skills they are expected to gain.

One of the most powerful tools to support women's economic empowerment is creating own business. As we already know, women are less likely to become an entrepreneur in comparison to men. There are a lot of challenges that women have to overcome to succeed as an entrepreneur. The crucial success factors are to:

- know the environment one lives in and define the key resources at disposal/needed;
- know who your customer is, what are his/her needs;
- create a value for your customer.

In this workshop you will accompany Jane who wants to start her own business. You will get to know her and her family better. Together you will decide on a solid business idea that might help her to ensure a steady income for her family.

MEET JANE!

Time: 10 min.

Instructions: Divide participants in groups and let them read the following text. You can prepare the text as a worksheet so all groups have it at hand.

- Jane is 32 years old mother of two children - Sarah (3 years) and Matthias (1 years). She has a university degree in teaching English. Before having kids she used to teach in a high school in the centre of Prague.
- Jane's husband Abdik comes from Saudi Arabia where his family is living, he is Muslim and works in a travel agency. Jane's parents are living in the countryside far from them and they do not have a close relationship with Jane since they didn't agree with the choice of her life partner.

- Jane lives with her husband Abdik in a small house with garden in the suburbs of Prague. There is only one kindergarten available, however the capacity is full. Since her first baby was born, Jane stopped working and takes care of the children and the household. However, she was always a curious person and she loved to learn new things. While she was on parental leave, she learnt how to build web pages and she also participated in an online marketing course. She knows that it wouldn't be possible to return to her former teaching job since the private child-care facilities are expensive and her former employer did not offer to work part-time or from home. For that reason, Jane is thinking to start her own business, however she is not sure what she could offer that the potential customers might want.
- Unfortunately, due to COVID-19 pandemic, Abdik lost his job and the family is currently without a steady income. Abdik is registered with the Employment office and gets 500 EUR per month. Jane still has parental leave financial contribution from state which amounts to 400 EUR per month. The monthly expenses of the family are around 800 EUR per month.

HELP JANE TO COME UP WITH A SOLID BUSINESS IDEA

- Jane decided that now is the right moment to take the risk and start her own business. She saved around 3.000 EUR that she planned to use for her business and disposes of a car. She knows how to teach languages and excels in English, she gained practical skills in marketing and web design. She is also interested in healthy lifestyle, upcycling and makes handmade jewellery. Moreover, she is a certified yoga instructor.

THREE STEPS TO SUCCESS

STEP 1 - COME UP WITH THE BUSINESS IDEA

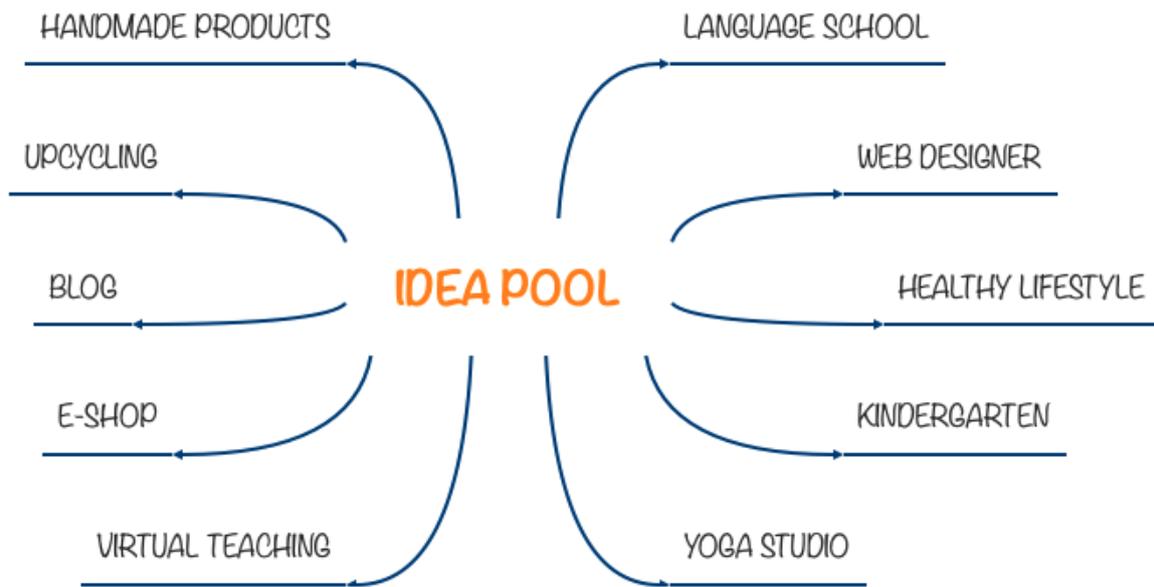
Now you know a lot of information about Jane and her life situation. You already know what resources Jane disposes of (education, experience, finances, material resources such as house, car etc.) and what environment she lives in (Suburbs of Prague, the political and economic centre of the Czech Republic. The economy is currently struggling with consequences of COVID-19 pandemic).

BUSINESS IDEA POOL

Time: 30 min.

Instructions: Let participants to work in groups and define a business idea based on the information they know about Jane and her skills and resources.

What business idea would you propose to Jane? Come up with your own ideas or choose from the idea pool.



Write down:

The business idea is:

.....

.....

.....

.....

The products/services are:

.....

.....

.....

.....

STEP 2 - MAP THE ENVIRONMENT

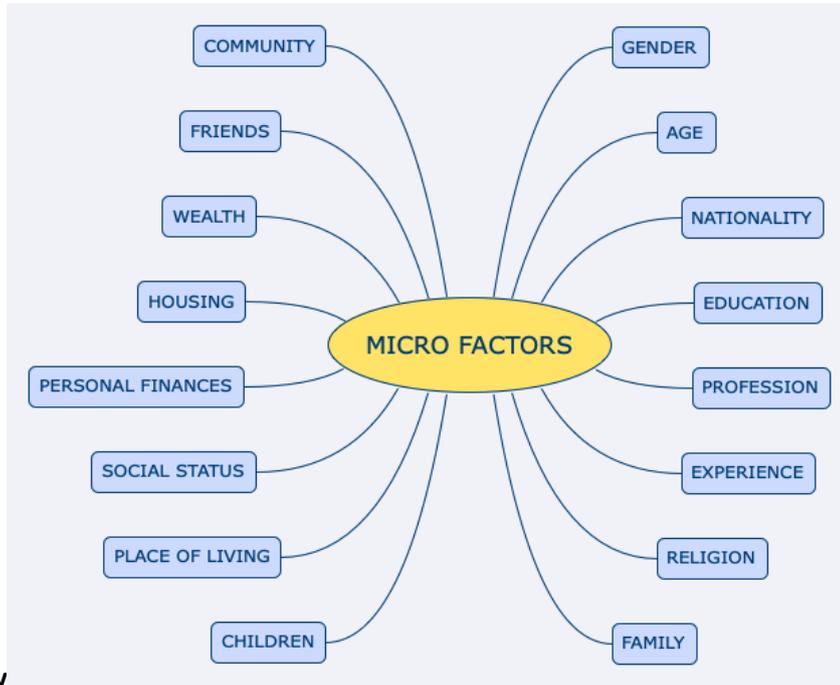
Time: 30 min.: 15 min. discussion in groups / 15 min. debriefing with follow-up questions

Instructions: Let the participants discuss in groups what the important factors are which might help or impede the success of the chosen business idea.

Now you know a lot of information about Jane and her life situation. Below you will find two mind maps with several micro and macro situational factors. Discuss if and how those factors might influence the success or failure of Jane's business.

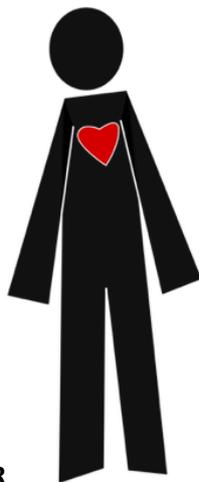
Follow-up questions:

- 1/ Which factors do you consider as the most influential regarding potential success of the chosen business idea?
- 2/ What precautions/mitigation strategies would you suggest to prevent risks connected to those factors?



STEP 3 - PROPOSE THE VALUE FOR YOUR CUSTOMER

You have already mapped the environment and now you are better prepared to come up with a business idea that might have potential to succeed.



YOUR CUSTOMER

Time: 30 min

Instructions: Guide the participants through defining the customer and his/her profile.

Now you are clear about the business idea and what products or services you are going to offer. The next important step is to define your customer?

Task: Imagine your customer as a person with his/her own life, needs, interests, habits and wishes. Try to describe your typical customer as detailed as possible. Use the table below:

1/ Age:
2/ Gender:
3/ Education:
4/ Profession:
5/ Income:

6/ Family status:

7/ Interests & hobbies:
.....
.....

8/ Habits:
.....
.....

9/ Community:
.....
.....

10/ Problems and needs:
.....
.....
.....

11/ Wishes, dreams, goals:
.....
.....
.....

VALUE PROPOSITION

Time: 30 min

Instructions:

Now you know your customer better. You know how he/she lives, what his/her problems, needs and wishes are. To attract your customer, you have to create a value for him/her with the products or services you are offering.

Following questions will help you to define the value proposition:

- 1/ *What problems/challenges does your customer face in everyday life? (at work, at home) What makes them feel bad, annoyed, feared or frustrated? What is your customer missing?*
- 2/ *What is your customer dreaming about? What would make him/her happy?*
- 3/ *What emotional needs does your customer want to satisfy? How does your customer want to feel?*
- 4/ *How does your customer want to be perceived by others? Is social status, good look or power important for him/her?*
- 5/ *What would make your customer's life or job easier?*
- 6/ *What savings would your customer appreciate in terms of time, effort, money etc.?*
- 7/ *What is important for your customer? (price, quality, availability, design, guarantee, low risk, special features etc.)*

Define your value proposition:

OUR (products and services)

.....
.....
.....

HELP (customer)

.....
.....
.....

WHO WANTS TO (needs, problems, wishes)

.....
.....
.....

BY (value proposition)

.....
.....
.....

PITCH YOUR BUSINESS IDEA

Time: 60 min

Instructions: Explain to participants what a “pitch” is and guide them through preparation of their pitches in groups. Let them prepare a presentation in groups answering the key questions. You can allow participants to use a presentation software and prepare slides (max. 5). Preparation phase is supposed to last max. 30 min. + presentation 30 min. (max. 2 min. pitches)

Now you know what products and services you offer, who your customer is, what his/her needs are and what value you propose. It's time to present your business idea or as we say to “pitch”. You will have maximum of 2 minutes to persuade us about the uniqueness of your business idea. Prepare your pitch in groups by finding answers to following questions:

1. *PROBLEM* - What is the problem/challenge/need your are solving with your product or service?
2. *SOLUTION* - What solution do you propose to solve the problem/satisfy the need? What value do you propose for the customer?
3. *MARKET* - Who is your customer? Who do you target at?
4. *UNIQUENESS* - How do you differentiate yourself from your competition?

REFLECT

Time: 30 min.

Instructions: Guide participants through the final reflection. You can draw a tree on the flip chart and put there empty post-its representing “apples of knowledge”. Ask all participants to pluck couple of apples (post-its) and write down answers to following questions:

Case study reflection

- What next steps would you propose to Jane to make her business idea successful?
- How do you think that starting Jane’s own business will change her family life?

Personal gain reflection

- What new knowledge and skills did you learn in this workshop?
- What did you enjoy most?
- What was difficult for you?
- How are you going to use the gained knowledge?

4. Interactive learning

Activity 1: Quiz

1/ Which statement is true?

- a/ Women are over-represented in positions of leadership.
- b/ Women's economic empowerment (WEE) increases the gender pay gap.
- c/ Access to child-care support impacts women's access to the labour market.

2/ Which of the following tools supports women's economic empowerment?

- a/ Rigid working hours
- b/ Access to financial services
- c/ High interest rates

3/ Which of the below statements is incorrect?

- a/ The state can positively contribute to WEE by abolishing laws that are discriminatory.
- b/ Trade unions can positively contribute to WEE by advocating for high-income groups.
- c/ Employers can positively contribute to WEE by offering teleworking to women.

4/ What are some of the key words associated with gender equality?

- a/ wellbeing, sustainability, access
- b/ unpaid work, limits, money
- c/ productivity, rate, discrimination

5/ Which of the following factors contribute to wellbeing?

- a/ loans & spending
- b/ debts & investment
- c/ health & prosperity

6/ What resources does one need to support a business idea?

- a/ capital
- b/ fluctuation in the economy
- c/ drop in the equality index

7/ What are the micro-factors that create the business environment?

- a/ school & social system
- b/ education, experience & social status
- c/ the environment & climate crisis

8/ Which of the following are the macro-factors that create the business environment?

- a/ gender & age
- b/ family & children
- c/ demography & employment

9/ Which statement below is incorrect?

- a/ The crucial factor determining the success of a business is whether value is delivered to the customer.
- b/ Services are more innovative than products in inclusive value chains.
- c/ A good pitch should describe the problem, solution, market and uniqueness of the business idea.

10/ Which of the following factors are the most useful when attempting to find out the customer's needs?

a/ growth & recession

b/ habits & income

c/ banking system

Activity 2: Mark all statements that are correct

Women's economic empowerment:

- might have a positive impact on poverty reduction.
- increases the inequalities between global economies.
- helps to create more flexible working conditions.
- positively contributes to reducing the gender pay gap.
- contributes to a decrease in value proposition.
- leaves care work unrecognised.
- impacts social well-being.
- closes discussion about how to change social norm.
- reduces loans.
- supports access to child-care.
- boosts economic productivity.

Activity 3: Yes, or no?

1. Unpaid work is equally distributed among women and men. **NO**
2. Employers can support women's economic empowerment by providing childcare in the workplace. **YES**
3. Discrimination leads to natural selection of more productive citizens. **NO**
4. The gender pay gap is the difference between the average hourly earnings of men and women. **YES**
5. The gender equality index shows better performance of men at work. **NO**
6. Promoting small entrepreneurs and local economies supports inclusive value chains. **YES**
7. Trade unions cannot have any serious impact on women's economic empowerment. **NO**
8. Better access to financial services can boost women's entrepreneurship. **YES**
9. Inclusion policies are hindering economic growth. **NO**
10. Prejudices and stereotypes impact changes in social norms. **YES**

Activity 4: Fill in the blanks

1. The key criteria to define women's economic empowerment are: power to make, access to and economic (decisions, resources, benefit)
2. Women are paid then men. (less)
3. Women's economic empowerment positively impacts a reduction of the gender gap. (pay)
4. Care work which is not directly remunerated is mostly performed by (women)
5. A state of experiencing health, happiness and prosperity is called (wellbeing / well-being)
6. A short presentation of a business idea to a potential investor is called a (pitch)
7. Treating people differently because of their origin or race is called (discrimination)
8. A type of work that tends to be insecure is called employment. (vulnerable / precarious)