





13th APEC Women Leaders Network Meeting

Opportunities for Women
2 year WBG research program



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World Bank Group
Peru, May 2008

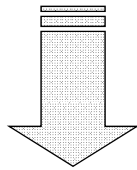


Presentation Outline
FUNDING SMEs

1. Women’s Economic Empowerment – WBG Gender Action Plan (GAP)
2. Doing Business gender project
3. Funding SMEs
4. WBG President Zoellick MDG3 Champion – 6 new commitments

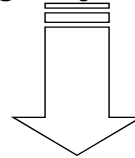
AIM - Advance women's economic empowerment to
•promote shared growth
•accelerate the implementation of MDG 3

Policy level

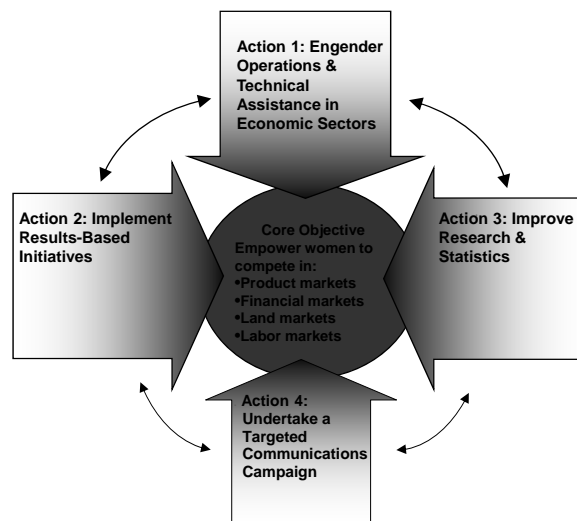


Make (financial)
markets
work for women

Agency level



Empower women to
compete in (financial)
markets



Doing Business indicators

2007 → 2008 → 2009

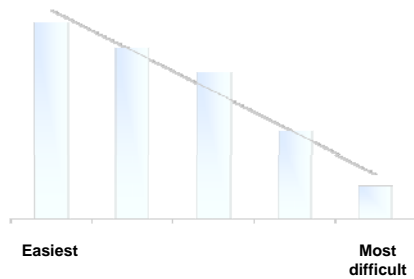
- Starting a business
 - Dealing with licenses
 - Employing workers
 - Registering property
 - Enforcing contracts
 - Getting credit
 - Trading across borders
 - Protecting investors
 - Paying taxes
 - Closing a business
- Update of 2007
 - Add 3 countries
 - Reformer's Club: - 11 case studies
- Add Not paying bribes
 - Add Using infrastructure
 - **Research program on regulations and business opportunities for women**
- Doing Business Gender is a two year collaborative research partnership between the WBG GAP and the Doing Business project on reforms that improve business opportunities for women.**

6 APEC countries in top 10 Ease of Doing Business 2007

 1. Singapore	 16. Switzerland
 2. New Zealand	 17. Estonia
 3. United States	 18. Georgia
 4. Hong Kong, China	 19. Belgium
 5. Denmark	 20. Germany
 6. United Kingdom	 21. Netherlands
 7. Canada	 22. Latvia
 8. Ireland	 23. Saudi Arabia
 9. Australia	 24. Malaysia
 10. Iceland	 25. Austria
 11. Norway	 26. Lithuania
 12. Japan	 27. Mauritius
 13. Finland	 28. Puerto Rico
 14. Sweden	 29. Israel
 15. Thailand	 30. Korea

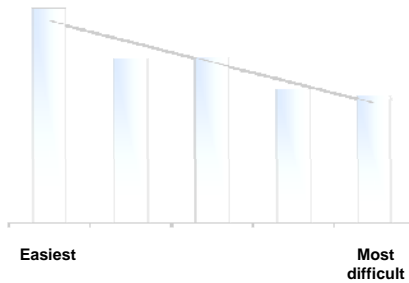
Inclusive business friendly regulation->
more registered businesses & start-ups

Business density
(registered firms per capita)



Countries ranked by ease of doing business, quintiles

Business entry
(new firms in % of registered firms)

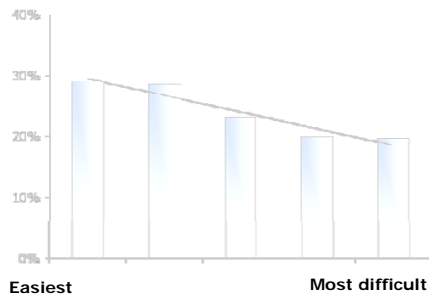


Countries ranked by ease of doing business, quintiles

Source: *Doing Business* database

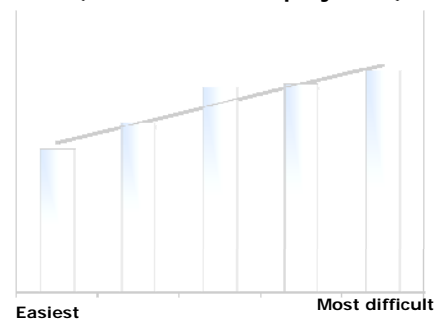
...and higher shares of female
entrepreneurs and women in the labor force

Female Entrepreneurs
(% of entrepreneurs)



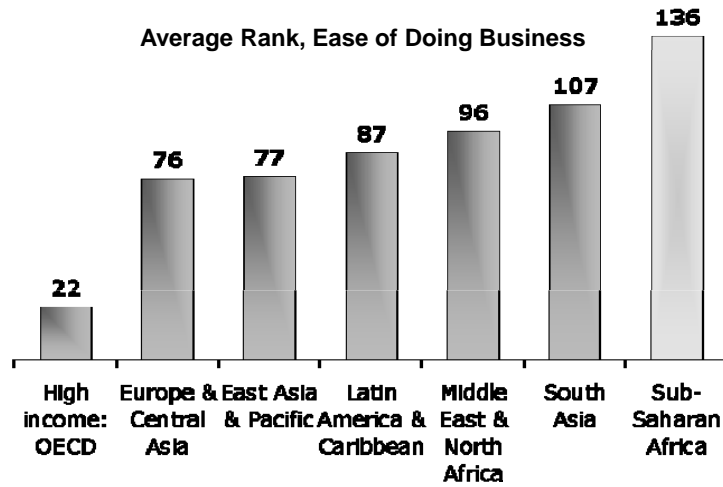
Countries ranked by ease of doing business, quintiles

Female unemployment
(% of male unemployment)

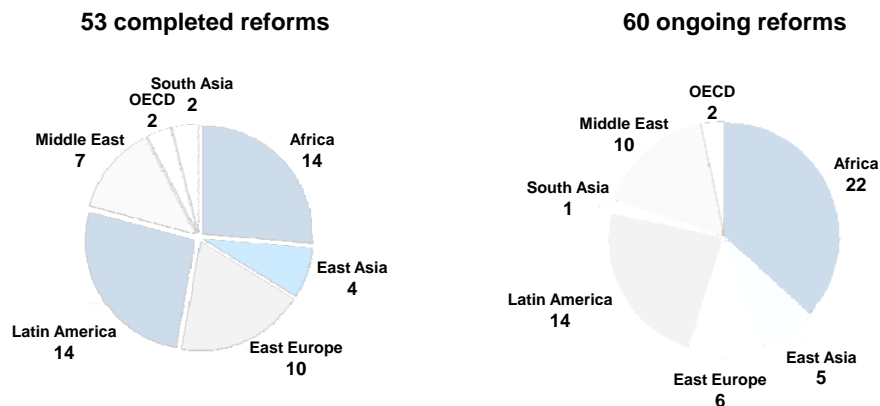


Source: *Doing Business* database, ILO

How does APEC measure up?

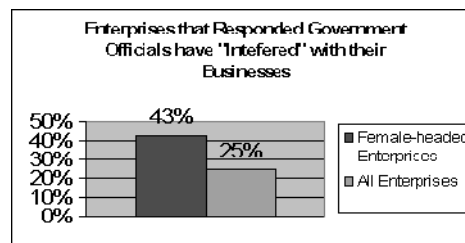


Reforms Informed by Doing Business as of Aug. 2007



Starting a business can be even harder for women

- DRC – different rules
- Uganda – women disproportionately disadvantaged by cumbersome procedures (less mobile, fewer contacts, time poor, seen as ‘soft targets’ by officials)

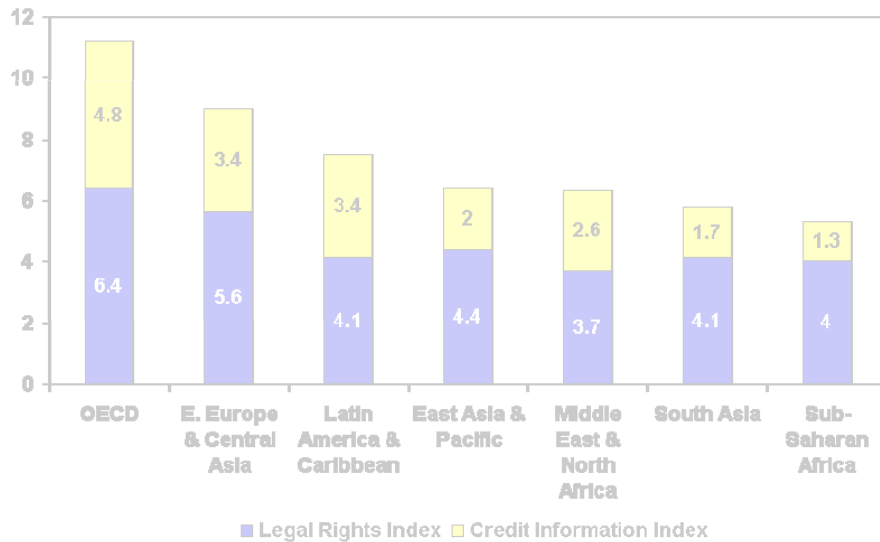


Source: Kirkpatrick and Lawson, 2004.

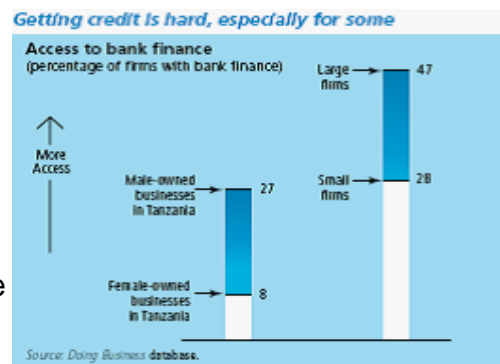
Informality

- Women three times more likely to be informal
- Can't access formal finance
- No benefits
- No legal rights
- Can't enforce contracts



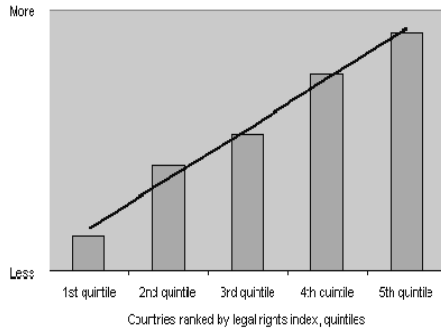


- Custom law often prevails over civil law, meaning women have little land ownership
- In collateral based banking systems this means less access to credit
- Only 10% of microfinance data included in credit bureaux

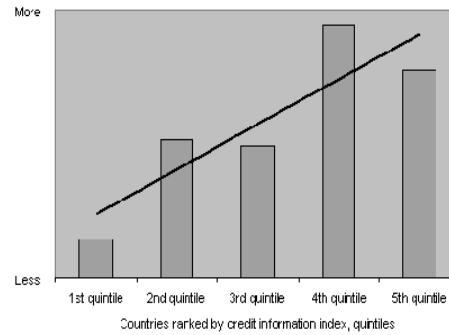


Stronger legal rights, better credit information: more credit

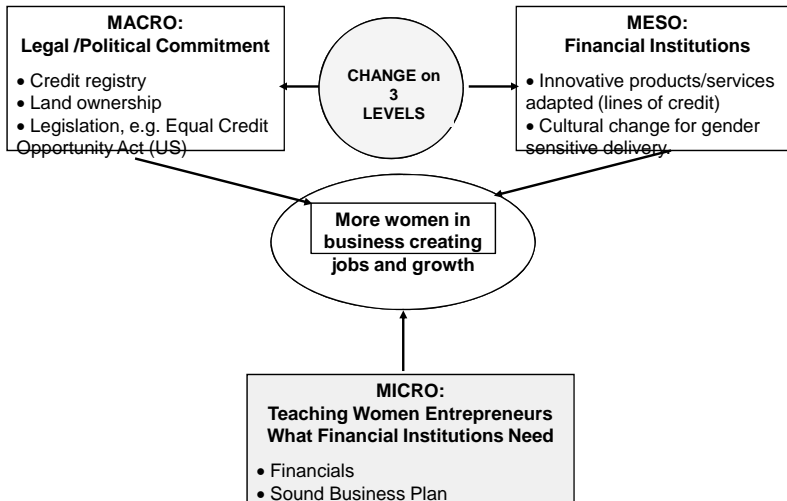
Private Credit as a share of GDP



Private Credit as a share of GDP



Note: The relationships shown are adjusted for income per capita and are significant at the 5% level
 Source: Doing Business database, IMF International Financial Statistics database



Global Banking Alliance for Women: Members



- Members provide an annual update of their women's market program

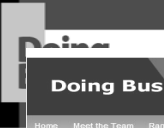
Doing Business/WBG Gender Action Plan partnership

- 2 year research program
 - promotes shared growth
 - supports MDG 3
- Outputs
 - Feed into DB reports for 2009-2010
 - Stand alone publication
 - Entrepreneurial Case Studies
 - Data base for 181 countries

Doing Business/WBG Gender Action Plan partnership

3 key components

1. Identify laws & regulations that discriminate against women
 - Additional questions to DB respondents
 - Global database on adjunct issues, eg inheritance law. Africa pilot with FIAS
2. Investigate which reforms on business regulations have largest impact on opportunities for women
3. Prepare case studies on women entrepreneurs (their successes & challenges) to promote reform



Doing Business

Legal Database User

English Español Français Português Русский 中文 العربية

The Doing Business project... provides objective measures of business regulations and their enforcement across 178 countries and selected cities at the subnational and regional level.

View by:

Get Full Data >>>

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Gender Law Library

Search database of laws and legal provisions that impact women's ability to engage in business activities:

Find Laws:

1. Select country:

All countries Select country

2. Select topic:

<input checked="" type="checkbox"/> All topics	<input type="checkbox"/> Credit info / access to credit	<input type="checkbox"/> Business start-up / licensing
<input type="checkbox"/> Constitutional provisions	<input type="checkbox"/> Property rights	<input type="checkbox"/> Paying taxes
<input type="checkbox"/> Enforcing contracts	<input type="checkbox"/> Employment of women	

3. Select type of restriction / provision:

<input checked="" type="checkbox"/> All types	<input type="checkbox"/> Marriage and divorce	<input type="checkbox"/> Diminished legal capacity
<input type="checkbox"/> Gender equality provisions	<input type="checkbox"/> Industry sector restrictions	<input type="checkbox"/> Consent from male relative
<input type="checkbox"/> Additional requirements for women	<input type="checkbox"/> Work-hour restrictions	<input type="checkbox"/> Affirmative discrimination
<input type="checkbox"/> Inheritance	<input type="checkbox"/> Maternity-related provisions	

4. Select law type:

<input checked="" type="checkbox"/> All types	<input type="checkbox"/> Community directives	<input type="checkbox"/> Customary laws
<input type="checkbox"/> Constitution	<input type="checkbox"/> Laws	<input type="checkbox"/> Religious laws
<input type="checkbox"/> International treaties and conventions	<input type="checkbox"/> Decrees and regulations	


Sort results by:

Country Topic Law type

Type of provision / restriction

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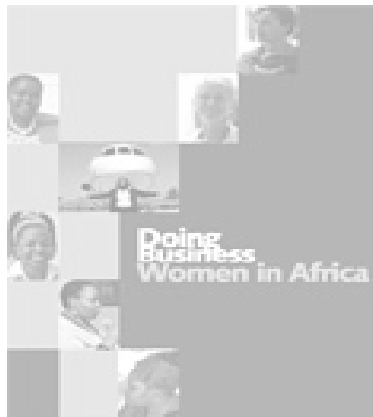
 International Finance Corporation

Piloting the Project in Africa: “Leveling the Playing Field for Women’s Economic and Social Progress”



- Partner with NGO Vital Voices
 - 12 countries
- Women lawyers and entrepreneurs
 - Creating solutions for change
- Gates grants \$0.5m for advocacy

Entrepreneurial case studies



- Stories of success & obstacles overcome
- Recommendations for reform
- Doing Business Women in Africa: First in a series of regional studies
- EAP underway (AusAID, SMU, Global Summit)
- LAC October (Argentina; Vital Voices)

- 6 new commitments, April 11 2008
 1. improve the integration of gender equality into our agriculture and rural developments projects
 2. channel at least \$100m in credit lines at commercial banks for women entrepreneurs
 3. empower girls and women economically in countries that we support (Responsibility: World Bank Directors)
 4. launch a work program on “young women count for economic development”
 5. create a WBG GAP Private Sector Leaders Forum
 6. increase IDA Investments for Gender Equality

Doing Business Gender donors Australia, Canada,
Denmark, Germany, Iceland, Norway,
Sweden, UK, US

www.doingbusiness.org

www.worldbank/gender.org

www.ifc.org/gender

- *CONTACT – aellis@worldbank.org*