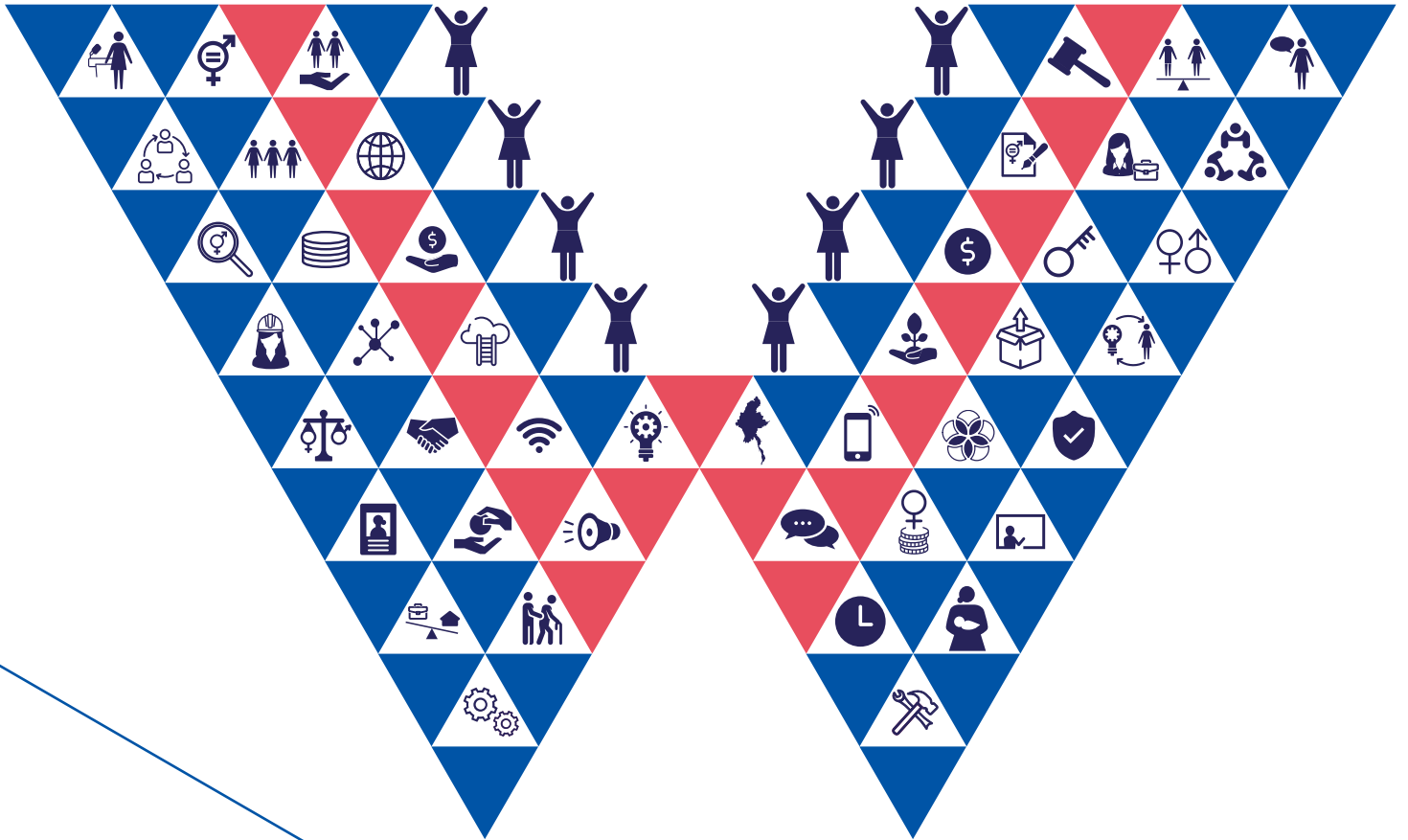




International  
Labour  
Organization

SASAKAWA  
PEACE  
FOUNDATION



**NATIONAL  
ASSESSMENT OF  
WOMEN'S  
ENTREPRENEURSHIP  
DEVELOPMENT  
IN MYANMAR**



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**NATIONAL ASSESSMENT OF  
WOMEN'S  
ENTREPRENEURSHIP  
DEVELOPMENT  
IN MYANMAR**

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# FOREWORD

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Women entrepreneurs around the world are increasingly challenging social norms and enhancing their status and financial situation through entrepreneurship. By setting up their own businesses, women gain improved access to livelihoods and decent work, and can contribute to sustainable development, dynamic economies, poverty reduction and economic prosperity. Furthermore, the 'business case' is clear since global evidence shows that women tend to employ more diverse teams and invest more in the health, education and the well-being of families.

Myanmar has experienced substantial changes in terms of urbanization, opening up to foreign investment, deregulation and technological change. This has created promising new opportunities for job creation. SME promotion has been identified as a national priority; however, women-led businesses are still smaller in number and tend to be concentrated in a few sectors.

The role of women in Myanmar in the social and economic spheres is becoming increasingly significant. Despite economic growth experienced in the country in the last five years, women in Myanmar are still not fully participating in the formal labour market due to cultural, financial, systemic, political and social constraints.

To fully leverage its female talent in private sector development, further actions should be taken to ensure that both men and women can benefit from emerging opportunities for business and trade. This is why the International Labour Organization (ILO) and the Sasakawa Peace Foundation (SPF) joined forces to undertake a National Assessment of Women's Entrepreneurship Development in Myanmar. Both organizations are committed to promoting gender equality in the world of work and have dedicated programmes to promote women's entrepreneurship.

This assessment articulates the major challenges to, and policy opportunities for, improving the conditions that affect the establishment and growth of women-led enterprises in Myanmar.

We are confident that these actions will contribute to a more inclusive and prosperous economy in Myanmar that benefits all. We truly hope that the findings of the report and its recommendations to close gender gaps in entrepreneurship will be taken on board through partnerships between diverse stakeholders, so that women entrepreneurs will thrive and generate decent work for other women and men.



Mr Donglin Li  
ILO Liaison Officer  
International Labour Organization  
ILO Yangon



Mr Shuichi Ohno  
President  
Sasakawa Peace Foundation

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# ACKNOWLEDGEMENTS

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This report was a collaborative effort between the International Labour Organization (ILO) and the Sasakawa Peace Foundation (SPF). It aims to provide specific recommendations to enhance the enabling environment for women's entrepreneurship development in Myanmar, using the ILO's dedicated National Women Entrepreneurship Development (WED) Assessment methodology.

First, the ILO and the SPF would like to acknowledge and thank all of the women and men in Myanmar, who generously contributed to this report through interviews and focus groups.

Thanks to the lead authors, Annette St-Onge and Lois Stevenson, who have collaborated with the ILO for over a decade on National WED Assessments.

Special thanks also to Sanda Thant and Khin Zar Naing from the Socio-Economic and Gender Resource Institute (SEGRI) for the Women Entrepreneur Survey (WES).

This report was formulated under the overall technical supervision of Joni Simpson (ILO) and Lily Yu (SPF). The ILO and the SPF formed a technical advisory group to provide the report's peer review. The review team was made up of Joni Simpson, Lily Yu, Shiori Suzuki, Yuko Hirose and Mari Kogiso.

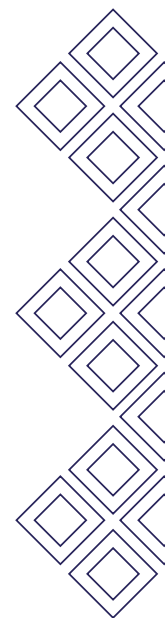
Many others provided inputs and comments to the report, including Charleine Mbuyi-Lusamba, Michel Jamar, Paolo Salvai, Ayaka Matsuno, Yuka Yabashi and Etsuko Ito. Thanks to Raquel Costa, Poe Ei Phyu, Paul Joicey of the DaNa Facility for their review of the manuscript.

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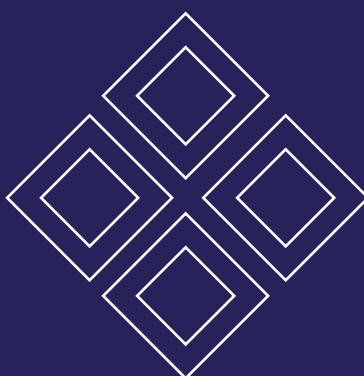
Thanks to Ruya Leghari for editing and designing the report, and Kamron Ismatullaev for finalizing the design.

Financial and non-financial contributions from the Sasakawa Peace Foundation, the ILO Decent Work Country Team for East Asia, South East Asia and the Pacific, and the ILO Liaison Office in Myanmar made this project possible.

In fond memory of Ms Khin Zar Naing.



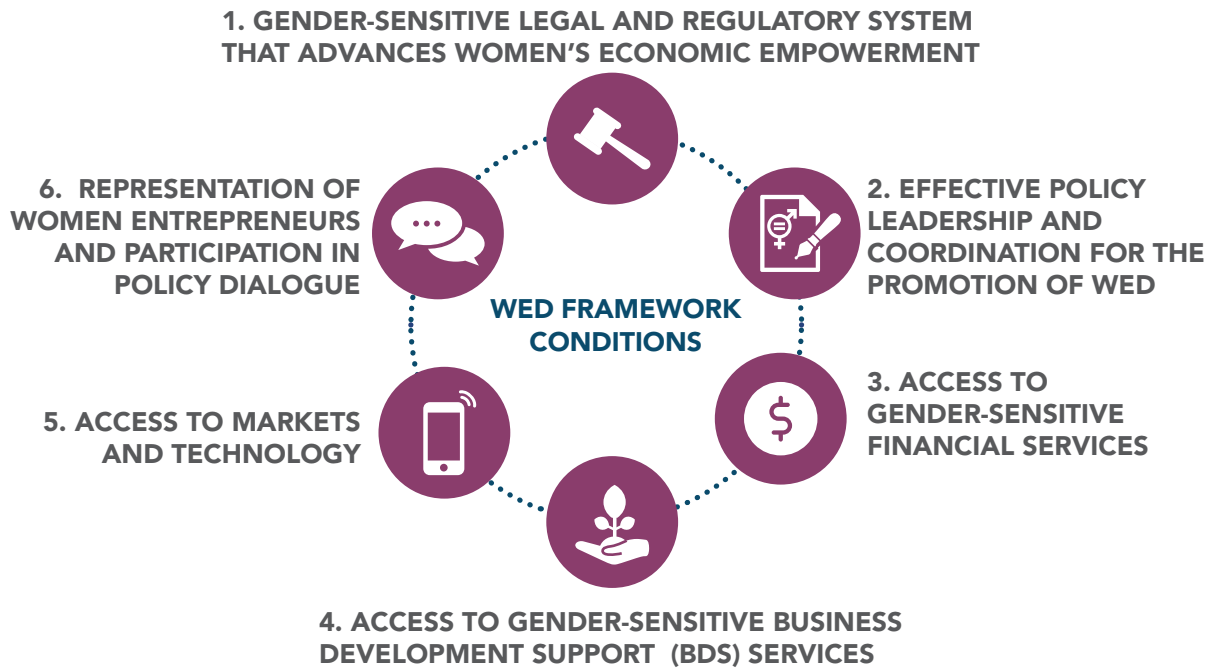
# EXECUTIVE SUMMARY



# EXECUTIVE SUMMARY

## INTRODUCTION

The overarching goal of Myanmar’s national assessment of Women’s Entrepreneurship Development (WED) is to identify deficiencies in the conditions that affect the emergence of women entrepreneurs, and the ability of existing women-owned enterprises to access resources and support they need to secure their sustainability and growth on an “equal opportunities” basis. The International Labour Organization’s (ILO) WED assessment methodology is based on a review of six framework conditions. These have been identified as key influencing factors in creating a favourable environment for women’s entrepreneurship. These lead to the formulation of a set of recommendations for national stakeholders.



The WED assessment process in Myanmar took place between October 2018 and March 2019. It combined both qualitative and quantitative approaches to assess the strengths each of the six WED framework conditions in the country. These approaches included: i) a desk review of relevant documents, reports and statistical data, coupled with the identification of organizations that provide business development, financing and other forms of support to micro-, small- and medium-sized enterprises (MSMEs) and specifically to women entrepreneurs; ii) interviews with key informants from 23 stakeholder organizations in Nay Pyi Taw and Yangon; iii) three focus groups attended by 18 women entrepreneurs, primarily from Yangon and surrounding townships; and iv) a face-to-face questionnaire survey of 208 women entrepreneurs. This survey used the ILO’s standardized “Women Entrepreneurs Survey” (WES) questionnaire, adapted for Myanmar’s context.

“

*The goal of Myanmar’s national assessment [...] is to identify deficiencies in the conditions that affect the emergence of women entrepreneurs*

“

*Findings from the WED assessment can be used to inform a range of stakeholders on actions needed to advance the profile and status of women entrepreneurs*

Myanmar has significant potential to benefit from its “gender dividend” by supporting women entrepreneurs to start and grow their businesses, as well as by promoting gender equality and non-discrimination in the workplace through both public organizations and private enterprises. Findings from the WED assessment can be used to inform a range of stakeholders on actions needed to advance the profile and status of women entrepreneurs in the country. These stakeholders include policy-makers, business development service providers, financial service providers and institutions, member-based business and sectoral associations, employers’ organizations, non-governmental organizations (NGOs), researchers and development partners. The recommendations can form a solid foundation for the design of a national strategy to unleash the underdeveloped potential of women as entrepreneurs, including policy and programme actions to address identified challenges facing women’s entrepreneurship development in Myanmar.

### THE STATE OF WOMEN’S ENTREPRENEURSHIP IN MYANMAR



**37.7** per cent of employed women surveyed are self-employed **vs**



**47.3** per cent of employed men



**25.6** per cent of employers are women

Although the Government produces some official data on MSMEs, it does not include sex-disaggregated data on the percentage of businesses owned by women. However, data on self-employment from the 2014 Population and Housing Census reveals that 37.7 per cent of employed women are self-employed, compared to 47.3 per cent of employed men (Ministry of Labour, Immigration and Population, 2017b). This indicates that there are approximately 3.3 million self-employed women and 6.4 million men in Myanmar, with men almost twice as likely to be self-employed. Additionally, self-employed women are half as likely as men to be employers – an estimated 3 per cent of all self-employed women are employers, compared to 5.7 per cent of all self-employed men. However, the greater likelihood of men being self-employed or employers than women is a trend observed in all member countries of the Association of Southeast Asian Nations (ASEAN), as well as in all world regions. Women in Myanmar account for an estimated 34 per cent of own-account self-employed persons (excluding employees) in the country, but only 25.6 per cent of employers (Ministry of Immigration and Population, 2017a). This may suggest that women face more challenges in growing their micro-enterprises into small- and medium-sized enterprises, and in creating additional jobs.

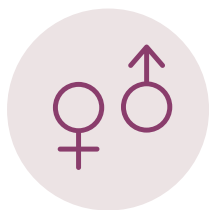
Cultural gender norms and attitudes concerning women’s role in society are the leading impediment to the emergence of women entrepreneurs in Myanmar,

“

*Women may face more challenges in growing their micro-enterprises into small- and medium-sized enterprises*

according to key informants and focus group participants consulted during the assessment. This finding is reaffirmed by studies on gender equality in Myanmar by a number of organizations, including the Gender Equality Network (GEN) and the Asian Development Bank (ADB). Norms that pose a particular challenge include the double time burden of work and unpaid care and domestic responsibilities, families discouraging daughters and wives from becoming entrepreneurs, and mobility restrictions that constrain women’s access to markets, such as places where women cannot go and security issues. According to ILOSTAT, 60 per cent of working-age women outside the labour force in Myanmar reported “household/family responsibilities” as their primary reason for either not wanting employment, or not being available to work (2017). Equally challenging is a general lack of respect for women as entrepreneurs and business leaders, as men’s leadership is more highly valued, alongside occupational segregation and the difficulties women face in achieving credibility in male-dominated sectors. These are the most significant challenges women must overcome in order to become entrepreneurs in Myanmar. Although women entrepreneur role models are emerging, more should be done to change restrictive gender norms and attitudes towards women as entrepreneurs.

In addition to gender-based cultural norms, women entrepreneurs in Myanmar face a range of challenges experienced by most entrepreneurs in terms of accessing the resources needed to start and grow their business. These challenges are particularly acute for women entrepreneurs. According to the assessment’s Women Entrepreneurs Survey (WES), the greatest start-up challenge for respondents is accessing financing, followed by getting customers, obtaining information on how to start a business, and finding a suitable location. In terms of challenges to growing their businesses, over three-quarters of the women entrepreneurs surveyed reported accessing financing as their principal challenge. A significant proportion of respondents also identified finding qualified workers as a potential challenge, alongside using information communications technologies (ICTs) and taxation issues. It is notable that “gaining support from my family” was perceived as a growth challenge by a higher percentage of respondents than it was a start-up challenge (30.8 per cent compared to 8.7 per cent of WES respondents, respectively).



**GENDER NORMS**  
concerning women’s  
role in society



**LACK OF RESPECT**  
for women as  
entrepreneurs/leaders



**LIMITED ACCESS  
TO RESOURCES**  
(financing, ICT,  
information, etc.)



**LIMITED FAMILY  
SUPPORT**  
for women  
entrepreneurs

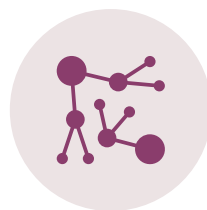
### KEY CHALLENGES FACING WOMEN ENTREPRENEURS



**WORK-LIFE  
BALANCE**  
challenges



**LOW AWARENESS**  
among women  
entrepreneurs of  
rights, procedures  
and opportunities



**FEW EFFORTS**  
to link women  
entrepreneurs  
to supply chains



**LIMITED GENDER-  
SENSITIVE SERVICES**  
e.g. financial and BDS  
services

“

*The greatest start-up challenge for [WES] respondents is accessing financing*

This is most likely due to increased time commitments as a business grows, potentially reducing the time women have available to attend to domestic responsibilities, which fall disproportionately on their shoulders. Resulting tensions at the household level can thwart women entrepreneurs’ ability to develop their businesses.

### **GENDER-SENSITIVE LEGAL AND REGULATORY SYSTEM THAT ADVANCES WOMEN’S ECONOMIC EMPOWERMENT**



**GENDER EQUALITY**  
is enshrined in Myanmar’s labour, property and inheritance laws



**ENFORCEMENT**  
of the equality principle is weak and traditions disadvantage women



**LIMITED EFFORTS**  
to raise women entrepreneurs’ awareness of rights and registration procedures

**Labour laws and regulations:** In general, Myanmar’s labour laws promote gender equality and equal pay for similar work. They do not restrict the hours of work for women employees – for instance, in terms of night shifts – and stipulate non-discrimination in the employment of women. However, key informants consulted during the assessment indicated that the equality principle is often not enforced by labour law regulators or employers. The assessment finds limited evidence of efforts to make women aware of equal employment rights, in order to ensure that women are well-informed of their rights as workers, while supporting the protection of these rights. To better address these issues, the Labour Law Reform project should ensure the inclusion of gender equality in all labour-related laws, as well as prioritizing stronger enforcement mechanisms to protect women’s employment rights and provide effective legal recourse, including on eliminating violence and harassment in the world of work, which disproportionately affects women.

“

*The women entrepreneurs consulted find it difficult to access information on labour regulations*

While Myanmar has ratified three core ILO Conventions, the two core gender equality Conventions have not yet been ratified: the Equal Remuneration Convention, 1951 (No. 100) and C111, the Discrimination (Employment and Occupation) Convention, 1958 (No. 111). Women entrepreneurs who participated in the assessment’s focus group sessions indicated that, in their experience, government officials do not make special efforts to inform women entrepreneurs about labour laws, regulations and compliance requirements – whether through awareness raising sessions, or by assisting women entrepreneurs to navigate the complexities of registering workers. Overall, the women entrepreneurs consulted find it difficult to access information on labour regulations. This is especially complicated as each sectoral ministry has its own labour laws and regulations.



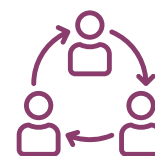
**Business registration and licensing regulations and procedures:** Myanmar has no legal requirement obliging married women to obtain their husband's permission before registering a business. However, in some cases women may register a business in their husband's name, as the head of the household. This may be due to cultural or customary practices, and it has important implications on women entrepreneurs' ability to access financial and non-financial business services. It also impacts their economic empowerment, status and decision-making capacities within their business. Incorporated companies in Myanmar are required to register with the Directorate of Investment and Company Administration (DICA), a process which can be completed entirely online. Online registration may afford women with such businesses significant time savings. As the Government moves to digitalize many of its services, online registration is expected to be increasingly adopted by sectoral ministries with their own business registration requirements.

Many women in Myanmar may be unaware of business registration and licensing requirements. Only 26 per cent of WES respondents agreed that information on business regulations is widely available to women entrepreneurs. By contrast, almost half of the respondents disagreed with this statement. Moreover, there is no evidence of any special efforts by the Government to ensure that women are informed about the "what" and "how" of business registration or licensing procedures. Similarly, there is no evidence of the presence of women's desks in business registration or licensing offices to assist women entrepreneurs with limited business knowledge, low literacy levels, or from a linguistic minority. The network of government SME Centres can be a natural focal point for the dissemination of information on business issues, in partnership with business associations and women's organizations. This would improve outreach to under-served groups of women entrepreneurs, such as those from ethnic minorities or women with disabilities, among others.

**Property and inheritance rights:** By law, women and men in Myanmar have the same rights to own and use property, as well as the same inheritance rights. Nevertheless, the assessment finds that culture and tradition favour men in land certification and inheritance practices. Women are also disadvantaged in jointly-held property ownership and land tenure. In essence, customary practices prevail and women's legal property and inheritance rights are not well-respected or enforced. Avenues for legal recourse, moreover, are limited. Women – especially in rural areas – are not sufficiently aware of, or adequately informed about, their land and property rights. Advocacy groups continue to push for the inclusion of gender equality requirements in the draft Land Use Law under review. In the meantime, more targeted actions are needed to inform women of their property and inheritance rights, while providing them with mechanisms for legal recourse to exert these economic rights established under the law.

“

*There is no evidence of special efforts [...] to ensure that women are informed about the “what” and “how” of business registration or licensing procedures*



#### **NETWORK OF SME CENTRES**

can be a natural focal point for the dissemination of information on business issues



#### **TARGETED EFFORTS**

are needed to inform women of their property and inheritance rights

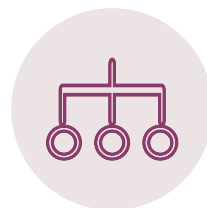
## EFFECTIVE POLICY LEADERSHIP AND COORDINATION FOR THE PROMOTION OF WED



**GENDER EQUALITY**  
and women's economic participation are policy priorities



**MYANMAR LACKS**  
an inter-governmental strategic framework for WED



**NATIONAL FOCAL POINT STRUCTURE**  
concerning WED requires further institutionalization

“

*The Action Plan for Women's Entrepreneurship falls short of being a national, inter-governmental strategic framework for WED*

Gender equality and women's economic participation are emphasized as policy priorities in Myanmar's national policy documents, albeit with only weak references to the importance of women's entrepreneurship development (WED) as a policy priority. The SME Development Policy does not specifically address the issue of women's enterprises as a strategic target or component. This is expected to change in the future as Myanmar takes actions to align its SME Policy with the Association of Southeast Asian Nations' (ASEAN) Strategic Action Plan for SME Development (SAP-SMED).

The primary evidence for WED as a policy priority in Myanmar is the Central SME Development Department's Action Plan for Women's Entrepreneurship (Ministry of Industry). This recognizes the policy importance of targeting and supporting women entrepreneurs as part of the country's economic growth and stabilization agenda. However, the Action Plan for Women's Entrepreneurship falls short of being a national, inter-governmental strategic framework for WED that includes a comprehensive set of support measures to foster both the start-up and growth of women-owned enterprises. With a national government budget allocation for the Action Plan anticipated in 2020, securing inputs from stakeholders on the priority focus of an extended Action Plan through a consultation process is essential. This would provide a stronger foundation for developing a truly comprehensive national strategy and action plan for the development of women's entrepreneurship.

A certain number of other ministries are engaged in the WED Action Plan with the Ministry of Industry, such as the Ministry of Commerce and the Ministry of Agriculture. Nevertheless, more needs to be done to institutionalize the national focal point structure, including budget resources and staffing, the inclusion of additional relevant ministries, and a mandate to provide cross-governmental policy leadership and coordination for the promotion of WED and supporting actions. Without adequate inter-governmental coordination and gender analysis, programmes and services may not effectively address women entrepreneurs' needs or eliminate the systemic barriers to the emergence of women's entrepreneurship.



### **GENDER ANALYSIS**

and inter-governmental coordination are essential for effective programmes to address women entrepreneurs' needs

## ACCESS TO GENDER-SENSITIVE FINANCIAL SERVICES



### INFORMAL SOURCES

of external financing tend to be used by women entrepreneurs



### NO GENDER-SENSITIVE

approach evident in financial institutions' design of products/services



### MICROFINANCE INSTITUTIONS

often target the borrowing needs of women from low-income households

Overall, women entrepreneurs in Myanmar mainly use their own personal savings to finance their entrepreneurial activities, alongside informal sources of external financing. These sources include loans from family and friends, savings and lending groups, and informal moneylenders. The assessment finds little evidence that formal financial institutions, such as commercial banks, are reaching out to the market of women-owned enterprises. Nor is there evidence of these institutions demonstrating a gender-sensitive approach in the design of financial products and services to address the financing needs of women entrepreneurs. Women entrepreneurs are particularly disadvantaged in terms of meeting the collateral requirements for bank loans, as they are far less likely than men to hold titles to land and property. In addition, women entrepreneurs who responded to the WES have low expectations regarding formal lenders' ability to meet their businesses' financial needs in terms of loan costs and flexibility – for example, regarding loan size and repayment terms. Banks require evidence that an entrepreneur has been in business for at least three years in order to approve loans, which limits access to start-up financing for both women and men. Another requirement when applying for a bank loan is the possession of a bank account. However, according to the latest available data from the World Bank's Global Findex database, in 2017 almost 75 per cent of women in Myanmar did not have a bank account.

Significant progress is needed to create a women-friendly banking environment in Myanmar and, thereby, to increase the participation of women entrepreneurs in banking and financial services. This would require the recognition of the potential and needs of the women entrepreneurs' market, coupled by active efforts to reach out to this market through promotional activities, as well as by designing products and services that meet their needs. Simultaneous efforts are essential to prepare women entrepreneurs, through training and coaching, to engage effectively with commercial banks. To this end, it will be important to improve their financial literacy, in addition to their "know-how" vis-à-vis approaching banks – for instance, in terms of presenting the purpose of a loan, ensuring that financial statements are up-to-date, etc.



*Women entrepreneurs are particularly disadvantaged in terms of meeting the collateral requirements for bank loans*



### A WOMEN-FRIENDLY BANKING

environment requires designing products/services to meet women entrepreneurs' needs and building women's capacities

<sup>1</sup> The exchange rate on the 31st of December 2018 was MMK 1 million = US\$645.44.



## LOAN PRODUCTS FOR WOMEN-

owned enterprises and a government-backed credit guarantee programme for loans should be developed

Despite low levels of engagement with commercial banks, women comprise most of the microfinance clients in Myanmar. Several microfinance institutions (MFIs), many small and informal, target the borrowing needs of women from low-income households, in to support their both their personal needs and income-generating activities. Group lending is the most common methodology in use, with loans capped at MMK 6 million, while individual loans are capped at MMK 10 million by law (approximately US\$6,454).<sup>1</sup> This yields a significant financing gap for women entrepreneurs interested in taking their micro-enterprise to the next level in terms of growth, as the minimum threshold for bank lending is an estimated MMK 50 million. This figure is based on information provided by a banking sector official, who reported that banks are reluctant to provide loans worth less than MMK 50 million (approximately \$32,500).

Banks should be encouraged to develop loan products for women-owned enterprises. The development of a government-backed credit guarantee programme for bank loans to women-owned enterprises could be instrumental in encouraging banks to be more inclusive in their lending practices. It also stands to compensate for women's relatively lower capacity to provide the required hard collateral as security for loans, for example, through targeted loan guarantee provisions. To facilitate the transition from microfinance to bank financing, a Transition Loan Fund for Women Entrepreneurs could be established. This would make loans worth between MMK 10 million and MMK 50 million available to cover the capital acquisition and working capital needs of women-owned enterprises, with loans disbursed through banks.

There is also a need for more sex-disaggregated data on bank clients and loan applications, as well as on the tracking of disbursed loans. In addition, microfinance institutions should document the loan purposes of borrowers, so as to determine what percentage of all microfinance is supporting income-generating and micro-enterprise activities, compared to personal and household financing needs.

“

*There is [...] a need for more sex-disaggregated data on bank clients and loan applications, as well as on the tracking of disbursed loans*

## ACCESS TO GENDER-SENSITIVE BUSINESS DEVELOPMENT SUPPORT (BDS) SERVICES



**LIMITED EFFORTS**  
by BDS providers to make their approach more gender-sensitive



**INFORMAL SOURCES**  
tend to be used by women entrepreneurs for BDS



**LACK OF AWARENESS**  
among women of available BDS services and training opportunities

Overall, women entrepreneurs in Myanmar make use of informal sources for business development support. Principal sources are other business owners in their personal networks, alongside family and friends. A lack of awareness of BDS services on offer appears to be a challenge. Focus group participants explained that many women entrepreneurs do not know what BDS services are available, when, where, or by whom they are provided. Further efforts to promote the availability of advisory and training services for women entrepreneurs are likely to lead to greater reach and participation. While the Central SME Development Agency aims to provide BDS services to SMEs through its network of SME Centres, focus group participants indicated that there is limited awareness of the centres' service offer among women entrepreneurs.

Entrepreneurship and business management training is the most prevalent form of organized BDS service delivery in Myanmar. Despite this, almost three-quarters of WES respondents reported never participating in any entrepreneurship or business management training programmes. Furthermore, only 4.3 per cent sourced business advice from a small business or enterprise centre in the past year, and only 6.3 per cent obtained business advice from a professional business consultant or adviser. This indicates a need for increased marketing of BDS services and more attention to the needs of women entrepreneurs.

Key reasons cited by WES respondents for not participating in training programmes include a lack of time, a lack of information on available programmes and the limited availability of programmes in their areas of residence. Other constraints include training scheduled at times when they are unable to attend sessions, as well as the lack of child care available. These reasons highlight a need for attention to design and the organization of what works, in addition to diverse delivery mechanisms using online, blended and/or classroom approaches that respond to women's time demands, scheduling needs and location-related limitations. Focus group participants confirmed interest in online training programmes due to women's time and mobility constraints.

“

*A lack of awareness of BDS services on offer appears to be a challenge*



**PROMOTING BDS ADVISORY AND TRAINING**

services for women entrepreneurs are key to greater reach and participation

**WOMEN'S UPTAKE OF BDS IS LOW DUE TO THE FOLLOWING CONSTRAINTS:**



**LACK OF INFORMATION**  
on available programmes



**LACK OF AVAILABILITY**  
of BDS programmes in their areas



**LACK OF TIME**  
due to unpaid care and family responsibilities



**LACK OF ACCESS TO CHILD CARE**

“

*Some [...] NGOs are highly committed to providing BDS-related services to women entrepreneurs*



**INCREASING BDS OUTREACH**

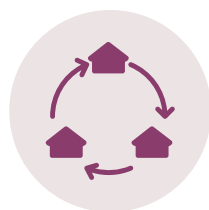
*in marginalized areas and offering services that meet women’s needs would enhance availability and accessibility*

The assessment finds limited evidence that public and private BDS providers are taking measures to make their approach more gender-sensitive, in order to better respond to the needs of women entrepreneurs. Although exceptions exist, this overall situation suggests that BDS provision is not sufficiently friendly to women entrepreneurs. Thus, efforts are needed to create more awareness of these services, as well as to assess how to adjust service offerings with a view to making them more attractive, accessible and responsive to women’s needs. This is especially important in terms of scheduling, accessibility and the availability of child care. . It also relates to content regarding women’s knowledge of their rights and their economic empowerment.

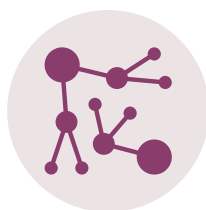
The assessment affirms that some entities in Myanmar – most of whom are NGOs – are highly committed to providing BDS-related services to women entrepreneurs. However, the reach of their service provision is not country-wide. As a result, many regions are not adequately covered by existing initiatives. The findings of the WES and focus group discussions clearly indicate that the uptake of BDS services by women entrepreneurs is low.

To enhance the availability and accessibility of BDS services for women entrepreneurs in both urban and rural areas, BDS providers should increase their outreach, utilize technology to promote their services in marginalized areas, and offer services that respond to women’s specific needs. Increased efforts are needed by BDS providers to collect and report sex-disaggregated data on BDS clients. This would provide a more accurate account of specific gaps in services relevant for women entrepreneurs, as well as of gender imbalances in the rate of service uptake.

**ACCESS TO MARKETS AND TECHNOLOGY**



**DOMESTIC MARKETS**  
are the primary area of operations for women entrepreneurs



**FEW EFFORTS**  
to link women entrepreneurs to supply chains or support their participation in public procurement



**ICT USAGE**  
is low and interest in improving ICT skills is high among Myanmar’s women entrepreneurs

**Export promotion for women entrepreneurs:** The results of the WES indicate that women entrepreneurs in Myanmar primarily operate in domestic markets, selling largely within their local communities. Only 8.2 per cent of WES respondents sell their products to international markets. This could be a function of the sectors they operate in, the production scale of their enterprises, or language barriers; however,



a lack of know-how is also a critical issue. Focus group participants reported that women entrepreneurs find it difficult to access information on foreign markets and how to reach them, citing this as a major constraint to the development of women's businesses. Although women entrepreneurs have some, albeit limited, opportunities to participate in international promotion initiatives, focus group participants stressed that women entrepreneurs need access to programmes designed to bring them up to the export-ready stage. Thus, increased efforts are needed to ensure that women-owned enterprises are included in export-readiness and capacity building programmes to improve their product quality and marketing skills. Focused efforts are also required to offer export orientation seminars and programmes that provide women entrepreneurs with export development services related to compliance with international standards, basic export training, export marketing and international trade fairs.

**Government procurement:** Myanmar's public procurement system does not include special initiatives to encourage or support the participation of SMEs in government tendering, nor are quotas set for a percentage of awards to be issued to SMEs. Many businesses in the country are unaware of tender calls, which are not made publically accessible online, or lack the experience and knowledge needed to compete in the public procurement market. Actions should be taken to ensure that women entrepreneurs are aware of government tendering opportunities and requirements. They should also be provided training on how to prepare bids. In addition, the Government could consider implementing a procurement policy to target women-owned enterprises. This should include the dissemination of information on tendering procedures and moves to promote tendering opportunities to women-owned enterprises through various channels, including, for instance, employers' organizations and women entrepreneurs' associations.

**Supply chains and linkages that integrate women-owned enterprises:** The assessment finds no evidence of a strategic, national focus on linking women-owned enterprises or women producers to local and global supply chains. While some supplier development and value chain programmes are being implemented in Myanmar – most notably in the tourism and fisheries sectors – most lack a focus informed by gender analysis, or specific targets and approaches for the integration of women-owned SMEs. As such, women-owned enterprises are often inadvertently excluded from strategies to upgrade their businesses, access potential market and capitalize on growth opportunities. A greater effort is required to facilitate the access of women producers to financial and non-financial support programmes. This is vital to enable them to upgrade their production facilities, technologies and management capacities, while enabling them to compete in supply chain and business linkages initiatives. Such initiatives include the acquisition of quality certifications required by large and multinational enterprises.

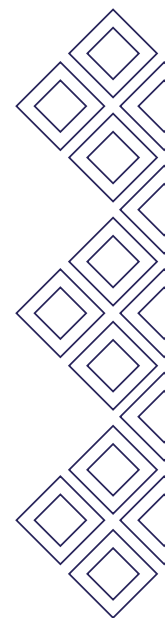
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*Women entrepreneurs find it difficult to access information on foreign markets and how to reach them*



**AWARENESS  
RAISING  
AND  
SUPPORT**

for women entrepreneurs on government tendering opportunities is needed







### DIGITAL LITERACY TRAINING

is needed to increase the ability of women entrepreneurs to use ICTs



### AWARENESS OF THE INTERNET'S

marketing potential and capacity building are required for women entrepreneurs



*The WED assessment finds no specific efforts to [... support] women entrepreneurs to update the use of technology in their production processes*

### Information and communications technologies (ICTs) and women entrepreneurs' access to technology:

Nationally, there is a need for digital literacy training to increase the ability of women entrepreneurs to use ICTs – including mobile phones, smartphones and computers – in their business operations. WES respondents only make basic use of ICTs in their businesses, primarily using mobile or smartphones to communicate with customers and suppliers. Very few respondents use computers for any purpose.

Women entrepreneurs in the focus groups and WES respondents reported low levels of confidence in their ICT skills and a high degree of interest in learning how to improve these skills. Of the WES respondents, 83 per cent have never participated in a training programme to learn how to use a computer or ICTs in their business operations. However, over 60 per cent identified training in the use of ICTs as the form training they most want to take in the future to help manage their businesses.

Although the Internet offers great potential for expanding the market reach of the products and services of women-owned enterprises, this requires considerable online selling capacities. Only one-third of WES respondents sell their products online, the vast majority of whom use Facebook as their sole online platform. Fewer than 20 per cent have a business website. There is a clear opportunity to increase the online capacities of women-owned enterprises through enhanced awareness of the Internet's marketing potential, combined with capacity building. This could include providing a cost-sharing incentive for women entrepreneurs to engage professional consultants to design appropriate business websites with an online payment capability.

The WED assessment finds no specific efforts to provide advice, technical assistance or funding to women entrepreneurs to update the use of technology in their production processes. It is vital to address the challenges faced by women entrepreneurs in terms of scaling up production by integrating modern technologies. In addition to assisting women entrepreneurs in gaining technical know-how, important steps could include the implementation of a national programme to make financing available for updating production technologies. This would help cover the costs of new production technologies, as well as costs of engaging the professional expertise required to support needs assessments and the adaptation of modern technologies in production processes.



## REPRESENTATION OF WOMEN ENTREPRENEURS AND PARTICIPATION IN POLICY DIALOGUE



### **WOMEN'S MEMBERSHIP**

in Myanmar's business and sectoral associations is very low



### **NO GENDER-SENSITIVE**

approach evident in financial institutions' design of products/services



### **MICROFINANCE INSTITUTIONS**

often target the borrowing needs of women from low-income households

There is limited public data available on the gender composition of business association membership in Myanmar. Focus group participants and key informants who are members of the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI) and other sectoral associations estimate that the proportion of women members in these associations is very low. Essentially, the evidence suggests that these associations are heavily male-dominated. Without the sufficient representation of women in the membership and leadership of such associations, it is unlikely that matters concerning women entrepreneurs will be heard or raised in policy dialogue. Numerous studies have revealed significant benefits associated with gender-inclusive business cultures and policies. Enterprises with such practices in place may be 65.3 per cent more likely to experience increased profitability and productivity. However, WES respondents expressed a very low level of agreement with the statement, "Business and industry associations advocate to the Government on policies to meet the needs of women entrepreneurs".

Employers' organizations, alongside sectoral and business associations in Myanmar, should be encouraged to create a friendlier, more gender-sensitive environment for the inclusion of women as members. In particular, the UMFCCI should be encouraged to devise approaches for reaching out to more women who could benefit from membership, as well as designing programmes of interest to businesswomen. These programmes could include information sessions, workshops and enhanced opportunities for participating in international trade missions, among others. The ILO could consider providing programme support to employers' organizations and sectoral associations, including associations for youth or younger women, in order to build their capacity for greater gender inclusivity.

The Myanmar Women Entrepreneurs Association (MWEA) is the country's largest association for women entrepreneurs. With its headquarters in Yangon, the MWEA has a branch office in Mandalay and "satellite groups" in each region. Overall, the association has about 2,300 members. It is the major national "voice" of women



*Without the sufficient representation of women in [...] associations, it is unlikely that matters concerning women entrepreneurs will be heard*



### **A GENDER-SENSITIVE ENVIRONMENT**

should be created by business/sectoral associations



**SAVINGS AND LENDING GROUPS** require additional support

entrepreneurs in Myanmar, although its membership is fairly small relative to the entire population of women entrepreneurs in the country. Major challenges faced by the MWEA include expanding its membership base and enhancing services for its members. Addressing both challenges requires additional resources and capacity.

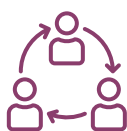
Many women in rural areas form savings and lending groups, the objectives of which are mutual support and solidarity. If these groups are provided with additional support, they stand to advance the economic empowerment of rural women micro-entrepreneurs.

In terms of advocacy and policy influence, the MWEA is a member of the Executive Committee of the Ministry of Industry's Central SME Development Department. Its membership offers the MWEA the opportunity to provide inputs on SME policy issues, including on the further development and implementation of the Action Plan for Women Entrepreneurs. As an organizational member of the Myanmar National Committee for Women's Affairs (MNCWA), the MWEA also has the opportunity to contribute to discussions regarding the implementation of the National Strategic Plan for the Advancement of Women (NSPAW). However, fewer than 20 per cent of WES respondents agreed that "businesswomen/women entrepreneurs' associations are able to effectively represent my interests and concerns as a woman entrepreneur to the Government". Only 22 per cent of respondents agreed that "businesswomen/women entrepreneurs' associations are influential in the policy and decision-making processes of government". At present, there is no evidence of a unifying women-led organization or federation with the capacity to bring together both formal and informal women entrepreneurs, so as to represent their collective voice.



*There is no evidence of a unifying women-led organization [...] with the capacity to bring together both formal and informal women entrepreneurs, so as to represent their collective voice*

The Government of Myanmar employs mechanisms to consult SMEs on issues that concern them. The MWEA, for instance, is a member of the Private Sector Development (PSD) Committee, in addition to its membership on the Central SME Development Department's Executive Committee. This affords it the opportunity to provide input on issues that affect women entrepreneurs and women-owned MSMEs, including issues related to access to finance, human capital, trade, investment and the legal and regulatory environment. Moreover, the UMFCCI is represented on the Inter-ministerial SME Development Central Committee and SME Development Working Committee. However, as very few of its members are women, it appears unlikely that issues which affect women entrepreneurs are routinely raised or considered.



**CREATING AN ADVISORY COMMITTEE** on Women in MSMEs should be considered

Within the context of the new Central SME Development Agency, consideration should be given to creating an Advisory Committee on Women in MSMEs. Such a committee could provide guidance and inputs on policies, programmes and support initiatives to meet the needs of women during the start-up and growth stages of their businesses. It would also have the potential to improve women-owned enterprises' participation in the special provisions offered by the SME Development Law.



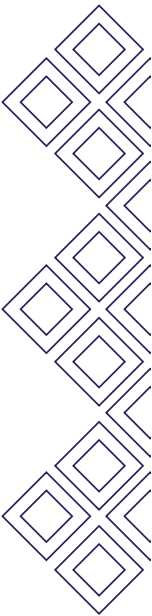
## ASSESSMENT OF THE STRENGTHS AND WEAKNESSES OF WED FRAMEWORK CONDITIONS IN MYANMAR

The report concludes with an assessment of the strengths and weaknesses of the six WED framework conditions in Myanmar, based on the scores assigned to indicators in the scoring matrices at the end of each section on a framework condition. A framework condition is assessed as being weak if the average score for the associated sub-conditions falls below 2 out of 5. It is considered strong if the score assigned is 3 or higher.

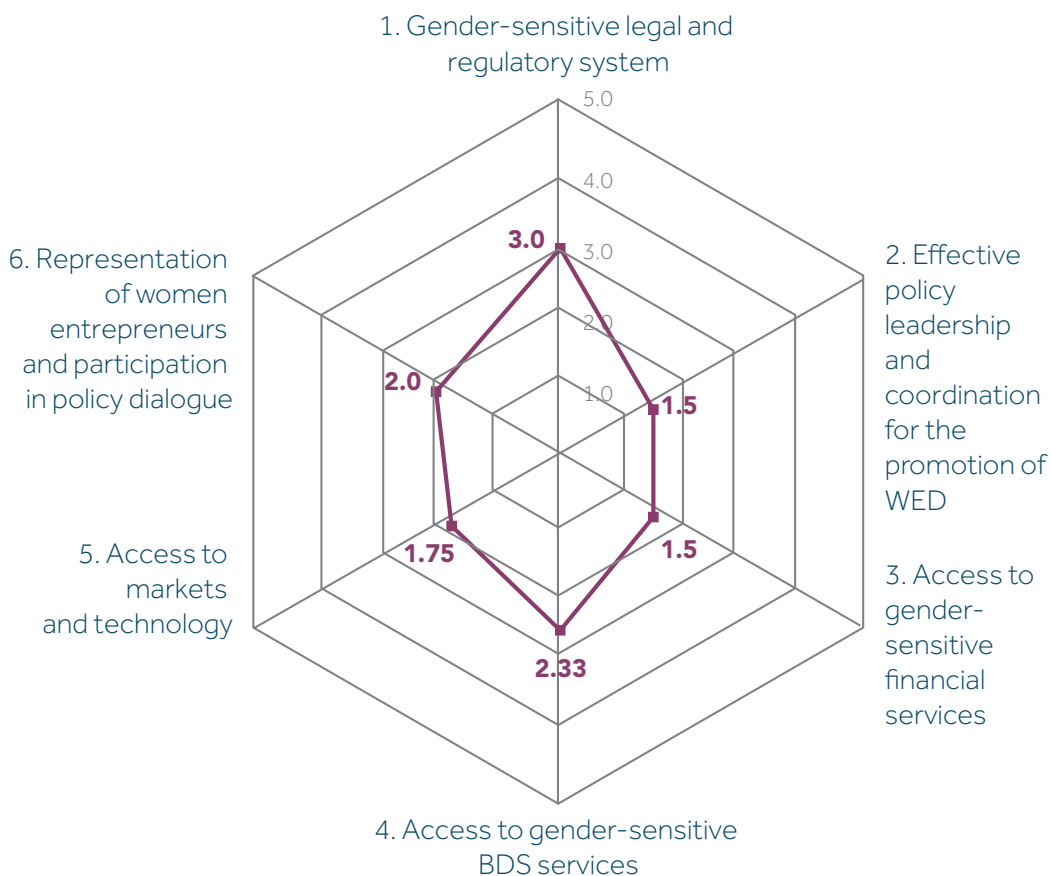
The strongest WED framework condition in Myanmar is **condition 1, "gender-sensitive legal and regulatory system"**, with an average score of 3 out of 5 (see the figure below). The weakest framework conditions are **condition 2, "effective policy leadership and coordination for the promotion of WED"**, and **condition 3, "access to gender-sensitive financial services"**, each with an average score of 1.5. **Condition 5, "access to markets and technology"**, is also very weak, with an average score of 1.75 based on the assessment of its four sub-conditions. **Condition 4, "access to gender-sensitive BDS services"** also scores below 3 out of 5. Therefore, action is clearly needed to strengthen WED condition 4, as well as **condition 6, "representation of women entrepreneurs and participation in policy dialogue"**.



*The strongest WED framework condition in Myanmar is condition 1, "gender-sensitive legal and regulatory system"*



**EXECUTIVE SUMMARY FIGURE 1. Overall scoring results of the six WED framework conditions**



## STRONGEST WED FRAMEWORK CONDITIONS IN MYANMAR



1. Gender-sensitive legal and regulatory system that advances women's economic empowerment

## WEAK WED FRAMEWORK CONDITIONS IN MYANMAR



4. Access to gender-sensitive business development support (BDS) services



6. Representation of women entrepreneurs and participation in policy dialogue

## WEAKEST WED FRAMEWORK CONDITIONS IN MYANMAR



2. Effective policy leadership and coordination for the promotion of WED



3. Access to gender-sensitive financial services



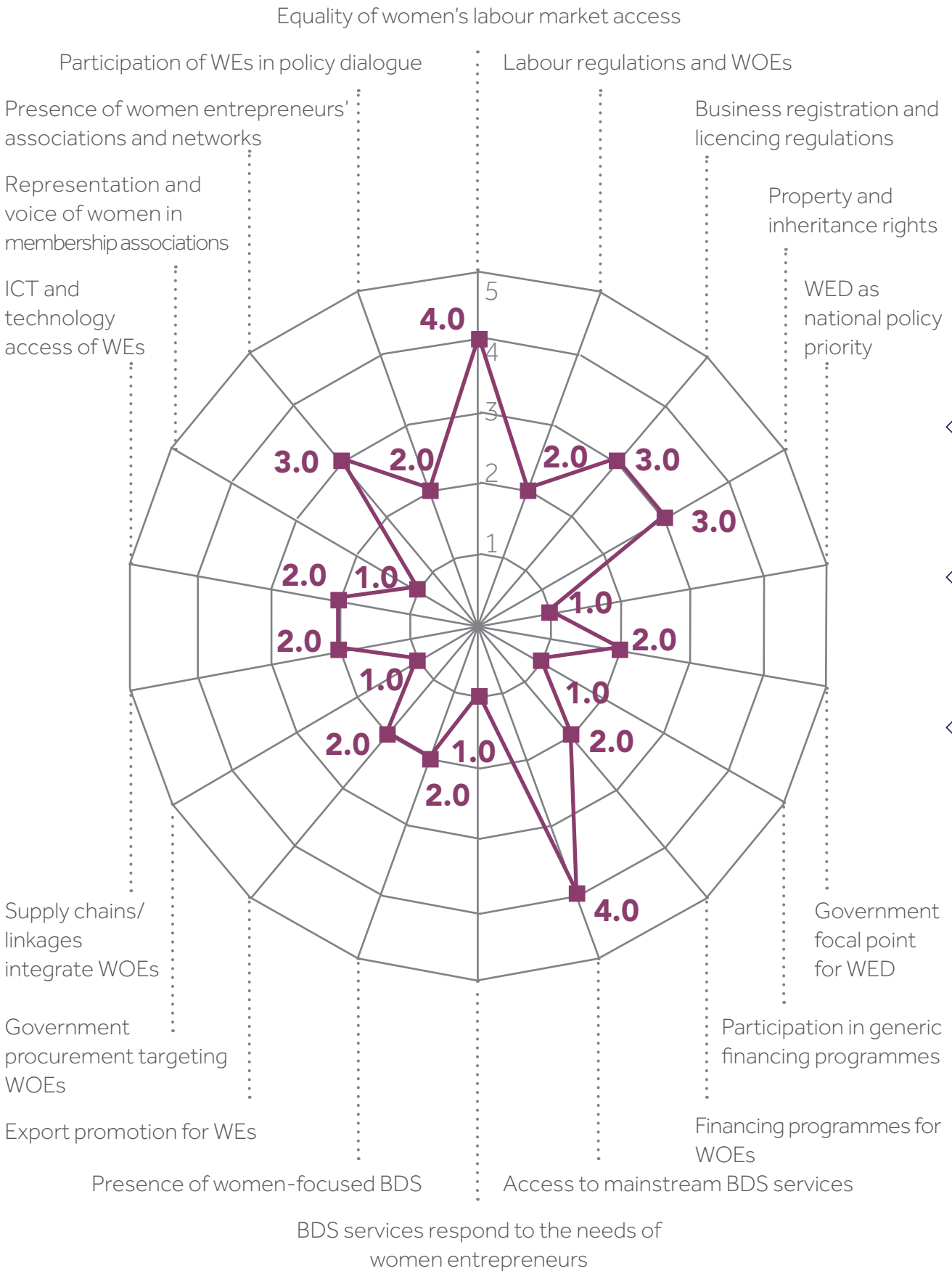
5. Access to markets and technology

The detailed quantitative assessment (see the figure below) presents a more granular view of the strengths of each WED framework sub-condition, giving an overview of the strongest and the weakest sub-conditions in Myanmar. As it illustrates, the strongest sub-conditions, with a score of 4 out of 5, are:

- **Sub-condition 4.A., "women's access to mainstream BDS services".** This assessment is based on the mathematical estimate that women, on average, constitute at least 26 per cent of the beneficiaries of BDS services in Myanmar. This is calculated on the basis of the understanding that, if the proportion of BDS clients were equal for women and men, women would make up 35 per cent of BDS clients. As noted above, this calculation uses the proxy of women's share of total self-employment, which is 35 per cent.
- **Sub-condition 1.A-1, "equality of women's labour market access".** This is based on the equality provisions in the law, although these provisions are not necessarily upheld in practice and are in need of improved enforcement.

<sup>2</sup> Details about the capacity for implementation are explained under "key findings".

**EXECUTIVE SUMMARY FIGURE 2. Detailed quantitative assessment of WED framework conditions by sub-condition**



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*The weakest WED sub-conditions [...] receive] the lowest possible score of 1 out of 5*

The weakest WED sub-conditions, with the lowest possible score of 1 out of 5, are:

- **Sub-condition, 2.A., “WED as a national policy priority”**, receives a low score as more work needs to be done to institutionalize the national focal point structure, including budgetary and human resources, alongside the inclusion of additional relevant ministries. The structure requires a clear mandate to provide cross-governmental policy leadership and coordination for the promotion of WED and support actions.<sup>2</sup>
- **Sub-condition 3.A., “women entrepreneurs’ participation in generic financing programmes”** is assigned a low score due to the passive approach of formal financial institutions, particularly banks, in terms of recognizing or engaging with the potential of the women entrepreneurs’ market. This score is also based on evidence that women entrepreneurs generally do not access bank financing for a number of reasons, many of which are gender-related.

**Sub-condition 4.B., “mainstream BDS services responding to the needs of women entrepreneurs”** receives a low score due to the lack of evidence that mainstream BDS providers are making concerted efforts to accommodate the specific needs of women entrepreneurs. Such efforts could include, for instance, scheduling training to accommodate women’s work-life time demands, delivering online training to accommodate mobility restrictions, or actively reaching out to women with information on the availability of services.

- **Sub-condition 5.B., “government procurement actively targeting women-owned enterprises”** is considered weak given the lack of actions taken to consider gender in procurement policies.
- **Sub-condition 6.A., “representation and ‘voice’ of women in business/sector membership associations”**, is considered weak due to the extremely low numbers of women among members of Myanmar’s main business and sector-related associations.

Weaknesses (reflected by assessment scores of 2 out of 5) are also evident in the sub-conditions related to the presence of a government focal point for WED, financing programmes for women entrepreneurs, women-focused BDS services, export promotion for women-owned enterprises, supply chains and linkages for women-owned enterprises, ICT and technology access of women entrepreneurs, labour regulations and women-enterprises, and the level of participation of women entrepreneurs in policy dialogue. The remaining sub-conditions with a score of 3 out of 5 would also benefit from improvements.

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*Sub-conditions with a score of 3 out of 5 would also benefit from improvements*

<sup>2</sup> Details about the capacity for implementation are explained under “key findings”.



To strengthen WED framework conditions and sub-conditions in Myanmar, in order to improve the situation of women entrepreneurs, the assessment proposes the following recommendations. These may be implemented by a variety of stakeholders, following a review and consultation process, perhaps led by the Central SME Department. Such a consultation should lead to the formulation of an agreed national WED Action Plan encompassing commitments from the Government, employers' organizations, business associations, financial institutions, private sector actors, NGOs, and international cooperation partners to lead on the implementation of specific actions to strengthen women's entrepreneurship, according to defined timelines.



## GENERAL RECOMMENDATIONS

- i. Improve the system for data collection and analysis on the state of women's entrepreneurship and SME ownership in Myanmar, so as to establish an evidence base for the design of effective policies and programmes.
- ii. Collect and report sex-disaggregated data on SMEs registered in the database of SMEs eligible for benefits under the SME Development Law, as well as the uptake of these benefits by women-owned SMEs.
- iii. Launch a promotional campaign, nationally and locally, to highlight the role of women as entrepreneurs and their contributions to the economy.
- iv. Develop policies and awareness raising campaigns to promote work-life balance and the equal distribution of care and domestic responsibilities between men and women, in order to address women's time poverty, including that of women entrepreneurs.
- v. Disseminate good practices by the private sector to promote women in high-level leadership positions and encourage gender-sensitive workplaces.
- vi. Allocate adequate budgetary and staff resources for the implementation of the National Strategy for the Advancement of Women (NSPAW) and its gender mainstreaming activities across the Government.



## WED FRAMEWORK CONDITION 1 GENDER-SENSITIVE LEGAL AND REGULATORY SYSTEM THAT ADVANCES WOMEN'S ECONOMIC EMPOWERMENT



### Sub-condition 1.A. Labour laws and regulations

- i.** Uphold gender equality provisions and safeguard women's employment rights in the Labour Law, as the work of the Labour Law Reform Project progresses.
- ii.** Enforce the wage equality provisions of the Minimum Wage Law to close any gender pay gaps, including for work of equal value.
- iii.** Strengthen provisions on non-discrimination that support women's career advancement in non-traditional sectors, including as entrepreneurs.
- iv.** Special efforts should be made by government officials to inform women entrepreneurs about labour laws, regulations and compliance requirements, such as through awareness raising sessions. Women entrepreneurs' associations should be included in these efforts.



### Sub-condition 1.B. Business registration and licensing

- i.** Partner with relevant women's groups and associations and the Myanmar Women Entrepreneurs' Association to disseminate information on business registration and licensing formalities to women entrepreneurs in urban and rural areas.
- ii.** Extend online business registration to all regions and build capacity of relevant rural and regional organizations and NGOs to support women entrepreneurs to complete the registration of their business.



### Sub-condition 1.C. Property and inheritance rights

- i.** Government officials should establish a baseline to gauge the status of women's land ownership, and put in place mechanisms to effectively enforce women's equal rights to land ownership, use and development.
- ii.** Provide training and build awareness of women's landholder and ownership rights, including the right to joint landholder rights, as per the National Land Use Policy.
- iii.** Ensure that local land use plans prepared by District Land Use Committees comply with the gender-related provisions of the Land Use Policy before these plans are formally adopted.
- iv.** Guarantee women's equal rights to the inheritance, ownership and use of land and property, including by implementing provisions for the enforcement of existing laws and ensuring mechanisms through which women can seek legal recourse.







## WED FRAMEWORK CONDITION 2 EFFECTIVE POLICY LEADERSHIP AND COORDINATION FOR THE PROMOTION OF WED

- i. Develop a multi-stakeholder National WED Strategy and Action Plan with policy targets, objectives, actions, a budget, and a monitoring and evaluation framework.
- ii. Conduct a gender impact review of the SME Development Law and the SME Development Policy to identify opportunities for the inclusion of objectives and targets to strengthen support for women-owned SMEs and women's entrepreneurial activities.
- iii. Perform a gender lens review of the Myanmar Private Sector Development Framework and Action Plan to more effectively incorporate gender issues and explicitly target women and women entrepreneurs in proposed actions to promote and support women's entrepreneurship.
- iv. Create an Advisory Committee on Women in SMEs – consisting primarily of women entrepreneurs and their representative associations – led by the Central SME Department. This should provide input to the Central SME Development Agency on policies, programmes and support initiatives to address women's needs during the start-up and growth stages of their businesses. It should also work to strengthen the participation of women-owned SMEs in the special provisions offered by the SME Development Law.
- v. Allocate a budget to the Central SME Development Department to implement the Action Plan for Women's Entrepreneurship, in order to strengthen and accelerate national leadership of its implementation.



## WED FRAMEWORK CONDITION 3 ACCESS TO GENDER-SENSITIVE FINANCIAL SERVICES

- i. Support microfinance institutions and commercial banks to develop linkages and form collaborative working relationships with one another, in order to work together to strategically increase women's access to commercial credit.
- ii. Perform a gender evaluation of commercial banks, led by the Central Bank and with the ILO's technical support using the FAMOS Check tool, with a view to developing gender-sensitive approaches, including collecting and analysing sex-disaggregated data on loan applications and loans granted.
- iii. Create a government-backed loan guarantee scheme to foster the growth of existing women-owned businesses which mitigates the specific constraints they face in terms of providing required hard collateral for bank loans.
- iv. Develop and launch a Transition Loan Fund for Women Entrepreneurs in order to address the lending gap between the microfinance ceiling of MMK 10 million and the minimum threshold for commercial bank credit of MMK 50 million. Where relevant, negotiate agreements with existing international

women's enterprise fund opportunities, such as the World Bank's Women Entrepreneurs Finance Initiative (We-fi).

v. Deliver a standardized financial literacy programme to women clients who borrow to finance their income-generating activities, which could be combined with capacity building on digital literacy.



#### **WED FRAMEWORK CONDITION 4 ACCESS TO GENDER-SENSITIVE BUSINESS DEVELOPMENT SUPPORT SERVICES**

i. Design and implement an online, gender-sensitive government portal to disseminate business-related information and available business support services to women-owned and led MSMEs.

ii. BDS service providers should collect and analyse sex-disaggregated data to better inform their programmes and services, and tailor these to the needs of women entrepreneurs.

iii. With the ILO's technical support, enhance the technical capacity of BDS service providers to provide gender- and diversity-sensitive services for women entrepreneurs, as well as to improve providers' awareness of the challenges and opportunities involved in serving women clients (for example, using the FAMOS Check tool).

iv. Create a dedicated women entrepreneurs' kiosk or desk at all SME Centres and raise awareness among women-owned SMEs of the services offered. Services should include business registration support, the use of social media for promotional purposes and the dissemination information through the MWEA, microfinance institutions and other women's networks.

v. Further develop and implement the plan for the creation of a Women's Enterprise Centre or Women Entrepreneurs' Development Centre, based on proposals made by the MWEA and the Myanmar National Committee for Women's Affairs, and endorsed in principle by the Central SME Development Department. This should be an innovative means of providing a range of business development services to women entrepreneurs, including technical, ICT and management training, support for product design and quality, advice on getting products to markets, and for showcasing women's products.



## WED FRAMEWORK CONDITION 5 ACCESS TO MARKETS AND TECHNOLOGY

i. Adapt or design and deliver a “New Exporters Training and Mentoring” programme for women entrepreneurs, building on international good practices, such as SheTrades<sup>3</sup> and the GREAT Women in ASEAN initiative.

ii. Sector-specific export trade fairs for women entrepreneurs should be organized by the Ministry of Industry, the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI), MWEA, the Great Women in ASEAN initiative and international chambers of commerce, among others.

iii. Government procurement offices should take action to ensure that women entrepreneurs and women’s groups are aware of government tendering opportunities and requirements. They should also be provided with training, in cooperation with BDS providers, on how to access public procurement opportunities and prepare bids.

iv. Scale up existing good practices on value and supply chain linkages for women entrepreneurs, for example, the Mennonite Economic Development Associates’ (MEDA) “Improving Market Opportunities for Women” programme and ILO value chain programmes.

v. Adapt or develop and deliver “digital literacy for business” training programme for women entrepreneurs. This should include an introduction to information communications technologies in business operations, the use of ICT tools – including social media and online trade platforms – and basic computer skills.

vi. Explore the development of an ICT voucher scheme for women-owned micro- and small-sized enterprises, in order to increase their access to training and other consultancy services that support women to use ICTs in their businesses.



## WED FRAMEWORK CONDITION 6 REPRESENTATION OF WOMEN ENTREPRENEURS AND PARTICIPATION IN POLICY DIALOGUE

i. In dialogue with tripartite and other relevant stakeholders, identify measures to ensure the representation of women entrepreneurs in policy dialogue on private sector development.

ii. Support employers’ organizations, including the UMFCCI, and sectoral associations by building their capacities for gender-

responsive service provision, including women entrepreneurs in their activities and policies, and increasing female membership.

iii. Further strengthen the capacities of women entrepreneurs’ associations to advocate for reforms and programmes that support the development of women’s entrepreneurship in Myanmar.

<sup>3</sup> For more information, see: <http://www.shetrades.com>

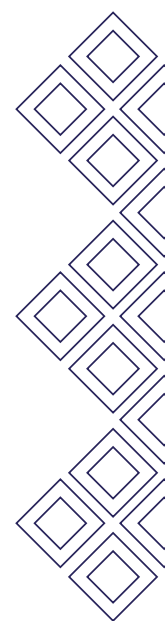
# ABBREVIATIONS

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<b>ASEAN</b>	Association of Southeast Asian Nations
<b>BDS</b>	business development support
<b>CBM</b>	Central Bank of Myanmar
<b>CDC</b>	City/Township Development Committee
<b>CEDAW</b>	Convention on the Elimination of All Forms of Discrimination Against Women
<b>CTUM</b>	Confederation of Trade Unions Myanmar
<b>DICA</b>	Directorate of Investment and Company Administration
<b>DISI</b>	Directorate of Industrial Supervision and Inspection
<b>EDNA</b>	Entrepreneurship Development Network Asia (Myanmar)
<b>FOSB</b>	female-owned small business
<b>GEN</b>	Gender Equality Network
<b>GIZ</b>	Gesellschaft für Internationale Zusammenarbeit
<b>GRB</b>	gender-responsive budgeting
<b>ICT</b>	information and communications technology
<b>ILO</b>	International Labour Organization
<b>IMOW</b>	Improving Market Opportunities for Women
<b>ITC</b>	International Trade Centre
<b>JICA</b>	Japan International Cooperation Agency
<b>MEDA</b>	Mennonite Economic Development Associates
<b>MFI</b>	microfinance institution
<b>MGMA</b>	Myanmar Garment Manufacturers Association
<b>MMFA</b>	Myanmar Microfinance Association
<b>MMK</b>	Myanmar Kyat
<b>MNCWA</b>	Myanmar National Committee for Women's Affairs
<b>MOLIP</b>	Ministry of Labour, Immigration and Population
<b>MOPF</b>	Ministry of Planning and Finance
<b>MSWRR</b>	Ministry of Social Welfare, Relief and Resettlement
<b>MSE</b>	micro and small-sized enterprise

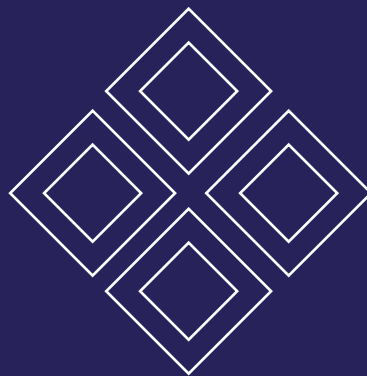


<b>MSME</b>	micro, small- and medium-sized enterprise
<b>MWEA</b>	Myanmar Women Entrepreneurs' Association
<b>MYEA</b>	Myanmar Young Entrepreneurs Association
<b>NGO</b>	non-governmental organization
<b>NRC</b>	National Registration Card (personal identification card)
<b>NSPAW</b>	National Strategic Plan for the Advancement of Women
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>ONOW</b>	Opportunities Now
<b>PACT</b>	Private Agencies Collaborating Together
<b>PSD</b>	private sector development
<b>SAP-SMED</b>	Strategic Action Plan for SME Development
<b>SDGs</b>	Sustainable Development Goals
<b>SEGRI</b>	Socio-Economic and Gender Resource Institute
<b>SIYB</b>	Start and Improve Your Business
<b>SME</b>	small and medium-sized enterprise
<b>SPF</b>	Sasakawa Peace Foundation
<b>SSID</b>	Small Scale Industries Department
<b>SYOB</b>	Start Your Own Business
<b>UK</b>	United Kingdom
<b>UMFCCI</b>	Union of Myanmar Federation of Chambers of Commerce and Industry
<b>UNCDF</b>	United Nations Capital Development Fund
<b>US\$</b>	United States Dollar
<b>WDD</b>	Women's Development Division
<b>WED</b>	Women's Entrepreneurship Development
<b>WEDP</b>	Women Exporters Development Programme
<b>We-fi</b>	Women Entrepreneurs Finance Initiative
<b>WEFP</b>	Women Entrepreneurs Financing Programme
<b>WES</b>	Women Entrepreneurs Survey
<b>WOE</b>	women-owned enterprise
<b>YE4M</b>	Young Entrepreneurs for Myanmar



# 1

INTRODUCTION TO THE  
ILO WOMEN'S  
ENTREPRENEURSHIP  
DEVELOPMENT  
ASSESSMENT FRAMEWORK



## SECTION 1.

# INTRODUCTION TO THE ILO WOMEN'S ENTREPRENEURSHIP DEVELOPMENT ASSESSMENT FRAMEWORK

### STRUCTURE OF THE SECTION



**WHY**  
a national WED  
assessment?



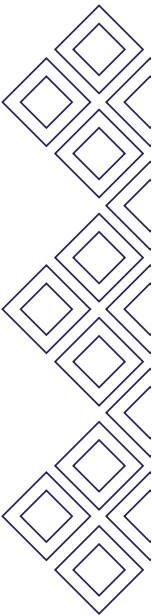
**HOW**  
WED assessment  
findings can be used



**GOALS AND  
OBJECTIVES**  
of Myanmar's  
WED assessment



**FRAMEWORK AND  
METHODOLOGY**  
of Myanmar's  
WED assessment



The International Labour Organization has implemented its Women's Entrepreneurship Development (WED) Programme for over a decade. The programme builds the capacities of service providers to support women entrepreneurs seeking to start and grow their businesses, while fostering an enabling environment for women's entrepreneurship development by supporting assessments of the situation, and working with governments and policy-makers to remove gender-related barriers. The programme aims to contribute to greater gender equality, job creation and sustainable economic development and women's economic empowerment.

In delivering various support programmes to advance WED, and conducting evaluations of their impact, the ILO has gained a range of useful insights and lessons (see box 1). Since the mid-2000s, it has supported national WED assessments in 29 countries in Africa, Asia, Central Asia, the Middle East, and Latin America. National WED assessments are prepared using the methodology outlined by the ILO in the *National assessment of women's entrepreneurship development (WED) framework conditions: Assessors' guide* (Stevenson and St-Onge, 2013), hereafter referred to as the ILO WED Assessors' Guide.

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*The [WED] programme aims to contribute to greater gender equality, job creation and sustainable economic development*

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*Entrepreneurship can be an effective means to create employment and empower women*

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*WED interventions need to go beyond addressing women's limited access to finance and business management skills, and focus more broadly on reducing systemic barriers*

## BOX 1

### Insights and lessons learned from the ILO's work to promote and support women's entrepreneurship development



1. Entrepreneurship can be an effective means to create employment and empower women.
2. Developing a supportive environment for women's entrepreneurship is important for women's success. This includes helping women to deal with their multiple roles, as well as involving men, families and communities (as appropriate) in women's entrepreneurship.
3. To be truly impactful, WED interventions need to go beyond addressing women's limited access to finance and business management skills, and focus more broadly on reducing systemic barriers. This may include promoting an enabling environment, including by ensuring land rights and providing access to child care.
4. Supporting women entrepreneurs' associations can improve advocacy and services for women entrepreneurs.
5. Training that raises awareness of gender issues among service providers can help to strengthen their capacities to better serve the needs of both women and men entrepreneurs.
6. Stand-alone skills training or finance may not be enough to support women entrepreneurs, as many may lack confidence or belief in their entrepreneurial abilities. Interventions that combine finance and high-intensity business training are more effective.
7. Bundled interventions that combine finance, business training, ongoing technical assistance and access to networks through strategic partnerships can benefit the growth of existing businesses.
8. Programmes are more effective in terms of the retention of participants if they hold business training sessions in locations close to participants' homes or places of business, offer free or subsidized transport and/or child care.
9. Mentoring after training helps to increase business performance in the short-term.

**Sources:** International Labour Organization. 2016. *Women's entrepreneurship development: Factsheet* (Geneva). Available at: [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/publication/wcms\\_175471.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_175471.pdf) [22 Nov. 2019]; International Labour Organization. 2018. *Entrepreneurship development interventions for women entrepreneurs: An update on what works. Issue brief 7* (Geneva). Available at: [https://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/briefingnote/wcms\\_616805.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/briefingnote/wcms_616805.pdf) [22 Nov. 2019].



## WHY A WED ASSESSMENT?

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The ILO WED assessment is a tool with which to analyse the situation affecting the development of women's entrepreneurship at the national level. Many studies of women's entrepreneurship only focus on a certain dimension. As such, they cannot discern the disconnect between women entrepreneurs, on the one hand, and policies, programmes, service providers, and business and sectoral associations, on the other. The aim of the WED assessment is to elucidate the "bigger picture" leading to achievement of the following objectives:

- an increased rate of entrepreneurial activity among women;
- an increase in the share of enterprises owned by women;
- more sectoral and market diversity among women-owned enterprises;
- support for the transition of women-owned enterprises from the micro-enterprise category to small- and medium-sized enterprises;
- greater women's economic empowerment and gender equality; and
- more inclusive trade and private sector development.

WED assessments adopt an integrated analytical approach to assessing the conditions needed for women entrepreneurs to emerge in an economy, and for their businesses to grow. As such, WED assessments can identify the policies and measures required to support women entrepreneurs' contributions to a country's economic base.

## HOW CAN THE FINDINGS FROM A WED ASSESSMENT BE USED?

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Findings from a WED assessment are used to inform a range of stakeholders about the actions needed to advance the profile and status of women entrepreneurs in a country. These stakeholders include policy-makers, business development service providers, financial service providers and institutions, employers' organizations, member-based business and sectoral associations, non-governmental organizations (NGOs), researchers and development partners. Recommendations from an assessment can inform policy and programmatic actions to address identified challenges to women's entrepreneurship in a country. In this way, WED assessments offer a solid foundation for the design of a national strategy to unleash the underdeveloped potential of women as entrepreneurs. Several countries' experiences in this regard are highlighted in box 2.

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*WED assessments offer a solid foundation for the design of a national strategy to unleash the underdeveloped potential of women as entrepreneurs*

## BOX 2

### How ILO WED assessments have influenced policy development in various countries



South Africa's Department of Trade and Industry used the WED assessment as the basis of their Women's Economic Empowerment Strategy.

Montenegro used the assessment to advocate for, and adopt, a joint declaration and strategy on the development of women's entrepreneurship between 2015 and 2020.

Senegal developed a national Women's Entrepreneurship Development Strategy based on the country's WED assessment report.

The Mali Employers' Federation used the assessment to develop a national Women's Entrepreneurship Development Action Plan.

Tanzania's WED assessment led to a quota stipulating that 30 per cent of public tenders must be allocated to women-owned enterprises.

Tunisia's WED assessment led to the creation of a Chamber of Commerce for women-led businesses, coupled with a manifesto on unleashing the potential of women's entrepreneurship in the country.

In El Salvador, a full chapter on women's entrepreneurship development was included in the 2015-2050 strategy of the National Micro- and Small-Sized Enterprise Commission (CONAMYPE).

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*WED assessment reports can also be used by associations of women entrepreneurs to enhance their advocacy and engagement with policy-makers*

WED assessment reports can also be used by associations of women entrepreneurs to enhance their advocacy and engagement with policy-makers. They may further use these reports to raise awareness of challenges among women entrepreneurs, as well as to support initiatives to address their needs and concerns. Moreover, assessments can prompt collaboration, coupled with the exchange of “promising practices” and “lessons learned”. For instance, assessments can encourage efforts to share WED framework results between neighbouring countries, such as across member countries of the Association of Southeast Asian Nations (ASEAN).

## GOALS AND OBJECTIVES OF MYANMAR'S WED ASSESSMENT

In 2019, the International Labour Organization and Sasakawa Peace Foundation undertook a national Women's Entrepreneurship Development assessment for Myanmar.



Its main goal is to identify the principal conditions which affect the development of women's entrepreneurship, including the ability of existing women-owned enterprises (WOEs) to access the resources and support they need to secure their sustainability, the growth of their capacities and equal opportunities.

The objectives of Myanmar's national WED assessment are to:

- 1 highlight the specific barriers faced by women entrepreneurs in the country;
- 2 examine if, and how, women business owners are negatively affected by policies, laws and regulations in areas that have an impact on women's economic empowerment, as well as the extent to which these policies, laws and regulations are appropriately gender-sensitive;
- 3 assess the extent to which policies and programmes that support enterprises, including financial and non-financial, are sensitive to the needs of women entrepreneurs and respond to their unmet potential and under-served demands;
- 4 assess the extent to which businesswomen have a "voice" in public-private policy dialogue, and the issues which affecting are raised in these fora; and
- 5 identify concrete country-specific recommendations for how to develop the potential of women's entrepreneurship, which will serve as the basis for future priority actions on WED by policy-makers and other stakeholders.

## FRAMEWORK AND METHODOLOGY OF MYANMAR'S WED ASSESSMENT

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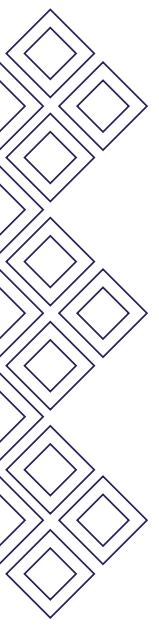
Myanmar's WED assessment was structured to examine the state of the six framework conditions for the development of women's entrepreneurship outlined in the ILO WED Assessors' Guide. Each of these conditions is associated with between two and four sub-conditions, as illustrated in figure 1. The assessment employed cross-sectional methodologies, combining both qualitative and quantitative methods as prescribed in the ILO WED Assessors' Guide (see figure 2). These included:

- a review of existing relevant documents, reports and statistical data on micro-, small- and medium-sized enterprises (MSMEs) in Myanmar, including on the role of women-owned enterprises;



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*Myanmar's WED assessment was structured to examine the state of the six framework conditions for the development of women's entrepreneurship*

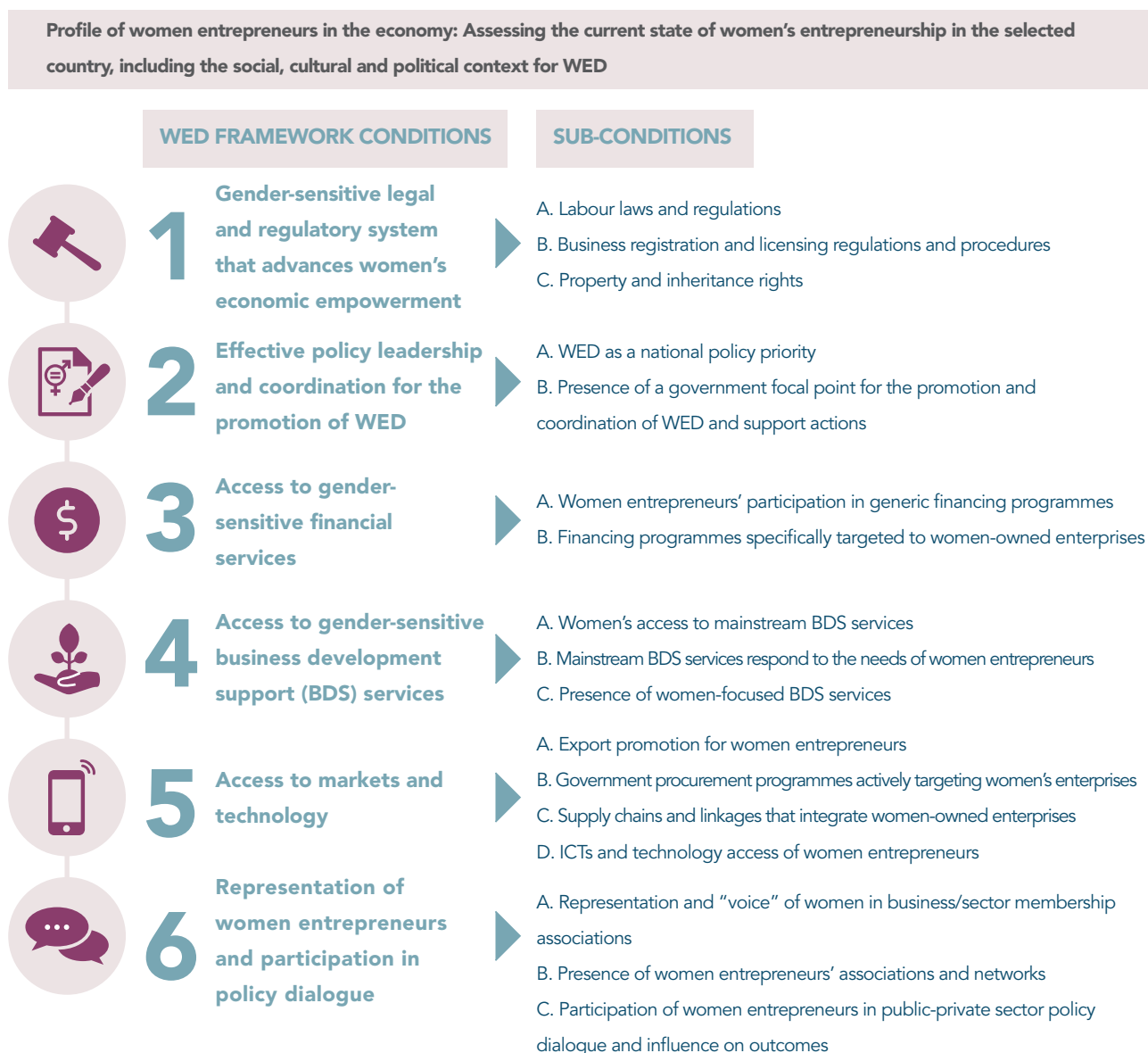
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- an examination of laws and regulations relevant to WED and women’s economic empowerment;
  - a mapping of organizations which provide business development, financing and other forms of support to MSMEs, and particularly to women entrepreneurs;
  - interviews with 43 key informants from 23 stakeholder organizations – including government ministries, NGOs, women’s organizations, women entrepreneurs’ associations, banks, microfinance institutions, business and employer membership organizations, and business support and training providers (see Annex 1 for a complete list of the organizations consulted);
  - in-person, face-to-face questionnaire surveys with 208 women entrepreneurs<sup>4</sup> using the ILO’s standardized Women Entrepreneurs Survey (WES) questionnaire, adapted to Myanmar’s context. These included 118 women entrepreneurs from Yangon city (56.7 per cent), 45 from peri-urban townships (21.6 per cent) and 45 in rural areas (21.6 per cent)<sup>5</sup> (see Annex 2 for a description of the survey sample). The surveys and the production of statistical data was carried out by the Socio-Economic and Gender Resource Institute (SEGRI), based in Yangon;
  - three focus groups attended by 18 women entrepreneurs (see Annex 3), primarily from Yangon and surrounding townships; and
  - assigning quantitative scores to the WED framework conditions and associated sub-conditions in Myanmar, using the assessment grid developed by the ILO and informed by a qualitative analysis of all inputs and materials. An average was calculated for the scores for the sub-conditions associated with each WED framework condition. Based on this, a composite score was derived for each framework condition (with “5” designated as the highest score). The results were presented visually in a radar/spider diagram. This assisted the assessment to identify strengths and weaknesses across the WED framework conditions in Myanmar.

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<sup>4</sup> In statistical terms, a sample size of 208 is not sufficient to confidently generalize findings to reflect the experiences of all women entrepreneurs in Myanmar. However, it is substantive enough to provide indicative information, supplemented by views from groups of women entrepreneurs which complement the findings of other components of the WED assessment. In the absence of recent surveys on women entrepreneurs in the country, the results on women-owned enterprises are essential to the ILO’s WED assessment.

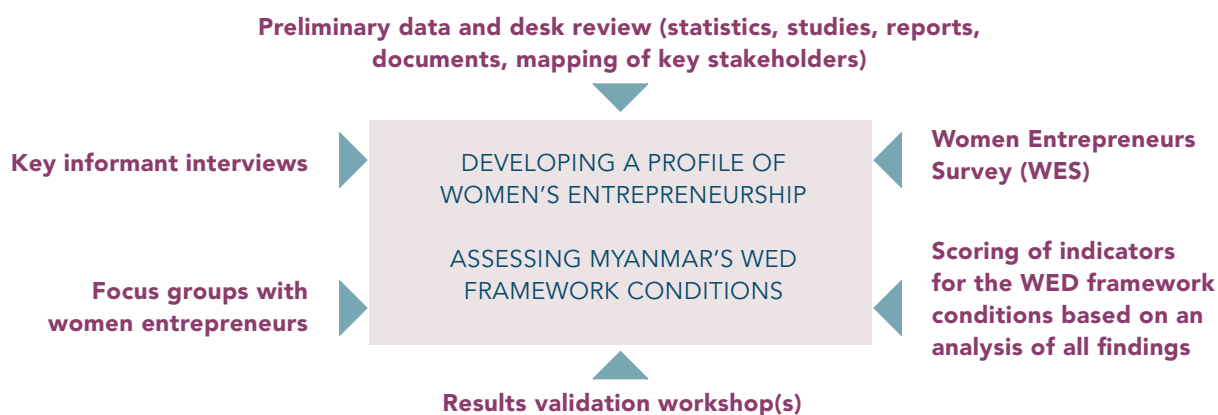
<sup>5</sup> To develop the survey sample list, SEGRI consulted directories of businesses and coordinated with relevant entities, such as the Myanmar Women Entrepreneurs Association (MWEA), the May Doe Kabar National Rural Women’s Network, the Myanmar Young Entrepreneurs Association (MYEA) and women’s social entrepreneur associations and groups. Interviews were carried out in Yangon, Thanlyin Township and Sinbaungwe Township.

**FIGURE 1. Myanmar’s WED assessment framework: Profile of women’s entrepreneurship and key framework conditions**



**Source:** Stevenson, L.; St-Onge, A. 2013. *National assessment of women’s entrepreneurship development (WED) framework conditions: Assessors’ guide* (Geneva, ILO), p. 20.

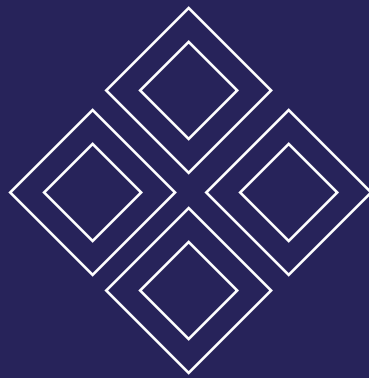
**FIGURE 2. Components of the ILO WED assessment methodology**



**Source:** Stevenson, L.; St-Onge, A. 2013. *National assessment of women’s entrepreneurship development (WED) framework conditions: Assessors’ guide* (Geneva, ILO), p. 21.

# 2

## PROFILE OF WOMEN ENTREPRENEURS IN MYANMAR'S ECONOMY



## SECTION 2.

# PROFILE OF WOMEN ENTREPRENEURS IN MYANMAR'S ECONOMY

### STRUCTURE OF THE SECTION



**STATE**  
of women's  
entrepreneurship  
in Myanmar



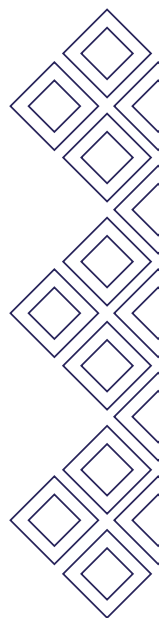
**PROFILE**  
of women  
entrepreneurs in  
Myanmar's



**PROFILE**  
of Women's  
Entrepreneurship Survey  
(WES) respondents



**CHALLENGES**  
facing women  
entrepreneurs  
in Myanmar



## THE STATE OF WOMEN'S ENTREPRENEURSHIP

### EMPLOYMENT STATUS OF WOMEN IN MYANMAR

The overall labour force participation rate in Myanmar is 62 per cent. Compared to a rate of 77.3 per cent for men<sup>6</sup>, the female labour participation rate is far lower, at 47.7 per cent. This indicates that Myanmar has significant untapped potential in terms of women's innovation, productive capacities and dynamism. If more women were to enter the labour market, there would be a dramatic rise in the country's per capita income, enabling it to benefit from a "gender dividend" (ILO, 2018e).

Based on the 2014 National Population and Household Census, a relatively small number of workers are in the government sector, of whom 42.7 per cent are women. A significantly higher share of employment is in the private sector, where women account for 34.7 per cent of workers (see table 1).

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*Myanmar has significant untapped potential in terms of women's innovation, productive capacities and dynamism*

<sup>6</sup> ILO modelled estimates from the ILOSTAT database, July 2018.

Both women and men are more likely to be self-employed – either as own-account workers or employers – than to be paid employees in the public or private sectors. Women account for 60 per cent of all unpaid family workers. This suggests that gender inequalities exist in access to paid work in Myanmar, a trend observed in many developing countries (ILO, 2016b).

**TABLE 1. Labour force participation in Myanmar by type of activity and gender, 2014**

Data on labour participation rates varies slightly across sources, although it broadly

Type of employment	Women		Men		Total		Women's share
	Number	%	Number	%	Number	%	%
<b>Government employee</b>	575 766	3.6	771 320	5.6	1 347 086	4.5	42.7
<b>Private sector employee</b>	2 565 464	16	4 819 128	34.8	7 384 592	24.7	34.7
<b>Own-account worker</b>	3 058 659	19.1	5 659 633	40.8	8 718 292	29.1	35.1
<b>Employer</b>	267 038	1.7	775 197	5.6	1 042 235	3.5	25.6
<b>Unpaid family worker</b>	2 353 359	14.7	1 570 015	11.3	3 923 374	13.1	60
<b>Household worker</b>	7 233 494	45.1	268 148	1.9	7 501 642	25.1	96.4
<b>Total</b>	<b>16 053 780</b>	<b>100</b>	<b>13 863 441</b>	<b>100</b>	<b>29 917 221</b>	<b>100</b>	<b>53.7</b>

**Note:** Data applies to the population over the age of 10.

**Source:** Department of Population. 2017. *Myanmar Population and Housing Census 2014* (Nay Pyi Taw, Ministry of Immigration and Population).



**46.3 per cent** of working-age women are in employment **vs**



**76.8 per cent** of working-age men

reflects the same trends. For instance, the Labour Force Survey for the first quarter of 2017 reported a total of 21.9 million employed persons in Myanmar, 41.7 per cent of whom are women (Ministry of Labour, Immigration and Population, 2017a). The employment-to-population rate varies significantly by gender – 46.3 per cent of working-age women are in employment relative to 76.8 per cent for working-age men. As above, this reflects inequality in access to employment for men and women in Myanmar. Similar proportions are reflected in data collected by the ILO, which suggests that labour force participation in Myanmar stands at 77 per cent for men and 48.5 per cent for women.<sup>7</sup> The 2017 Labour Force Survey Quarterly Report for the first quarter of the year reported over 10 million working-age women outside the labour force, over 60 per cent of whom indicated “household/family responsibilities” as the main reason not wanting employment or not being available to work.<sup>8</sup>

<sup>7</sup> For more information, see: <https://ilostat.ilo.org/data/country-profiles>

<sup>8</sup> Ibid, table 6, p. 20.



Traditional gender roles in cultural and religious norms – which relegate women’s responsibility primarily to the home – may be an influential factor in determining women’s low rate of labour force participation in Myanmar, particularly in rural areas, thereby perpetuating inequalities that disadvantage women (Department of Population, 2017a).

Myanmar is largely an agrarian economy. The agricultural sector employs the largest proportion (48.8 per cent) of all of the country’s workers. While 51.6 per cent of agricultural workers are men, 44.9 per cent are women.<sup>9</sup> In terms of the gender distribution of employment by economic sector and occupation, women dominate in the wholesale and retail trade sector, where 50 per cent more women are employed than men. Women employed in wholesale and retail trade account for 23 per cent of all women workers. Women also dominate in the accommodation and food services sector, where there are 18 per cent more women than men employed, although these women only represent 2.3 per cent of all women workers in the country. Moreover, women dominate the sector of services and sales workers, in which there are 50 per cent more employed women than men, and whose women employees account for 24.3 per cent of all employed women.<sup>10</sup> Slightly more women than men are also employed in the manufacturing sector – 13.7 per cent of employed women vs 8.7 per cent of employed men – although this appears due to the large number of women employed in the garment industry.

As such, the high proportion of women workers in manufacturing evidences the gendered division of labour in Myanmar. Men are significantly more likely than women to be employed in the construction, transportation and storage sectors, as skilled agricultural workers (36.6 per cent of employed men vs 30.4 per cent of employed women), or as plant and machine operators and assemblers (8.1 per cent of employed men versus only 1.5 per cent of employed women). The 2017 Labour Force Survey also reported high levels of informal employment, accounting for 83 per cent of total employment in Myanmar. The share of informal employment in total employment is higher for women (90.7 per cent) than men (77.4 per cent).<sup>11</sup> Women are also more likely than men to be informal workers employed in the informal economy. Informal women workers comprise almost 30 per cent of all women workers, compared to slightly under 20 per cent of working men.<sup>12</sup>

## SELF-EMPLOYMENT RATES AND WOMEN’S SHARE

There are no official data sources on the percentage of businesses owned by women in Myanmar.<sup>13</sup> In lieu of such information, this report uses data on self-employment

<sup>9</sup> Ibid, table 2, p. 10.

<sup>10</sup> Ibid, table 2, pp. 10-11.

<sup>11</sup> Ibid, p. 4.

<sup>12</sup> Ibid, table 2, p. 10.

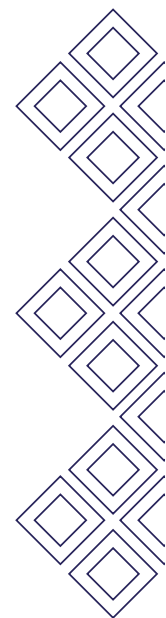
<sup>13</sup> According to ILO data sources, women own and manage nearly 30 per cent of all businesses in Asia and the Pacific, ranging from self-employed (or own account worker) enterprises, micro- and small-sized enterprises to medium-sized and large companies. However, women tend to be more

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*Women dominate in the wholesale and retail trade sector [...] the accommodation and food services sector [...] and the sector of services and sales*

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*The high proportion of women workers in manufacturing evidences the gendered division of labour in Myanmar*



from the 2014 Population and Housing Census, which reveals that 37.7 per cent of employed women are “self-employed”, compared to 47.3 per cent of employed men (see figure 3). This signifies that there are approximately 3.3 million self-employed women and 6.4 million men in Myanmar, with men almost twice as likely to be self-employed.<sup>14</sup> Women’s self-employment rate in Myanmar is lower than in Cambodia, Lao People’s Democratic Republic (PDR) and Vietnam, but higher than in other ASEAN countries.

**FIGURE 3. Women’s and men’s self-employment rates (based on the percentage of employed workers) in Myanmar and selected ASEAN countries**



**Source Cambodia:** National Institute of Statistics, 2015; **Indonesia:** Badan Pusat Statistik, 2016; **Lao PDR:** Laos Statistics Bureau, 2012; **Malaysia:** Department of Statistics, 2016a and 2016b; **Myanmar:** Ministry of Immigration and Population, 2016; **Philippines:** Philippines Statistics Authority, 2016; **Thailand:** National Statistical Office, 2015; **Viet Nam:** General Statistics Office, 2016.



*In Myanmar, self-employed women are only half as likely as men to be employers*

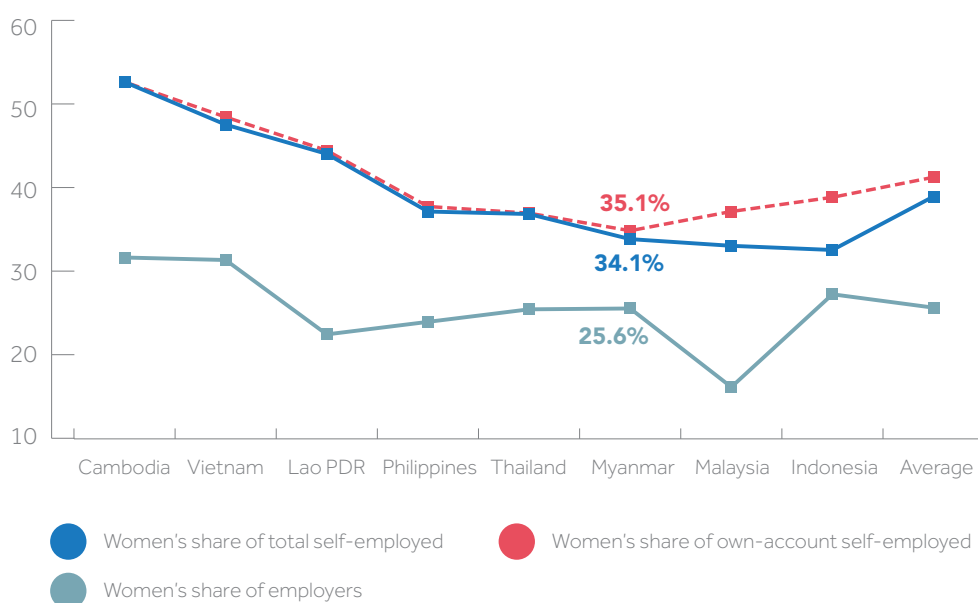
In Myanmar, self-employed women are half as likely as men to be employers. Thus, only 3 per cent of all self-employed women are employers, compared to 5.7 per cent of all self-employed men. However, this is a trend observed in all ASEAN

concentrated than men in micro- and small enterprises. No data disaggregated by country is currently available. For more information, see: International Labour Organization. 2015b. *Women in business and management: Gaining momentum in Asia and the Pacific* (Bangkok, ILO Regional Office for Asia and Pacific Bureau for Employers’ Activities). Available at: [https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms\\_379571.pdf](https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms_379571.pdf) [22 Nov. 2019].

<sup>14</sup> Myanmar’s 2017 Labour Force Survey Quarterly Report (1st quarter) presents somewhat different percentages on self-employment. It found that 40 per cent of employed persons in 2017 were employees in paid jobs (40.1 per cent of employed men and 39.6 per cent of employed women), while 44.3 per cent of men were self-employed compared to only 25.4 per cent of women workers. These statistical differences could reflect time-related differences (i.e. 2013 data versus data for 2017), as well in differences in the sample design and survey coverage. For instance, while the 2017 Labour Force Survey covered 14,040 households, the 2014 Household and Population Census surveyed more than 50 million people.

countries<sup>15</sup> and, in fact, in all world regions.<sup>16</sup> Overall, women in Myanmar account for approximately 34 per cent of own-account self-employed workers (excluding employees), but only 25.6 per cent of employers (see figure 4). This may indicate that women face more challenges in growing their enterprises due to entrenched gender-related barriers, including the dual burden of unpaid care, household and workplace responsibilities, coupled with limited access to resources, among others.

**FIGURE 4. Women’s share within own-account self-employed workers, employers and the total number of self-employed workers in Myanmar and selected ASEAN countries**



**Source Cambodia:** National Institute of Statistics, 2015; **Indonesia:** Badan Pusat Statistik, 2016; **Lao PDR:** Laos Statistics Bureau, 2012; **Malaysia:** Department of Statistics, 2016a and 2016b; **Myanmar:** Ministry of Immigration and Population, 2016; **Philippines:** Philippines Statistics Authority, 2016; **Thailand:** National Statistical Office, 2015; **Viet Nam:** General Statistics Office, 2016.

## PROFILE OF WOMEN ENTREPRENEURS

There is no commonly accepted definition of a “woman entrepreneur” in Myanmar. For the purposes of this WED assessment report, a woman entrepreneur is defined as a woman who starts and/or manages and/or grows her own revenue-generating enterprise, regardless of size, sector, degree of formality, legal form or how the business was started. For instance, whether the enterprise was inherited, whether



*A woman entrepreneur is defined as a woman who starts and/or manages and/or grows her own revenue-generating enterprise*

<sup>15</sup> For more information, see: Organisation for Economic Co-operation and Development. 2017. *Strengthening Women’s Entrepreneurship in ASEAN: Towards increasing women’s participation in economic activity* (Paris, OECD).

<sup>16</sup> For more information, see the ILOSTAT database (<https://ilostat.ilo.org/data>) for country data on employment distribution by status in employment (by sex) and the World Bank Gender Data Portal (<https://databank.worldbank.org>) for country and regional level data on women and men employers.

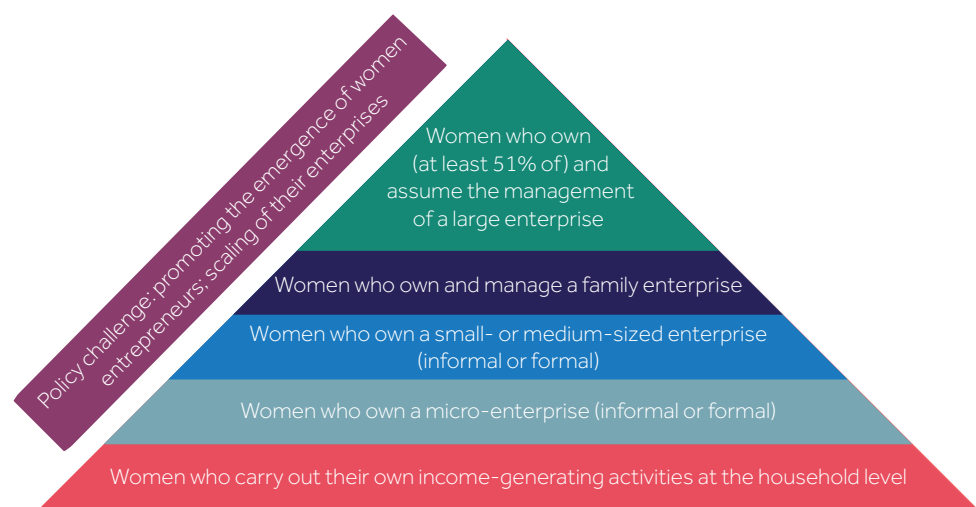
a family business was taken over, or whether an enterprise was bought, etc. (see figure 5). However, it remains difficult to define a “woman-owned enterprise”. This is a particularly important question when specific incentives are offered to “women-owned enterprises”, in which case, definition-related criteria would be required to determine whether an enterprise qualifies as “women-owned”. In this context, other countries often define a woman-owned enterprise as one that is solely (100 per cent) owned and managed by a woman or a group of women, or one in which one or more women own at least 51 per cent of the business and lead its management. The latter applies in the case of partnerships or limited liability companies. Such definitions do not consider whether women started their own businesses out of necessity or opportunity, whether the enterprises are at subsistence level or have significant growth potential, whether the businesses have employees, or whether the enterprise’s impact is more economic or social. By contrast, such criteria tend to be used to differentiate the quality of women’s entrepreneurship.

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*This report assumes that most women’s businesses are at the bottom of the pyramid*

Despite the lack of data on the distribution of women entrepreneurs across the typological spectrum depicted in figure 5, this report assumes that most women-owned enterprises are at the bottom of the pyramid. That is, most are small-scale micro-enterprises, primarily in the informal economy, which tend to operate at a subsistence level with limited ambition and low potential for growth. They likely operate in sectors traditionally dominated by women, and involve work from home. Many international cooperation projects in Myanmar target women entrepreneurs at the bottom of the pyramid, engaging with the start-up and micro levels. However, there are also a significant number of women with micro- and small-sized businesses which have the potential to be scaled up if the entrepreneurs at their helm were targeted with more tailored support. Based on this assessment, there seem to be fewer programmes targeting women already in business, and even fewer targeting women who own businesses with a high potential for growth.

**FIGURE 5. Typology of definitions of “women entrepreneurs”**



Source: Authors’ own elaboration.

Although the women entrepreneurs who responded to the Women Entrepreneurs Survey (WES) are not representative of the entire population of women entrepreneurs in Myanmar, aspects of their “profile” are worth highlighting.

## RELATIVELY HIGH LEVELS OF EDUCATION

The women entrepreneurs in the WES sample are relatively well-educated. Of those surveyed, 55.2 per cent hold a Bachelor’s degree or higher (see the table in Annex 2). This is likely not representative of all women entrepreneurs in Myanmar, as this appears influenced by the fact that 76 per cent of the respondents were based in the country’s capital, Yangon. Almost 70 per cent of the Yangon-based women entrepreneurs have university degrees, whereas this is true for only 10 per cent of women entrepreneurs surveyed in rural areas. Among rural respondents, 36 per cent have no more than a primary level of education, while this applied to only 6.3 per cent of respondents in Yangon.

## HIGH INCIDENCE OF MULTIPLE AND SERIAL ENTREPRENEURSHIP

Women entrepreneurs who responded to the WES indicated a high level of multiple business ownership, or had previous entrepreneurial ventures. More than one-third of the women surveyed (37.5 per cent) currently own more than one business, while nearly 40 per cent have owned one or more businesses in the past (see tables A-1 and A-2 in Annex 4). Women entrepreneurs in Yangon were more likely to currently own more than one business than entrepreneurs in rural areas (60 per cent vs 26 per cent, respectively). Nevertheless, the proportion of rural women entrepreneurs remains significant. With respect to incidences of “serial entrepreneurship”, urban-rural differences are also apparent. In this regard, a higher percentage of rural women entrepreneurs have owned one or more businesses in the past (42 per cent) compared to 38.6 per cent of respondents in Yangon.

Women in the focus group sessions explained that having more than one business is a common phenomenon in Myanmar. This is true of both women and men due to the country’s economic situation and high rates of inflation, which make it difficult to make a living from a single business. As part of a risk reduction strategy, women entrepreneurs Myanmar diversify into different sectors and different markets by having more than one business. Thus, if one enterprise fails, they have another (or several more) able to thrive in a different market.

## WOMEN ENTREPRENEURS AS IMPORTANT JOB CREATORS

Women entrepreneurs have the potential to be significant job creators. Collectively, the 208 WES respondents reported employing a total of 4,610 paid workers. Among

“

*Women entrepreneurs who responded to the WES indicated a high level of multiple business ownership*

“

*Women entrepreneurs have the potential to be significant job creators*





**4,818**  
people benefit  
from economic  
opportunities  
generated by  
the 208 WES  
respondents

their ranks are 1,930 full-time workers, 626 part-time workers, and an additional 2,054 workers employed on a casual or temporary basis. Including the women entrepreneurs themselves, the 208 women entrepreneurs surveyed generated employment and economic opportunities for 4,818 people.

Women with micro-enterprises (38.4 per cent of the sample) employ an average of 3.6 workers. Larger women-owned enterprises, with between 100 and 299 workers (3.4 per cent of the sample), employ an average of 167.3 workers. Details on the distribution of employed workers by the size of enterprises is presented in Annex 4 (see tables A-11, A-12 and A-13). It is also important to note that women comprise 55.4 per cent of the workers employed by the women-owned businesses surveyed. As such, these businesses are ostensibly contributing to women's labour force participation. There is mounting international evidence that promoting gender diversity among employees, management and boards can boost businesses and entire economies (ILO, 2019).

## INDEPENDENCE AS THE MAJOR MOTIVATION FOR STARTING A BUSINESS

WES respondents indicated that the main reason for starting their own businesses was to "be their own boss". Economic motives were also a strong factor, such as a desire to increase their potential to earn a higher income, or the flexibility of earning an income while still attending to family responsibilities (see figure 6).

**FIGURE 6. Major motivations for becoming an entrepreneur/having a business**



 Percentage of WES respondents

**Note:** Multiple response question.

**Source:** WES data.

Women entrepreneurs who participated in the focus group sessions agreed that being independent and able to make their own decisions – in essence, "standing on their own" and challenging themselves – were their main motivations for becoming entrepreneurs. However, the flexibility afforded by entrepreneurial

activities cannot be discounted as an important motivation for having a business, as opposed to accepted paid employment. As noted above, women entrepreneurs are clearly attracted by the possibility of earn an income while still taking care of family and household responsibilities. ILO research in Asia and the Pacific finds that women across this region, on average, perform four times more unpaid care work per day than men. This represents a major barrier for women in terms of accessing quality, full-time paid jobs (ILO, 2018d). Thus, women with care responsibilities are often more likely to be self-employed, or to be an unpaid contributing worker in a family enterprise, than to be a paid employee (Marcus, 2018).



**FOUR TIMES  
MORE CARE  
WORK**  
is performed  
by women  
than men in  
Asia and the  
Pacific

## CHALLENGES AND BARRIERS TO THE EMERGENCE OF WOMEN ENTREPRENEURS AND THE GROWTH OF WOMEN-OWNED BUSINESSES

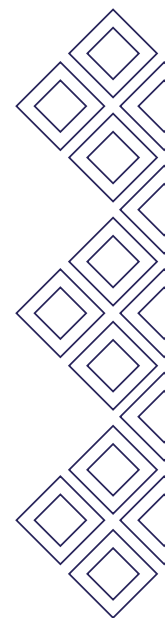
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### SOCIETAL AND CULTURAL ENVIRONMENT FOR THE EMERGENCE OF WOMEN ENTREPRENEURS

Social gender norms and attitudes play a key role in facilitating or constraining women's economic activity in any country. This includes norms concerning the acceptability of women undertaking paid work, "suitable" work for men and women, respectability, decorum, mobility, the ownership and control of assets, and sexual and gender-based violence (ibid). These gender norms and attitudes, intertwined with stereotypes about men's and women's acceptable roles and capacities, affect women's access to opportunities, paid work, resources and time use. In turn, this produces gender inequalities (ibid). Norms about work deemed suitable for men and women bear a relationship to women's labour force participation and the gendered segregation of occupations in the labour market. Norms around unpaid work and care responsibilities are a major constraint to women's opportunities for paid economic activity and affect their mobility. Informal norms and laws related to the ownership of land and assets which privilege men over women limit women's economic empowerment. The ILO report *Game changers: Women and men and the future of work in Asia and the Pacific*, which examines gender norms and inequalities in the Asia-Pacific region, concludes that if structural and systemic constraints were removed, and if women had the same access to resources and economic opportunities as men – that is, if women were economically empowered – they would contribute to significant positive economic and social outcomes as paid workers and entrepreneurs (ILO, 2018d).



*Social gender norms and attitudes play a key role in facilitating or constraining women's economic activity*





“

*Women in Myanmar are under-represented in most areas of political and public life, with very few involved in senior decision-making roles*

The Gender Equality Network (GEN) and Global Justice Center (GJC) 2016 report on obstacles to gender equality in Myanmar posits that advancing gender equality is difficult due to a complex history of patriarchy and military rule. The report points to stereotypes in religious, cultural, political, traditional and customary practices that may discriminate against women. According to prevailing societal and cultural norms, women’s “proper place” is in the home as wives and mothers (ibid). These norms and stereotypes accord men a dominant position in society, while limiting women’s ability to participate as decision-makers, leaders and contributors to the economy.

According to the GEN-GJC report, men are considered society’s natural decision-makers and leaders. As such, most decision-making entities are led or heavily dominated by men, as heads of households, corporations and political bodies (ibid). In consequence, women in Myanmar are under-represented in most areas of political and public life, with very few involved in senior decision-making roles (Department of Population, 2017). Studies on gender dynamics and equality in the Myanmar economy routinely recommend capacity building and affirmative action to increase opportunities for women’s inclusion, participation and leadership in economic decision-making. This includes in economic management, regulatory bodies, industry associations and economic sectors, from the grassroots community level to the highest political bodies.<sup>17</sup>

Further examination of the cultural norms and historical foundations underpinning gender inequality in Myanmar is beyond the scope of this WED assessment. Suffice it to say that socio-cultural gender norms and attitudes in Myanmar pose a barrier to the emergence of women as entrepreneurs.

Stakeholders who participated in a capacity building workshop on strengthening women’s entrepreneurship in Myanmar – organized by the Organisation for Economic Co-operation and Development (OECD) and the United Nations Industrial Development Organization (UNIDO)<sup>18</sup> – stated that cultural, gender-based challenges are the chief impediment to women’s entrepreneurship. These include the time burden of household responsibilities, family members’ lack of trust and confidence in wives or daughters who wish to become entrepreneurs and mobility restrictions that constrain women’s access to markets, whether in

“

*Socio-cultural gender norms and attitudes in Myanmar pose a barrier to the emergence of women as entrepreneurs*

<sup>17</sup>For more information, see: Gender Equality Network. 2015. *Raising the Curtain: Cultural Norms, Social Practices and Gender Equality in Myanmar* (Yangon, GEN); Scott, S. 2017. *Ending the Gender Digital Divide in Myanmar: A Problem-Driven Political Economy Assessment* (Washington, D.C., Center for Applied Learning Impact). Available at: <https://www.irex.org/resource/ending-gender-digital-divide-myanmar-problem-driven-political-economy-assessment> [22 Nov. 2019]; United Nations Development Programme. 2015. *Women and Local Leadership: Leadership Journeys of Myanmar’s Female Village Tract/Ward Administrators* (Yangon, UNDP Myanmar). Available at: [https://www.mm.undp.org/content/myanmar/en/home/library/poverty/Women\\_Local\\_Leadership](https://www.mm.undp.org/content/myanmar/en/home/library/poverty/Women_Local_Leadership) [22 Nov. 2019].

<sup>18</sup>The OECD-UNIDO Capacity Building Workshop, “Strengthening Women’s Entrepreneurship in ASEAN: A focus on Myanmar”, held on the 12<sup>th</sup> of November 2018 in Yangon, was attended by over 50 stakeholders, including national policy-makers, women entrepreneurs, and representatives of private sector associations, banks, international organizations, academia and civil society.



terms of places where women cannot go, or safety and security issues. They also include a general lack of respect for women as entrepreneurs and business leaders, as men's leadership is more highly valued, the difficulties which women face in managing and gaining respect from their male employees, and a lack of enabling environments for women entrepreneurs in male-dominated sectors.

During the workshop, a key informant from the Women's Development Division of the Department of Social Welfare highlighted several major challenges to women's participation in entrepreneurship. These spanned cultural or societal factors, a disproportionate share of household responsibilities, and social norms which dictate that women should obtain their husband's permission before seeking work. Such factors indicate a need for awareness raising to promote cultural changes in society. Women entrepreneurs in the focus groups also cited male-dominated culture and social norms regarding women's role as challenges. In terms of the greatest impediment to women's employment, they pointed to the double time burden associated with women's primary role as family caregivers. Unable to commit the time required for paid work in the formal economy, women often engage in informal work or entrepreneurial activities, albeit only to the extent that these do not interfere with their main domestic, family and care obligations.

As care work is inherently linked to unpaid and undervalued work, women's disproportionate responsibility for care limits their access to decent jobs in the formal economy, as well as their capacity to devote time to viable, growth-potential enterprises as entrepreneurs. As such, the Asia Foundation urges governments in Southeast Asia to acknowledge the value of women's unpaid work to families and communities by offering tax deductions and providing subsidies for the development of care infrastructure (Asian Development Bank and Asia Foundation, 2018). In addition to supporting policy recommendations for the fair sharing of household and care responsibilities between women and men, the ILO recommends the implementation of campaigns to foster positive norms and attitudes towards men and women engaging in, and valuing, care work. The organization stresses that this is essential for women to gain a stronger foothold in the workforce and benefit from future economic growth. The ripple effects of these benefits are poised to be manifold – benefitting women as individuals, alongside families, communities and society as a whole (ILO, 2018d). Such action would support the implementation of Sustainable Development Goal (SDG) 5 ("Gender Equality and Women's Empowerment), particularly SDG target 5.4: "Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate."

Women who step out of socially-prescribed roles by becoming entrepreneurs are likely to face additional challenges. The Myanmar Private Sector Development Framework, launched in 2016, noted a number of these challenges, such as women's limited access to finance, including the fact that they tend to have less control over



**THE DOUBLE TIME BURDEN** caused by women's primary role as caregivers is the greatest impediment to their employment



**ACHIEVING SDG TARGET 5.4** requires recognizing the value of unpaid care work

family assets than men. Other challenges include low levels of control over, and ownership of, land and productive assets, as well as the limited implementation of inheritance and family laws. All of these factors make capital accumulation difficult particularly difficult for women (Mekong Business Initiative, 2016). The USAID report on the ecosystem for women’s entrepreneurship in Myanmar states that more can be done to support women in making the transition from informal enterprises to the formal economy. Specifically, greater attention should be paid to financial literacy, paired with training on accessing formal credit, expanding markets and using technology (Nathan Associates, 2016). This view was shared by informants consulted during the WED assessment. For instance, the key informant from the Central Small- and Medium-Sized Enterprise Development Department in the Ministry of Industry indicated that the greatest challenges facing women entrepreneurs in Myanmar include a lack of knowledge, limited access to finance and a lack of marketing skills – for instance, packaging or making products attractive to customers. The nature of these challenges is discussed further in the assessment of the WED framework conditions, in section 3 of this report.

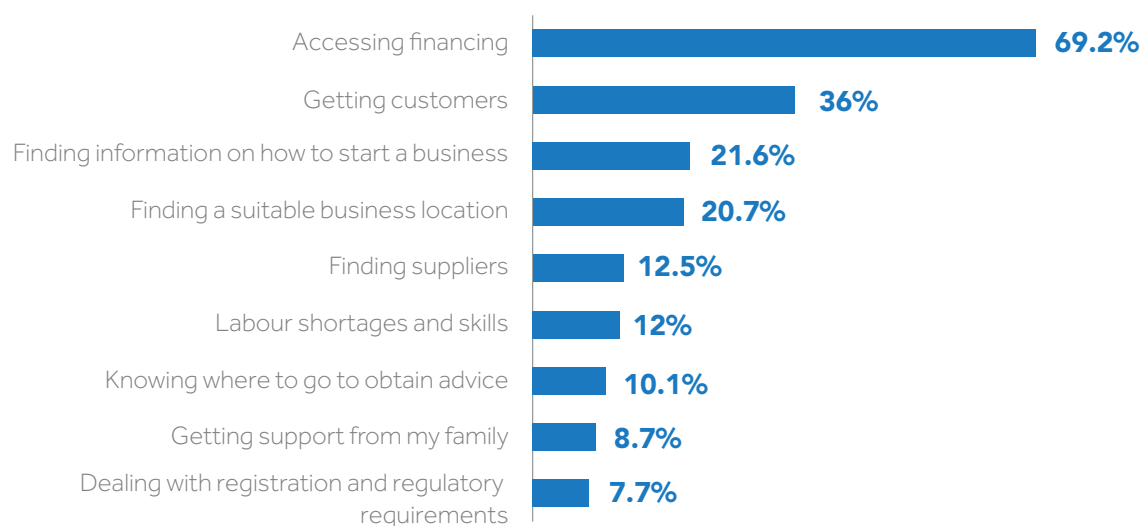
## MAJOR START-UP CHALLENGES

Results from the WES provide more detailed insights into the start-up challenges experienced by women entrepreneurs in Myanmar. The greatest start-up challenge is access to finance (69.3 per cent), followed by securing customers (36 per cent), finding information on how to start a business (21.6 per cent) and finding a suitable location (20.7 per cent) (see figure 7).

**FIGURE 7. Challenges that women face to starting a business**

**Note:** Multiple response question. Survey respondents could indicate up to three challenges.

**Source:** WES data.



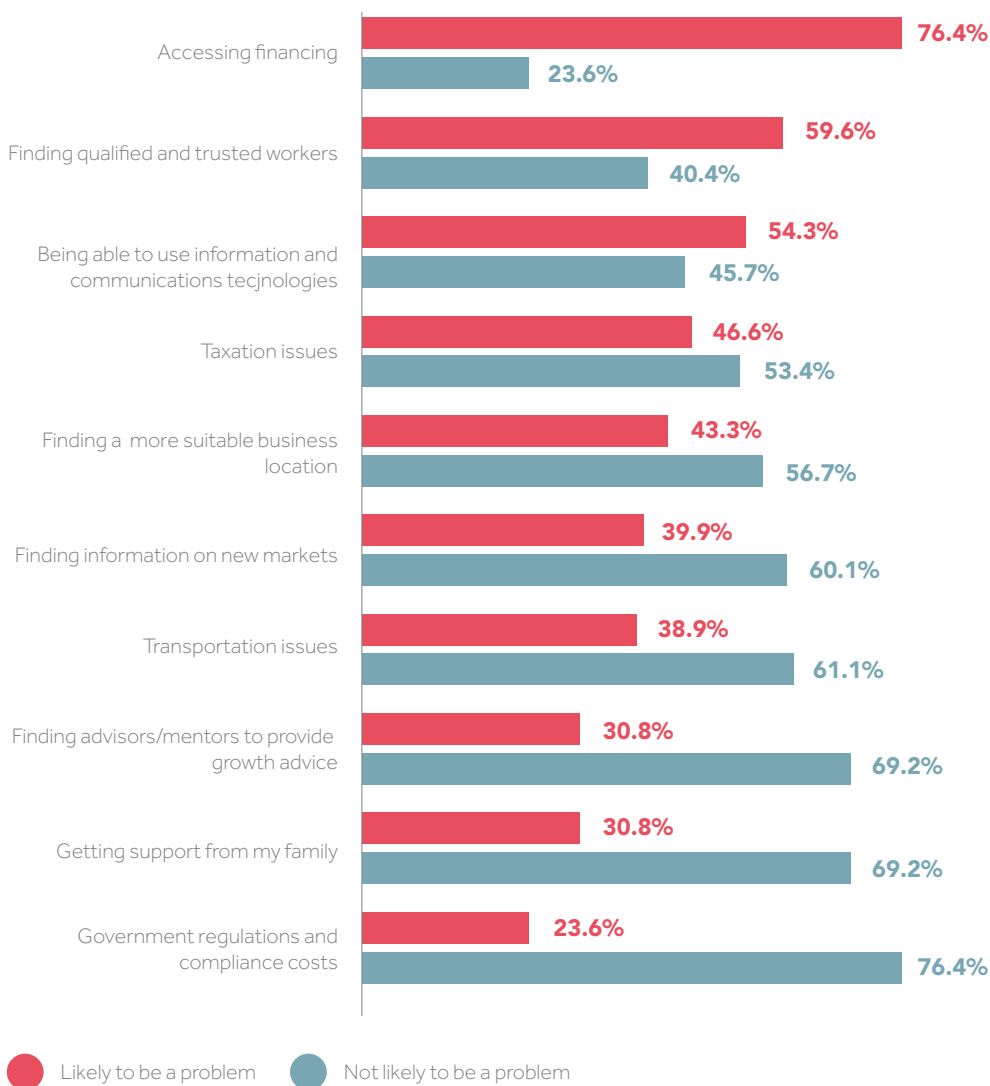
● Percentage of WES respondents

## CHALLENGES TO GROWING WOMEN’S BUSINESSES

The WES also included questions on challenges experienced by women seeking to grow their businesses. As with starting a business, access to finance was identified as the greatest challenge to the growth of women's enterprises, reported by over three-quarters of the WES respondents (see figure 8). This was followed by potential problems in finding qualified workers, being able to use information and communications technologies (ICT) and tax-related issues. A series of other challenges were identified by one-third or more of the women entrepreneurs surveyed, including "gaining support from my family". This is perceived as a growth-related challenge by a higher percentage of respondents than it was as a start-up challenge (30.8 per cent vs 8.7 per cent of respondents, respectively). This may be due to the increased time commitment required as a business develops and grows, implying that women may have less time to dedicate to household or family responsibilities for which they are disproportionately responsible.

**FIGURE 8. Challenges that women face to growing their business**

**Note:** "Being able to use information technologies" included using computers, the Internet, websites and other ICT-related software. "Finding information on new markets" included identifying information on supply chain opportunities and exporting,

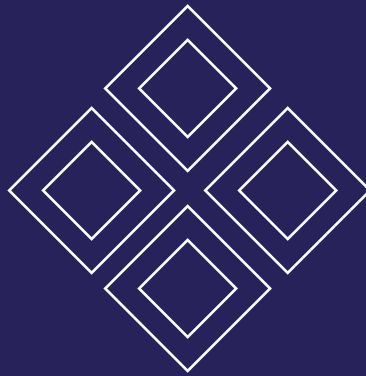


among other issues.

**Source:** WES data.

# 3

## ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS



# SECTION 3.

## ASSESSMENT OF THE SIX WED FRAMEWORK CONDITIONS

### STRUCTURE OF THE SECTION



**ASSESSMENT**  
of each of the six WED conditions in Myanmar, including:

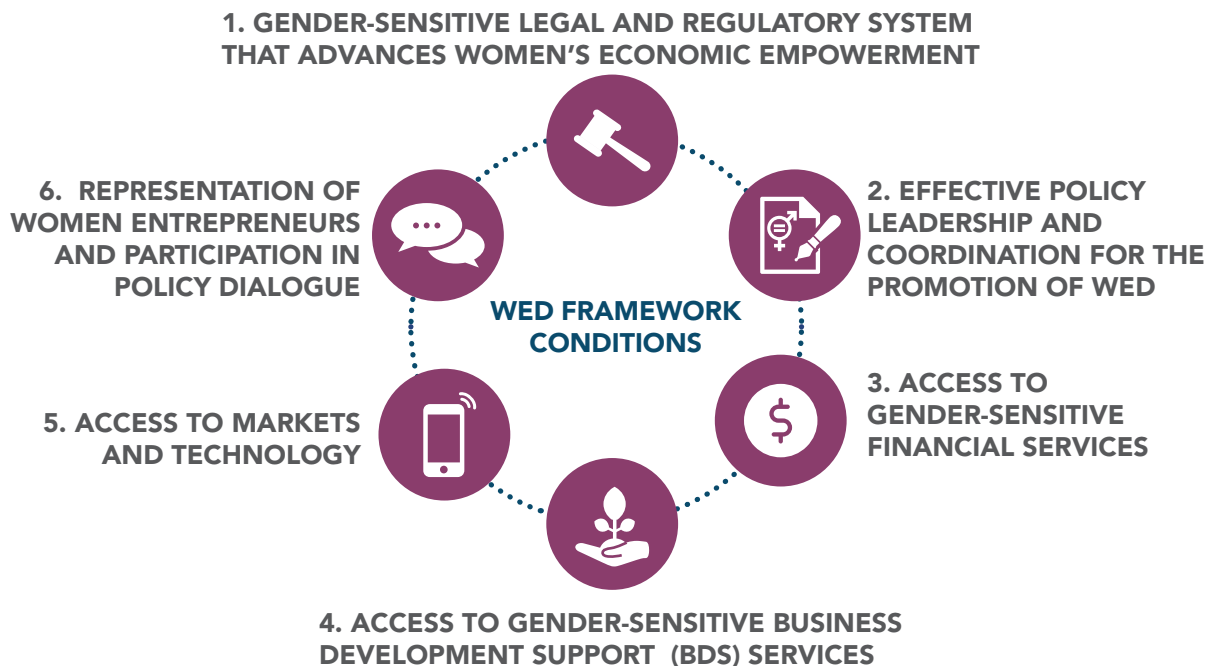


**ASSESSMENT**  
of all WED sub-conditions in Myanmar



**SCORING SUMMARY**  
tables for the assessment of WED conditions and sub-conditions

This section presents the assessment’s findings on the strengths and weaknesses of the six WED framework conditions in Myanmar (see figure 1 above). These are:



The assessment's analysis is based on the triangulation of data and information acquired from secondary sources – including policy documents, complimentary research studies and reports – and the results of primary research, spanning key informant interviews, the Women Entrepreneurs Survey and focus group sessions. Each section on a WED framework condition concludes by presenting a score vis-à-vis the indicators of its sub-conditions.

## WED CONDITION 1. GENDER-SENSITIVE LEGAL AND REGULATORY SYSTEM THAT ADVANCES THE ECONOMIC EMPOWERMENT OF WOMEN



A gender-sensitive regulatory and legal environment is one which accords women the same economic rights as men. It also eliminates all forms of gender-based discrimination and ensures that specific laws and regulations are clearly enforced. In this way, it seeks to ensure that women are not subjected to inequitable customary practices and denied their legal rights. Protecting and strengthening women's economic rights is fundamental to their economic participation and empowerment, enabling them to have control over their lives. As such, this is a prerequisite for sustainable development, inclusive growth and for accelerating development efforts (Organisation for Economic Co-operation and Development, 2011). Women's economic rights can be strengthened by improving national administrative and legal frameworks related to employment, property rights, land and inheritance. In tandem, it is important to raise awareness of women's economic rights, while increasing their direct control over resources on an equal footing with men so that they are able to fully develop their productive assets, land and businesses. These are all enabling factors for the development of women's entrepreneurship.

For the purposes of assessing the "gender-sensitive legal and regulatory system", three sub-conditions have been identified as particularly important to women's economic empowerment and the advancement of women's entrepreneurship:



**1.A. labour laws and regulations;**



**1.B. business registration regulations and procedures; and**



**1.C. property and inheritance rights.**

## SUB-CONDITION 1.A. LABOUR LAWS AND REGULATIONS

Equal access to labour markets and rights to gainful employment are fundamental to women's economic empowerment. Various barriers to labour market access affect women's potential for paid employment, the mobility required to secure to better jobs, and their transition to higher value-added enterprises as entrepreneurs.<sup>19</sup>

Two sets of labour issues are examined in this assessment. The first concerns the equality of women's labour market access and participation, which has indirect impacts on WED. The second has to do with the direct impact of labour laws and regulations on women-owned enterprises.

### 1.A-1. EQUALITY OF WOMEN'S LABOUR MARKET ACCESS AND PARTICIPATION

A number of reports on Myanmar indicate a high degree of gender inequality in labour market access and participation.<sup>20</sup> For example, the ILO diagnostic report on decent work in Myanmar reports on women's weaker position in the labour market compared to that of men – lower participation rates, lower employment rates, lower rate of labour utilization, and much higher level of responsibility for unpaid care work which is a major barrier to women gaining access to decent work and participating in economic and public life (ILO, 2018a).

The 2008 Myanmar Constitution guarantees equal rights before the law for every person and prohibits discrimination on the basis of sex. Equal opportunities are enshrined in the Constitution in terms of choice of occupation, trade, business, technical know-how and vocation. However, the Constitution includes the proviso that, in appointing or assigning duties to civil service personnel, "nothing in this Section shall prevent [the] appointment of men to the positions that are suitable for men only" (Republic of the Union of Myanmar, 2008). This proviso is discriminatory if the intent of the Constitution is to ensure gender equality in all respects. During a field mission in November 2018, officials from the Department of Labour – located within the Ministry of Labour, Immigration and Population (MOLIP) – explained that "jobs more suitable for men" might include, for example, those in the mining and petroleum sectors. The Constitution further states that "women shall be entitled to the same rights and salaries as that received by men in respect of similar work" (ibid, Clause 350). Nevertheless, key informants suggested that this is not respected in practice.

Under the 2013 Minimum Wages Act, every worker has the right to enjoy the stipulated minimum wage without discrimination on the basis of sex (Ministry of Labour, 2013). The law also requires employers to treat their male and female employees equally, entreating them not to discriminate. However, the revised Minimum Wage Law (2018) only applies to employers with 10 or more employees. Small or family-run enterprises with less than 10 workers are not covered by this law. These enterprises are exempt from

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<sup>19</sup> For more information, see: Kabeer, N. 2012. Women's economic empowerment and inclusive growth: labour markets and enterprise development, SIG Working Paper 2012/1, (Ottawa, International Development Research Centre).

<sup>20</sup> For example, see: Department of Population. 2017. *The 2014 Myanmar Population and Housing Census: Thematic Report on Gender Dimensions, Census Report Volume 4-J* (Nay Pyi Taw, Ministry of Labour, Immigration and Population). Available at: [https://myanmar.unfpa.org/sites/default/files/pub-pdf/4J\\_Gender\\_Dimensions.pdf](https://myanmar.unfpa.org/sites/default/files/pub-pdf/4J_Gender_Dimensions.pdf) [22 Nov. 2019].



**61 PER CENT**  
of employment  
is in enterprises  
with fewer than  
five employees  
that are not  
covered by  
Myanmar's  
social security  
scheme

paying the minimum wage unless this level of remuneration is mutually agreed between employer and employee.

The regulations of the Ministry of Labour, Immigration and Population regarding mandatory employment contracts specify that employers must not discriminate or allow unequal treatment of employees if they are members of a union, or based on factors such as race, religion, gender or age.

The Social Security Law 2012 provides for paid maternity leave of 14 weeks, as well as paternity leave of 15 days. The costs thereof are to be covered by employers, unless the worker in question contributes to the country's Social Security Fund (Ministry of Labour, 2012). Key informants interviewed during the mission to Myanmar in November 2018 indicated that implementation of the maternity leave legislation is not well-enforced. Moreover, only workers who pay voluntary contributions and are employed in businesses with five or more employees receive maternity benefits from the social security scheme.

According to 2015 Labour Force Survey, more than 61 per cent of employment is situated in enterprises with fewer than five employees (Ministry of Labour, Employment and Social Security et al., 2016). Thus, the social security scheme does not cover the entire labour force. An ILO study in 2015 found that Myanmar's social security and civil servants' pension schemes cover only an estimated 3 per cent of the population (ILO, 2015a). In recent years, the country has stepped up efforts to increase social protection coverage with the ILO's technical assistance under its Decent Work Country Programme (2018-2021). The ILO cautions against employer liability systems, which are inconsistent with the principles of solidarity and raise the risk of discrimination against women.

Key informants from the Department of Labour expressed the view that "there has always been gender equality in the labour law", stating that equal pay is built into the law, that women are not banned from jobs in any sector (with the exception of certain hazardous jobs) and there are no restrictions regarding night shifts, except for workers under the age of 18. Each ministry, however, has its own set of labour laws – such as the Ministry of Mining and the Ministry of Industry, among others. According to other key informants, these government bodies do not necessarily apply the law with a focus on gender equality.

A Labour Law Reform Project<sup>21</sup> is underway to update the current system of labour legislation, which consists of 15 labour-related laws.<sup>22</sup> The reform project is coordinated by a tripartite organization consisting of the state, employers and workers. It operates through Technical Working Groups on Minimum Wage, Social Protection and Child Labour, among others. A Technical Working Group on Gender-based Violence is to be created. To advance women's economic empowerment, it is vital that the reform project integrates gender analysis, identifies and removes discriminatory policies and

<sup>21</sup> The Labour Law Reform project was initiated in 2011 and is ongoing.

“

*Equal pay is built into the law, [...] women are not banned from jobs in any sector [...] and there are no legal restrictions regarding night shifts*



programmes, and addresses gender-related concerns in the world of work, including violence or harassment at work. The key informant from the Confederation of Trade Unions Myanmar (CTUM) reported pushing for the consolidation of labour laws across different sectors into a single labour law. Similarly, the Gender Equality Network is advocating for the inclusion of gender in labour laws. At the 2019 International Labour Conference, workers and employers adopted new international labour standards on violence and harassment in the world of work.

Although Myanmar's laws on labour and workers' rights profess a commitment to gender equality, key informants indicate the existence of discriminatory practices. The labour market is largely gender-segregated, with women concentrated in a narrow range of sectors – such as the garment sector – traditionally dominated by women. Furthermore, women workers tend to hold low-skilled, low-income jobs and to earn less than men for similar work (Mekong Business Initiative, 2016). Evidence of gender pay gaps is confirmed by official labour force survey reports, ILO diagnostic reports and sectoral studies (Ministry of Labour, Immigration and Population, 2017a). For example, a 2017 study of 2,496 manufacturing enterprises in Myanmar found that women employees – who work in the same firm, in the same occupation and whose other characteristics are the same as their male colleagues, including work experience, level of education and ethnicity – receive, on average, wages that are 23 per cent lower than men's (Central Statistical Office and UNU-WIDER, 2018). ILO analysis points to a gender pay gap in the garment, textile and footwear industries, within which most women workers are employed. In this sector, men earn an average of 9 per cent more than women, controlling for other factors, such as age, marital status, education, experience, location, sub-sector, occupation and company dynamics. Greater gender pay disparities are evident in other sectors, wherein men's adjusted earnings are roughly 20 per cent higher than those of women (ILO, 2016a).

By and large, this gender gap in wages cannot be statistically explained by the influence of intervening variables. This suggests the presence of some kind of discrimination against women in the labour market. More generally, the World Economic Forum estimates that the earned income of women in Myanmar is only 64.5 per cent that of men's (2018). Wage inequality means that women have fewer opportunities than men to accumulate savings and assets which could be invested in starting a business. Fewer personal resources available for investments results in women creating smaller start-ups. As a result of gender pay gaps, women are also more likely than men to accrue smaller savings and pensions for their retirement. This leaves them at greater risk of poverty in older age, a particular challenge as women in Myanmar tend to live longer than men.<sup>23</sup>

Another important facet of ensuring women's equal labour market access and participation

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<sup>22</sup> These include the Labour Organization Law (2011), the Settlement of Labour Disputes Law (2012), the Minimum Wage Law (2013), the Social Security Law (2012), the Payment of Wages Law (2016), the Shops and Establishments Law (2016), the Employment and Skills Development Law (2013), the Factories Act and Leave and Holiday Act, and the Occupational Health and Safety Law, among others.

“

*It is vital that the [Labour] reform project integrates gender analysis, identifies and removes discriminatory policies and programmes, and addresses gender-related concerns*



**WOMEN  
EARNED**

**23 PER CENT**  
less than men,  
according  
to a study of  
manufacturing  
enterprises

“

*[The] gender gap in wages cannot be statistically explained by the influence of intervening variables*

“

*Many women workers are unaware of their rights and, as a result, find it difficult to ensure that their rights are protected*

is informing and educating women about their rights as workers. Few examples of such awareness raising were evident during the field mission to Myanmar in November 2018, although some international cooperation projects support women to enhance their capacities for employment. According to key informants from the Confederation of Trade Unions Myanmar, many women workers are unaware of their rights and, as a result, find it difficult to ensure that their rights are protected. Efforts such as those of the CTUM (see box 3) are notable in terms of educating women about employment contracts and their legal rights as workers, and providing them access to legal guidance to safeguard these rights. Tripartite labour-related institutions – including the Ministry of Labour, Immigration and Population, the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI) and the CTUM – have an important leadership role to play in ensuring that workers’ rights, gender equality and non-discrimination are upheld.

### BOX 3

#### **The Women Workers Centre in Yangon educates women workers about their rights**



The mandate of the Confederation of Trade Unions Myanmar is to protect the rights of workers and build the capacity of trade unions, including their capacities for addressing gender equality issues. The CTUM has 786 registered trade union members spanning nine sectors, including the garments sector, wherein the bulk of women workers are employed. The CTUM has established a Women’s Committee with 11 members from different trade unions, as well as a Youth Committee.

One major CTUM initiative was the establishment of a Women Workers Centre in Yangon in April 2018, supported by the German development agency, GIZ. The Centre aims to empower women workers in their professions, educate them on their rights as workers, and address the gender gap in labour rights. Members of unions, as well as workers who are not unionized can all participate. The Centre offers training workshops on labour laws, employment contracts, social protection and skills development, with near weekly training sessions on different topics. To enhance workers’ productivity, the Centre offers training on computer literacy and sewing skills. It also offers legal counselling services to help resolve women workers’ labour rights-related issues and serves as a meeting point for women workers to share experiences.

<sup>23</sup> For more information on life expectancy at birth for women and men in Myanmar, see: <http://data.un.org/en/iso/mm.html>

## 1.A-2. THE IMPACT OF LABOUR LAWS AND REGULATIONS ON EXISTING WOMEN-OWNED ENTERPRISES

Women entrepreneurs in the focus group sessions indicated that they have a basic understanding of labour regulations related to hiring employees and terminating employment. While they consider this knowledge “sufficient”, most do not make use of employment contracts due to the high rate of worker turnover. The focus group discussions found that many workers do not want to sign employment contracts because they prefer the flexibility being able to “come and go” without any kind of formality. The trend of eschewing formal employment contracts is confirmed by the 2015 Labour Force Survey, which reports that 56.2 per cent of employment contracts are verbal agreements, while only 12.6 per cent entail written contracts. Moreover, 75.9 per cent of contracts are for daily arrangements and only 4 per cent of contracts are for a period of 12 months or more (Ministry of Labour, Employment and Social Security et al., 2016).

The women entrepreneurs consulted reported that it is not necessarily difficult to obtain information on labour law requirements. Challenges arise from the complexity of understanding and navigating the system of different labour laws and regulations at the sectoral level. In addition, their experience of dealing with the Labour Department suggests that officials themselves may not understand the details of labour legislation.<sup>24</sup> As a result, they are often unable to help women entrepreneurs with their questions or problems. Whereas large-scale employers have human resource departments to manage labour-related issues and compliance with labour laws, micro- and small-sized enterprises do not. As a result of the complexities inherent in navigating the system, many small-scale businesses ignore labour legislation which, in turn, results in a high level of informal employment. Women in the focus group sessions also held the view that although labour laws protect the rights of workers, they do not safeguard the rights of employers – a situation which the entrepreneurs consulted find highly frustrating.

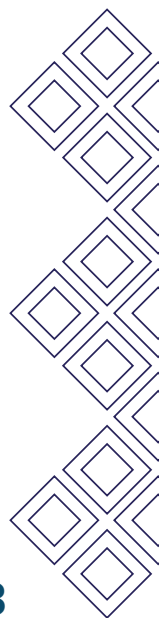
Labour inspection was not highlighted by women entrepreneurs who responded to the WES. Only nine of the 208 WES respondents indicated that they been visited by a labour inspector in the past year.



**56.2 PER CENT**  
of work contracts are verbal agreements



**9 OF THE 208**  
WES respondents received a labour inspection visit in the past year



<sup>24</sup> This experience is validated in a 2017 article in Japan Labour Issues, see: Myo, E. 2017. “Identifying Major Labour Policy Issues in Myanmar”, in *Japan Labour Issues*, Vol.1, No. 3. Available at: <https://www.jil.go.jp/english/jli/documents/2017/003-11.pdf> [22 Nov. 2019].

## SUB-CONDITION 1.B. BUSINESS REGISTRATION AND LICENSING REGULATIONS AND PROCEDURES

“

*The burden of registration is often greater for women entrepreneurs. This may be because they have less time [...] and fewer resources*

One of the most important regulations for enterprises in Myanmar concerns the requirement to formally register a business and obtain the operating licenses or permits needed to begin operations. Registering an enterprise is important as registration is often necessary for accessing formal credit institutions, procurement opportunities, business development services and foreign markets – advantages which informal enterprises do not have. Similarly, formal enterprises tend to be less vulnerable to corruption and the demand for bribes, enjoy greater protection under the judicial system, and are able to use formal labour contracts (Klapper, Lewin and Quesada Delgado, 2009). While registration and licensing processes may appear to be gender-neutral, applying equally to businesses owned by women and men, the burden of registration is often greater for women entrepreneurs. This may be because they have less time, due to their dual work and domestic responsibilities, and fewer resources to attend to time-consuming, expensive registration requirements (McKenzie, 2009).

“

*Mobility constraints are particularly concerning as registration points may not be located in rural areas and online registration systems are not yet available*

Other factors, such as lower levels of formal education among women, especially in rural areas, may mean that complex bureaucratic registration and licensing procedures impose greater costs on women (Kabeer, 2012). Legal or cultural limitations regarding their ability to travel may make it more difficult for women to access registration or licensing offices or one-stop shops (where these exist) to file the necessary documents. Women may also have less knowledge of registration procedures, combined with inadequate efforts by authorities to disseminate relevant information to them. Mobility constraints are particularly concerning as registration points may not be located in rural areas and online registration systems are not yet available across the country. All of these factors may impose a greater cost burden on women entrepreneurs, reflecting how Myanmar's business registration system can impact women entrepreneurs in different ways than men. These burdens may prompt women entrepreneurs to confine their activities to the informal economy, putting them at a disadvantage in accessing resources and opportunities, while exposing them to the risk of harassment or corruption (ILO, 2018b).

Myanmar's business registration system is relatively complex. Enterprises can receive registrations from several government ministries and offices. The registration of incorporated companies is processed through the Directorate of Investment and Company Administration (DICA). Businesses can also register with the Directorate of Industrial Supervision and Inspection (DISI), relevant ministries, and City/Township Development Committees (CDCs). All enterprises, excluding small businesses, must obtain permits to operate in their respective sectors from relevant ministries.

Local businesses are not required to register with the Directorate of Investment and Company Administration, such as single-owner restaurants, small shops,

small department stores, individual traders and small-scale service providers. Operating licenses issued by CDCs at the municipal level are a requirement for all manufacturing businesses, although most other enterprises also obtain a business operating license. Some CDCs, such as in Yangon City, have initiated an online application for licenses that can be issued within a week. However, this service is not yet used by CDCs in rural areas. Street vendors and small businesses operating from home are not required to obtain a business license from the CDC.

In Myanmar, unlike in most countries, an enterprise does not have to be formally registered to be eligible for bank loans or government tenders, to do business with other formal companies, or to be engaged in exporting. In fact, relatively few enterprises in the country are formally registered as companies (fewer than 130,000) largely due to the high costs of registration and the perception that registration entails few advantages (Japan International Cooperation Agency, 2016). At the same time, there are over 620,000 informal enterprises (Department of Population, 2017). Most women's economic activities are categorized as "informal businesses" and are not registered. As the Government's interventions for MSMEs (under the 2015 SME Development Law)<sup>25</sup> and some international development programmes target "formal" (that is, registered) enterprises, informal women-owned enterprises are unable to benefit from these interventions (Japan International Cooperation Agency, 2016). Therefore, although registration is not required, women-owned businesses may be missing out on opportunities to improve their skills or access assets – both financial and non-financial – by virtue of their informality.

Of the 208 WES respondents, over two-thirds (68.3 per cent) reported their business is registered with at least one – or in some cases, more than one – government entity (see table A-42 in Annex 4). Approximately one-third (31.7 per cent) are not registered with any authorities and may be considered "informal". While this reflects a higher proportion of registered enterprises among WES respondents compared to the broader population of women entrepreneurs, indicating that the WES sample is not entirely representative of the broader population, it still highlights the need to simplify registration systems in order to meet the needs of women-led enterprises. The principal barriers to registering a business, as perceived by the women entrepreneurs consulted, include the time required for registration, the lack of options to register online and the requirement of having to pay regular taxes on sales and income (see figure 9).

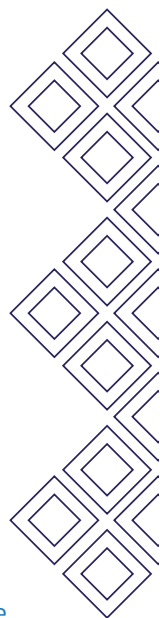
Issues most frequently considered "not to be a barrier" include the cost of registration and the proximity of a business registration office. However, the latter applied to fewer than half of the women consulted. Moreover, as noted above, the WES sample is not entirely representative of the broader population of women entrepreneurs in Myanmar. It is also worth highlighting that a large proportion of the women entrepreneurs (70.7 per cent) are unsure whether the amount of



**68.3 PER CENT**  
of WES respondents' have registered their business(es)



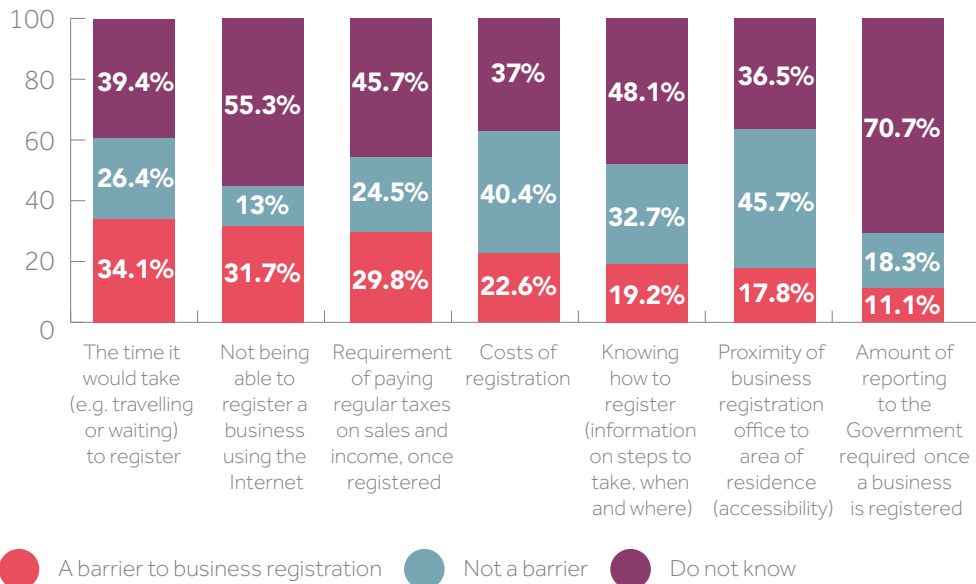
*Barriers to registering a business [...] include the time required for registration, the lack of options to register online and the requirement of having to pay regular taxes*



<sup>25</sup> For example, access to finance through the SME development banks or banks that receive a special loan with low interest specified by the state, export support, and tax exemptions and relief.

administrative reporting to the authorities required of registered businesses would be a barrier. Either official reporting requirements for most registered businesses are quite minimal (except for incorporated companies), or this is an issue which many women entrepreneurs have not considered.

**FIGURE 9. Perceptions of women entrepreneurs on barriers to registering a business**

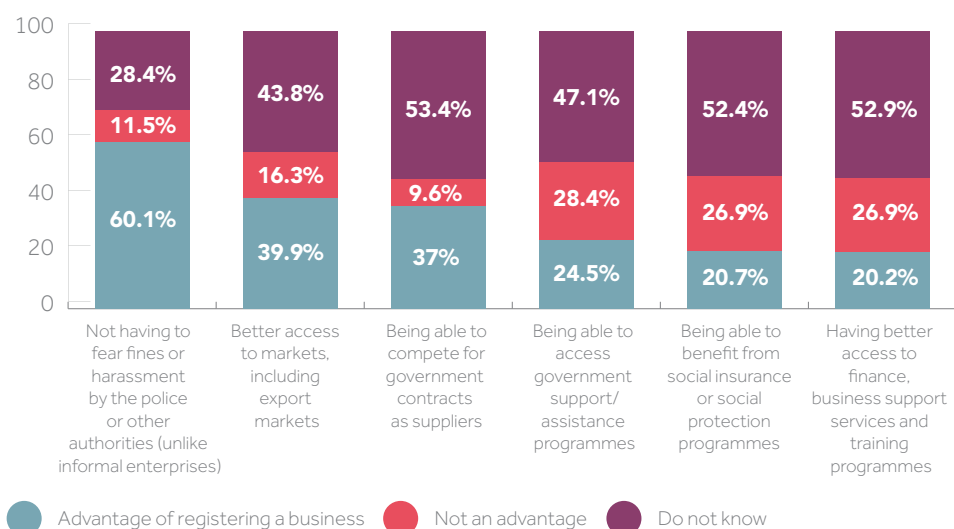


Source: WES data.

Only between 20 per cent and 40 per cent of WES respondents cited the following as particular advantages of having a formally registered business: better access to markets, government contracts and assistance programmes, finance, business support services and training programmes, as well as social security protection. In tandem, a significant proportion of the entrepreneurs consulted were unaware or unsure of the advantages of registration. For instance, over half were unsure whether registration entails advantages in terms of competing for government contracts as suppliers. This may be because respondents are unaware of any opportunities, or their businesses operate in sectors with limited potential for government contracting.

Similarly, many were unsure whether registration would afford them better access to finance, business support services and training programmes. This could be because these services are not readily available to either registered or unregistered enterprises, or due to the fact that these women do not avail themselves of these opportunities regardless of their availability. Moreover, many respondents did not know whether registration would enable them to benefit from social protection programmes. It should be noted that only 7.2 per cent of the women entrepreneurs reported being registered with the Social Security Board (see table A-42 in Annex 4).

**FIGURE 10. Women entrepreneurs' views on the advantages of having a registered (formal) business**



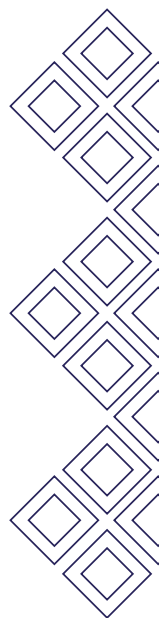
Source: WES data.

Focus group participants considered that business registration and licensing processes may be more burdensome for micro- and small-sized enterprises than for larger businesses. They also felt that entrepreneurs in rural areas may find it more difficult to know how or where to register since government offices may be far from their homes and not easily accessible to them. Participants affirmed that business registration, licensing processes and requirements apply equally to women and men. From their experience, challenges concern paperwork and the large number of documents required for registration. This is considered especially prescient for certain kinds of businesses, such as restaurants and food processing enterprises, which require the approval of more than one agency and government level – ranging from the Food and Drug Administration to the fire service department, the ward administration office, and the local police station, among others.

According to the focus groups participants, online business registration and licensing processes would reduce paperwork and time burdens for all businesses, with particular advantages for women entrepreneurs. For instance, online processes would ease access for women entrepreneurs with mobility issues or physical disabilities. In addition, the entrepreneurs consulted called for efforts to disseminate accessible information to women entrepreneurs on business registration, licensing requirements and procedures, especially in rural areas, where women may have lower levels of education.



*Business registration and licensing processes may be more burdensome for micro- and small-sized enterprises than for larger businesses*



## SUB-CONDITION 1.C. PROPERTY AND INHERITANCE RIGHTS

Property and inheritance rights are linked to entrepreneurship and the MSME development in a number of ways. Personal property assets can be used as



collateral for loans to finance start-ups and grow businesses. Property can also be used to physically expand a business or, if necessary, may be sold to another buyer to secure funds that can be channelled into business operations. The major question for this sub-condition is whether women have equal property rights<sup>26</sup>, that is, the legal capacity to own, manage, control and inherit various kinds of property.<sup>27</sup> Property and inheritance rights, therefore, are a major indicator for women's empowerment (Doss, Grown and Deere, 2008) and their capacity to function as entrepreneurs. Family laws, inheritance laws, marital laws, divorce laws and other key laws underpinning social institutions all impact women's property rights. Weak property rights disadvantage women entrepreneurs in credit markets as they affect women's ability to pledge property or assets as collateral for loans. If women do not have equal inheritance rights, they are less able than men to amass property or wealth which can be used to finance the creation and growth of a business. Moreover, if sons are accorded priority status under inheritance laws, daughters will not have the same opportunities to inherit family businesses, even enterprises owned by their mothers.

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*Although equal rights to private property are enshrined in the 2008 Myanmar Constitution, discriminatory land laws and policies exist*

Although equal rights to private property are enshrined in the 2008 Myanmar Constitution, discriminatory land laws and policies exist. For example, the Farmland, Vacant, Fallow and Virgin Lands Management Act (2013) requires that land be registered in the name of the “head of household” – a term generally regarded in Myanmar as referring exclusively to men – rather than explicitly recognizing the equal rights of women in the granting of usage rights for vacant, fallow and virgin land (or to land inheritance rights). This creates a formalized gender imbalance in land rights. The National Land Use Policy (January 2016), which aims to harmonize existing land-related laws, includes a section on the “equal rights of men and women”. It outlines women's rights in joint or individual landholdings, property ownership and land allocation, as well as land tenure and management rights when a spouse dies, a property is divided, or a couple becomes divorced. The policy stipulates that women are to be represented on local decision-making committees involved in land disputes, land transfer and succession rights, including customary practices and the systems of ethnic groups, land acquisition, compensation, relocation, rehabilitation and restitution (Republic of the Union of Myanmar, 2016).

<sup>26</sup> The definition of property includes land and buildings, as well as movable property (assets), such as machinery, jewellery (particularly relevant for women entrepreneurs in developing countries) and other household assets that can be used as collateral for bank loans. Thus, laws and regulations that affect the registration of movable assets are also an important issue for entrepreneurship development, particularly for women since their ownership of land titles tends to be significantly lower than that of men. Being able to use movable assets as loan collateral often enables women to access formal credit markets. Property ownership rights may also extend to women's rights to hold bank accounts in their own name.

<sup>27</sup> The World Bank report on Women, Business and the Law includes property rights as one of the six legal areas which affect women's participation in the economy. It uses three indicators to measure women's ability to access and use property: the matrimonial property regime, laws on joint property titles, and women's rights over movable and immovable property. See: World Bank; International Finance Corporation. 2012. *Women, Business and the Law 2012: Removing barriers to economic inclusion* (Washington, D.C., International Bank for Reconstruction and Development and World Bank).



Many of the stakeholders interviewed in Myanmar are concerned that the draft Land Use Law will not uphold the gender equality provisions outlined in the National Land Use Policy. Women's groups, such as the Gender Equality Network, are advocating for the inclusion of gender equality provisions in the Land Use Law. This is an important issue for women's entrepreneurship since many women entrepreneurs in rural areas operate in the agricultural sector. Without legislation to protect their land rights, they may be disadvantaged when offering land as collateral to meet the requirements for bank loans needed to develop their businesses.

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*The inclusion of gender equality provisions in the Land Use Law [... matters] for women's entrepreneurship since many women entrepreneurs in rural areas operate in the agricultural sector*

#### Box 4

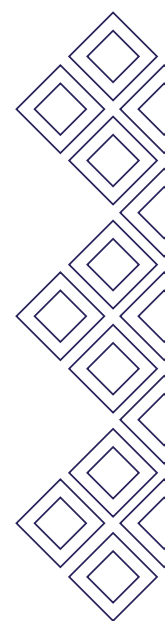
### Addressing the gender gap in land rights in Myanmar



Namati, a legal empowerment NGO in Myanmar, recommends a number of steps for the Government to take to ensure that women's land rights are upheld under the National Land Use Policy. Based on its experience of gaps between policy and practice in terms of women's land rights, Namati specifically recommends:

- providing training and raising awareness of women's ownership and landholder rights, including to joint landholder rights within communities as per the policy. This recommendation is directed towards community-based institutions, such as Township or Village Tract/Wards and Township Land Management bodies;
- funding legal literacy campaigns as a method of upholding commitments in the new National Land Use Policy and vis-à-vis the Convention on the Elimination of Discrimination against Women (CEDAW);
- guaranteeing seats for women on the Technical Advisory Body of the National Land Use Council, as well as Land Use Committees in all regions and states;
- recognizing paralegals as cost-effective allies capable of providing legal aid in land cases and the employment of women paralegals as contributing to improving women's empowerment in Myanmar, both directly and indirectly; and
- proactively ensuring that local land use plans prepared by District Land Use Committees comply with the gender equality provisions of the Land Use Policy before their formal adoption.

**Source:** Namati. 2016. *Gendered aspects of land rights in Myanmar: Evidence from paralegal casework* (Yangon). Available at: <https://namati.org/wp-content/uploads/2016/03/Namati-Gender-policy-brief-FINAL-1.pdf> [22 Nov. 2019].





**15 PER CENT**  
of agricultural  
landholders  
in Myanmar  
are women,  
according to  
FAO data

In practice, customary and societal norms tend to deny women their legal rights, giving men disproportionate economic and decision-making power in domestic affairs. Religious customary laws that govern matters of succession, inheritance and marriage often do not afford women equal access to, or control over, land. Although there is a lack of official data on women's land ownership, the Food and Agriculture Organization's (FAO) Gender and Land Rights database reports that only 15 per cent of agricultural landholders in Myanmar are women (FAO, 2019).

More than two-thirds of WES respondents agreed with the statement: "women have the same rights as men to own property and to have it registered in their own name". Only 15.4 per cent of those surveyed disagreed with this statement (see table A-53 in Annex 4). While focus group participants are aware of equal property rights enshrined in law, they felt that legal provisions are not well-enforced. They also pointed to the use of religious and customary laws, especially among certain ethnic groups, which they believe do not accord women equal property or inheritance rights.



*Some  
customary,  
religious or  
traditional laws  
discriminate  
against  
women's  
inheritance  
rights*

In measuring the extent to which women and men in Myanmar have the same legal rights to inherit land and other assets, the Social Institutions and Gender Index (SIGI) of the Organisation for Economic Co-operation and Development (OECD) reports that, as per the legal framework on inheritance, "widows and daughters have the same rights as widowers and sons to inherit land and non-land assets". However, it also notes "that some customary, religious or traditional laws discriminate against women's inheritance rights" (Social Institutions and Gender Index, 2019). In general, under customary law, a son and daughter have equal inheritance rights, as do widows and widowers (Committee on the Elimination of Discrimination Against Women, 2015). Despite this, in practice, the recognition of women's land rights differs across regions and ethnic groups. Therefore, inheritance laws should be reviewed with a view to upholding equal rights for women. Moreover, information on rights and benefits should be communicated widely, in close collaboration with media outlets.

## **ASSESSMENT AND SCORING OF WED FRAMEWORK CONDITION 1: GENDER-SENSITIVE LEGAL AND REGULATORY SYSTEM THAT ADVANCES WOMEN'S ECONOMIC EMPOWERMENT**

The scoring matrix and indicators developed in the ILO WED Assessors' Guide are used to assess the strengths and weaknesses of the three sub-conditions within the overarching "gender-sensitive legal and regulatory system framework" condition in Myanmar (see table 2). Points are assigned to each sub-condition based on an assessment of the "best fit" with statements in the scoring matrix, wherein "5" is the highest score. The assessment was guided by the integrated analysis of all inputs from the key informant interviews, the focus groups and the WES.

**WED framework sub-condition 1.A., “Labour laws and regulations”** assesses two issues: (1) “equality of women’s labour market access and participation” and (2) “labour regulations and women-owned enterprises”. Regarding the first issue, the assessment finds that labour laws promote gender equality and equal pay for similar work – albeit not for work of equal value. Moreover, these laws do not restrict the hours of work for women workers, for instance in terms of night shifts, and stipulate non-discrimination in the employment of women in terms of a lack of sector-related restrictions<sup>28</sup> and the fact that married women do not need their husband’s permission to work outside the home. In practice, however, the principle of gender equality is not always adhered to by Myanmar’s labour law regulators, or by employers. As such, the equality of women’s labour market access and participation tends not to be enforced. In addition, there are many examples of gender wage gaps, even when controlling for other variables. However, assessment points must be allocated for four of the five statements in the scoring matrix regarding “equality of women’s labour market access” (see the shaded cells in table 2).

Regarding the fifth statement, there is no compelling evidence of widespread efforts to make women aware of their rights to equality in employment. The case of the Women Workers Centre, established by the CTUM in Yangon, is an excellent example of an initiative to educate women workers regarding their employment rights, as well as providing access to legal advice and counselling services to help women resolve labour rights issues (see box 3, above). Nevertheless, this is a highly unusual approach in the context of Myanmar. Such efforts should be made more widespread so that women are better informed of their rights as workers and accorded greater support to protect their rights. In addition, the Labour Law Reform project should ensure the integration of gender equality in all labour-related laws, as well as stronger enforcement mechanisms to uphold women’s employment rights and provide effective legal recourse. Efforts are also needed to narrow the gender pay gap and enforce the “equal pay” provisions of the 2008 Constitution.

In terms of “the impact of labour regulations on existing women-owned enterprises”, the assessment finds no evidence that government officials make special efforts to inform women entrepreneurs about labour laws, regulations or compliance requirements, such as through awareness sessions. Nor could it identify evidence of official efforts to assist women entrepreneurs in dealing with the complexities of registering their workers. Focus group participants reported difficulties in accessing information on labour regulations, which is especially complicated as ministries in each have their own labour laws and regulations. The harmonization of different labour-related laws and regulations would benefit all employers, especially smaller businesses, including women-owned enterprises. The registration of workers,

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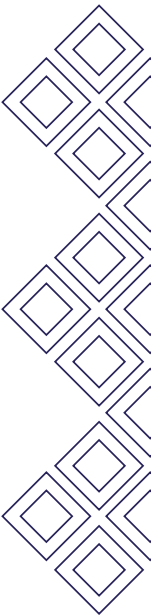
<sup>28</sup> However, in terms of appointing or assigning duties to civil service personnel, it is important to note that the 2008 Constitution states: “nothing [...] shall prevent appointment of men to the positions that are suitable for men only”. This implies some gender-related sectoral restrictions.

“

*The principle of gender equality is not always adhered to by Myanmar’s labour law regulators, or by employers*

“

*There is no compelling evidence of widespread efforts to make women aware of their rights to equality in employment*



“

*The harmonization of [...] labour-related laws and regulations would benefit all employers, especially smaller businesses, including women-owned enterprises*

an obligation under Myanmar’s labour law, should be facilitated to ease the administrative and time burden on women-owned enterprises. Although instances of bribery and harassment are considered relatively common, the assessment did not confirm this as a major problem for women-owned businesses. Very few WES respondents reported visits from labour inspectors in the past year (see table A-36 in Annex 4) and none indicated instances of bribery or harassment experiences.

Given the assessment statements in table 2, points are allocated to only two of the five statements in the matrix for sub-condition 1.A., “labour regulations and women-owned enterprises” (see the shaded cells in the table below). The average assessment score for these two issues is 3 out of 5.

**WED framework sub-condition 1.B., “Business registration and licensing regulations and procedures”** is accorded points for three of the statements in the assessment matrix, as the assessment finds evidence that only these statements apply in the case of Myanmar. These are: “women can register a business without the legal requirement to have their husband’s permission”, “women are not disadvantaged on accessing business registration office due to mobility restrictions (e.g. registration can be done online or through local registration points, etc.)” and “it is possible for women to obtain a business license for all types of businesses, including ones for the types of businesses more traditionally started by women” (see table 2).

There is no legal requirement for married women in Myanmar to secure their husband’s official permission to register a business. Nonetheless, in some cases due to cultural or customary practices, a husband’s name (if he is the head of household) may be used in business registration documents. These practices have problematic implications for women’s economic empowerment, status and decision-making authority, as well as their ability to access financial and non-financial business services. As such, it is important to end such practices.

Incorporated companies can complete the entire registration process online with the Directorate of Investment and Company Administration (DICA), which may help women entrepreneurs save time, provided that they are computer literate and have Internet access. It should be noted that registration conditions for incorporated companies apply to a small percentage of women-owned enterprises. More women entrepreneurs stand to benefit as online registration is increasingly adopted by sectoral ministries – each with their own business registration requirements – as the Government moves towards an e-system for delivering many services.

“

*Women entrepreneurs stand to benefit as online registration is increasingly adopted*

Across Myanmar, the offices of City or Township Development Committees issue business licences. During the WED assessment, focus group participants did not suggest that these offices are inaccessible, although they recognized accessibility may be more of an issue for women entrepreneurs in rural areas. It is also important to highlight that many rural women may be operating micro-enterprises which do not require official business registration or licenses.

Many women may also be unaware of business registration and licensing requirements. Only 26 per cent of WES respondents agreed that information on business regulations is widely available to women entrepreneurs. Almost half of those surveyed disagreed with the statement. Moreover, there is no evidence of any special efforts made by the Government to ensure that women are informed about the “what” and “how” of business registration and licensing procedures. Similarly, there is no evidence of women’s desks in business registration or licensing offices to assist women with low levels of business knowledge, low literacy levels, or from linguistic minorities. Awareness sessions at the community level could help to remedy this situation, facilitated by the regional and district offices of the new SME Development Agency and network of SME Centres, while being adapted to the needs of diverse groups of women. Officials in the SME Centres need to be fully informed of registration and licensing procedures, and trained on laws and regulation, to provide orientation for women-owned enterprises and women entrepreneurs.

**WED framework sub-condition 1.C., “Property and inheritance rights”** receives an assessment score of 3, given that the statement that best fits the situation in Myanmar is: “Women have the same property and inheritance rights as men, but they are generally unaware of their rights, and few efforts are being made to educate and inform them of their rights” (see table 2). As discussed above, by law, women and men have the same rights to own, use and inherit property. However, these laws are not enforced in many areas, particularly where tradition favours men in land certification and inheritance practices. In some areas, women are even disadvantaged in the jointly-held ownership of matrimonial property, which they may lose upon divorce, as well as issues of land tenure.

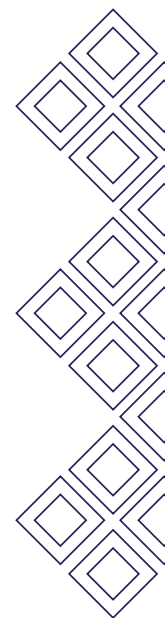
In essence, customary practices prevail, women’s legal to property rights are often not respected, and women tend to have limited avenues for legal recourse. Especially in rural areas, women are not fully aware or informed about their land and property rights. Advocacy groups continue to push for the inclusion of gender equality requirements in the draft Land Use Law, currently under review. In the meantime, more actions are needed to inform women of their property and inheritance rights, as well as to provide them with mechanisms for legal recourse to exercise these rights.



**26 PER CENT**  
of WES  
respondents’  
agreed that  
information  
on business  
regulations is  
widely available  
to women



*More actions  
are needed  
to inform  
women of their  
property and  
inheritance  
rights, as well  
as to provide  
them with  
mechanisms for  
legal recourse*



**TABLE 2. Scoring summary for the assessment of WED framework condition 1 in Myanmar**

**WED framework condition 1, indicators and scoring to assess: "Gender-sensitive legal and regulatory system that advances women's economic empowerment"**

**Note:** The shaded boxes represent the statement(s) that best reflect(s) the situation in Myanmar based on an assessment of all of the information collected during the assessment process. This produces the score for the sub-condition in question, as follows:

**5** (if all five of the indicators apply)      **4** (if only four of the indicators apply)      **3** (if only three of the indicators apply)  
**2** (if only two of the indicators apply)      **1** (if only one of the indicators applies)

**Sub-condition 1.A. Labour laws and regulations**

**Equality of women's labour market access** **Score**

1. Women are not restricted from employment in any sector of the economy	2. Labour laws and regulations mandate non-discrimination in hiring practices on the basis of gender	3. Laws mandate that women and men receive equal pay for similar work	4. Married women do not legally require their husband's permission to work outside the home or to operate a business	5. Women are made aware of their equal employment rights and these are enforced	<b>4</b>
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**Labour regulations and women-owned enterprises (WOEs)** **Score**

1. WOE's are provided assistance in dealing with any complexities in registration and compliance procedures	2. Orientation on labour laws and regulations and compliance/reporting requirements is provided to women entrepreneurs as part of BDS and training programmes	3. The Government makes specific efforts to inform WOE's about labour laws and regulations and compliance/reporting requirements	4. Registration of workers can be completed online or through conveniently-located one-stop shops, which eases the administrative and time burden on WOE's	5. WOE's are not subjected to harassment or bribery by labour inspectors	<b>2</b>
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**Sub-condition 1.B. Business registration and licensing regulations and procedures** **Score**

1. Women can register a business without the legal requirement to have their husband's permission	2. Special efforts are made by the Government to ensure that women are informed about business registration and licensing procedures	3. Women are not disadvantaged in accessing business registration offices due to mobility restrictions (e.g. registration can be done online, or through local registration points, etc.)	4. Women's desks are located in business registration offices (women may have lower literacy levels and less business knowledge)	5. It is possible for women to obtain a business license for all types of businesses, including ones for the types of businesses more traditionally started by women	<b>3</b>
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**Sub-condition 1.C. Property and inheritance rights** **Score**

1. Women do not have the same property and inheritance rights as men according to the laws of the country	2. Women have some of the same property and inheritance rights as men, but there are different procedural requirements imposed on women to access to these rights (e.g. by law, husbands are given administrative control over jointly-titled matrimonial property)	3. Women have the same property and inheritance rights as men, but they are generally unaware of their rights, and few efforts are being made to educate and inform them of their rights	4. Women have the same property and inheritance rights as men, broad-based efforts are made to make them aware of these rights, but customary practices do not recognize these legal rights, and women have limited recourse through the legal system	5. Women and men have the same property and inheritance rights by law, these are enforced, and women have access to mechanisms of legal recourse to gain these established economic rights	<b>3</b>
---	---	--	---	--	----------

**Scoring overview**

Sub-condition 1.A.: 4+2+2 = 3

Sub-condition 1.B.: 3

Sub-condition 1.C.: 3

**Overall score for WED framework condition 1: 9÷3 = 3**

## WED CONDITION 2. EFFECTIVE POLICY LEADERSHIP AND COORDINATION FOR THE PROMOTION OF WED

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Governments in many countries have adopted policy objectives and explicit targets to increase the proportion of women-owned businesses, given the economic growth potential promised by higher levels of women's entrepreneurship and moves to harness the "gender dividend". Entrepreneurship is seen as a vehicle for generating decent work and inclusive growth, integrating women into the formal labour market, achieving greater social inclusion and reducing poverty. Moreover, women's entrepreneurship is credited with multiplier effects – once more resources are in the hands of women, investments in the health, education and welfare of children, families and communities rises.

Initiatives to achieve these policy objectives may be implemented by a range of ministries, including those responsible for economic development, MSME development, skills development, social development, rural development, trade and women's affairs. A clear coordination system can improve the effective use of resources, the sharing of lessons learned and the emergence of policy recommendations that respond to the specific needs of women entrepreneurs. In many countries, this is achieved by delegating policy leadership for WED to a government body responsible for championing reforms and programme initiatives to address the barriers faced by women in starting, managing and growing their own businesses.

Two sub-conditions are associated with assessing the WED framework condition regarding policy and coordination leadership:



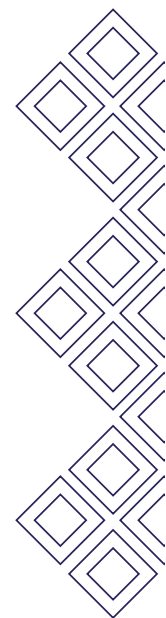
**2.A. women's entrepreneurship development as a national policy priority;** and



**2.B. the presence of a government focal point for the promotion and coordination of WED and support actions.**

“

*Governments in many countries have adopted policy objectives [...on] women-owned businesses, given the economic growth potential promised by higher levels of women's entrepreneurship*





## SUB-CONDITION 2.A. WED AS A NATIONAL POLICY PRIORITY

This sub-condition looks for evidence of WED as a stated national policy priority in government policy documents. These include, for instance, national development plans, national gender or women's empowerment strategies, and economic development strategies, such as the SME strategy.

“

*The Myanmar Private Sector Development (PSD) Framework and Action Plan [...] indicate that “gender equality” is one of the defining characteristics of “healthy” private sector development*

According to key informants, the Government which assumed office in 2016 declared gender equality a priority. The Myanmar Private Sector Development (PSD) Framework and Action Plan, launched in 2016, identify social development for all men and women as their underlying rationale – with a view to fostering economic growth, jobs and opportunities. They indicate that “gender equality” is one of the defining characteristics of “healthy” private sector development, alongside a range of other elements. These elements include robust enterprise and job creation, a dynamic SME sector, entrepreneurship, risk-taking, innovation, healthy competition, growing trade and investment, human resource and industrial development, and expanding businesses which provide goods, services and opportunities for all citizens (Mekong Business Initiative, 2016). The action plan does make some references to gender considerations throughout its five pillars<sup>29</sup>, as well as calling for a cross-government private sector development policy implementation mechanism. Such a mechanism would involve the designation of gender focal points in relevant ministries, as well as the creation of a task force with private sector participation – including businesswomen – to facilitate policy coordination and collaboration.

Several measures in the action plan aim to promote and support entrepreneurship. However, no specific quantifiable targets for women's entrepreneurship are included. Some of the directives mentioned involve developing complementary outreach activities to encourage the registration of businesses owned by women, as well as addressing the financial challenges which women experience<sup>30</sup> by better serving their needs in the financial sector. In addition, the framework calls for greater representation and inclusion of women in business dialogue with government authorities on private sector development, but without defined outcomes these goals are unlikely to be realized. While the framework's gender mainstreaming approach is potentially well-placed to support women entrepreneurs, this should be made more explicit in the action plan. To be effective, this approach should also be supported by consistent monitoring, reporting and evaluation.

<sup>29</sup> The five pillars of the PSD Framework are: i) improving the legal and regulatory environment, ii) ensuring access to finance, iii) promoting trade and investment, iv) restructuring the state's role in business enterprise and service delivery, and v) building Myanmar's human capital base. For more information, see: Mekong Business Initiative, 2016, p. 2.

<sup>30</sup> Financial challenges faced by women as a result of exerting less control than men over family assets include limited control and ownership of productive assets, as well as the poor implementation of inheritance and family laws. These factors make it more difficult for women to accumulate capital. For more information, see: Mekong Business Initiative, 2016, p. 10.

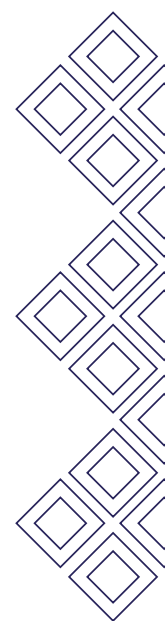


The Myanmar Sustainable Development Plan (MSDP) 2018-2022, the country's national development plan, states that "equity, inclusivity and women's empowerment" are at the centre of development strategies and policies at all levels and in all sectors. It specifies that cross-cutting considerations will be mainstreamed in all aspects of the plan's implementation (Ministry of Planning and Finance, 2018). Although the plan does not make reference to women's entrepreneurship, per se, it does include a policy objective on ensuring inclusive, equitable job creation and labour market governance. This objective particularly focuses on decent, safe and quality work for women and other vulnerable groups (ibid, p. 25). It also articulates a commitment to integrating gender-responsive budgeting (GRB) at all levels to ensure that budgets are adequately structured to address gender inequality (ibid, p. 23).<sup>31</sup> To date, little progress has been made in this regard.

The National Strategic Plan for the Advancement of Women (NSPAW) (2013-2022), launched by the Myanmar National Committee for Women's Affairs (MNCWA), outlines an integrated government approach to improving the situation of women and girls. "Women and the economy", "education and training" and "institutional mechanisms for the advancement of women" are the three of the plan's 12 priority areas.<sup>32</sup> These involve linkages, albeit somewhat indirect ones, to WED. For example, the key objective of the "women and the economy" pillar is to "strengthen systems, structures and practices to ensure fairness and equal rights for women in relation to employment, credit, resources, assets and economic benefits" (Myanmar National Committee for Women's Affairs, 2013). The Women's Development Division (WDD) of the Ministry of Social Welfare, Relief and Resettlement (MSWRR) is responsible for implementation of the NSPAW under the guidance of the Myanmar National Committee for Women's Affairs, an inter-ministerial committee chaired by the Minister for Social Welfare, Relief and Resettlement. Coordination and gender mainstreaming are facilitated by the assignment of gender focal points in nine ministries and 18 government departments which collaborate with the Women's Development Division.

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*Coordination and gender mainstreaming are facilitated by the assignment of gender focal points in nine ministries and 18 government departments*



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<sup>31</sup> It is important to clarify that gender-responsive budgeting (GRB) ensures that gender equality and women's rights are reflected in policy discussions and result in robust programmes that address women's needs. GRB may involve increasing spending on certain sectors that address women's needs and reduce gender inequality. The case for GRB in Myanmar is elaborated in: ActionAid; CARE; Oxfam; Women's Organisation Network. 2016. *A Case for Gender Responsive Budgeting in Myanmar* (Oxford, Oxfam). Available at: <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/603484/bp-gender-responsive-budgeting-myanmar-240316-en.pdf;jsessionid=3394F7A4AF011EA9BF28FC0B11D55C79?sequence=3> [22 Nov. 2019]. This report stresses the critical need for employing a GRB approach to the collection and analysis of sex-disaggregated data on women's and men's different needs. At present, such data in Myanmar is characterized by deficiencies.

<sup>32</sup> The remaining nine key priority areas are: livelihoods, education and training, health, violence against women, emergencies, decision-making, human rights, the media, the environment, and the girl child.

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*It appears that attempts at gender mainstreaming within policies, strategies and plans have been largely ineffective*

According to the 2016 Mapping Analysis Report of the Myanmar National Committee for Women’s Affairs, there had been limited action to implement the NSPAW and no institutional or operational arrangements are in place (Myanmar National Committee for Women’s Affairs, 2016). While other actors are implementing gender equality-related project activities – including civil society organizations, international organizations and development cooperation partners – these are not under the NSPAW’s planning or monitoring framework, nor are they reported on by ministries. There has been limited alignment of the NSPAW to line ministries’ existing strategies and plans. Thus, it appears that attempts at gender mainstreaming within policies, strategies and plans have not been effective. Challenges faced by the Ministry of Social Welfare in implementing the NSPAW include a lack of financial and technical resources to implement a cross-ministerial plan (ibid, p. 101). In 2015, the Women’s Development Division received only 10 per cent of the total budget of the Department of Social Welfare, and has no staff at the state/region or township levels (ibid). These funding and capacity issues should be addressed.

Overall, although the integration of gender is stated as a government priority and embedded in some national economic policy frameworks and commitments, there may be insufficient linkages with, and coordinated support for, the NSPAW. This under-resourcing of the NSPAW should also be addressed.

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*Neither the SME Development Law (2015) nor the SME Development Policy (2015) mention women as a target group*

At the SME policy level, neither the SME Development Law (2015) nor the SME Development Policy (2015) mention women as a target group. Moreover, these do not include any references to gender inclusion (Ministry of Industry, 2015). In its shadow report to the UN Committee on the Elimination of Discrimination Against Women (CEDAW) in 2016, the Myanmar Gender Equality Network recommended a gender impact review of all legislation, including the SME Law and the SME Development Policy (Gender Equality Network and Global Justice Center, 2016). This recommendation should be taken into consideration.

In 2014, the proposal of the Economic and Social Commission for Asia and the Pacific (ESCAP) on a new policy framework for SME development noted that “inequalities for women entrepreneurs” are a constraint to SME development in Myanmar. The proposal suggested that women should be supported with entrepreneurial and business management training, alongside loan programmes to reduce their reliance on moneylenders and improve access to financing. The proposal also recommended introducing suitable provisions to encourage women entrepreneurs and addressing gender imbalances in business (Abe and Dutta, 2014). However, the 2015 SME Development Policy did not integrate this proposed gender-inclusive approach.

Although the SME Development Policy has not been updated since it was issued in 2015, it is possible that it will eventually be aligned with the policy objectives of the ASEAN Strategic Action Plan for SME Development 2016-2025 (SAP-SMED).

Facilitating women's participation in SMEs is one of the strategic action plan's goals. To this end, it prescribes capacity building, market access, branding and packaging activities for women entrepreneurs, with the objective of empowering women-owned SMEs to move up the value chain and supporting the creation of the ASEAN brand (Association of Southeast Asian Nations Secretariat, 2015).

In 2018, Myanmar's Central Department for SME Development developed a one-year Action Plan for Women's Entrepreneurship. Key informants from the Ministry of Industry reported the existence of a one year Action Plan for Women's Entrepreneurship. However, a budget has yet to be allocated for its implementation and no allocation is expected until 2020. At the time of the research, no copy of the action plan was provided. Thus, the greatest challenge to delivering on the Action Plan at the national level is the lack of financial resources. In early 2018, the Government established the Central SME Development Agency, which has set up State SME Agencies in every state and region. These are responsible for SME Support Centres, each of which houses an office of the Central SME Development Department, as well as other government offices and institutions. These offices deliver all of the support services to SMEs in the region. Moreover, each office is meant to have an Action Plan for Women's Entrepreneurship. At present, the Central SME Development Agency is working to build the capacity of State SME Agencies, including on delivery of WED Action Plan projects. If implemented, this would be significant as Myanmar's states/regions have their own budgets.

Overall, only 14 per cent of WES respondents agreed with the statement "the Government is supportive of women business owners in its attitudes and assistance programmes". As such, a stronger policy emphasis on women's economic activity, coupled with support for their role as business owners, would help to improve this perception.

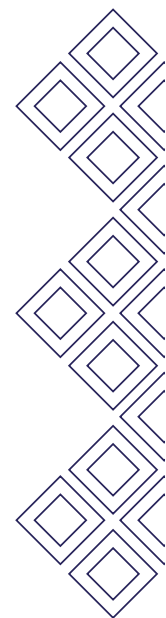
## SUB-CONDITION 2.B. PRESENCE OF A GOVERNMENT FOCAL POINT FOR THE PROMOTION AND COORDINATION OF WED AND SUPPORT ACTIONS

The Director General of the Central SME Development Department in the Ministry of Industry currently plays a major role in policy leadership and coordination of actions to support WED. However, there is no clear official national focal point for WED in Myanmar. As discussed above, the newly created Central SME Development Agency<sup>33</sup> should be delivering on a one-year Action Plan for Women's Entrepreneurship, in cooperation with five regions and states. The ASEAN Strategic

<sup>33</sup> The Central SME Development Agency, chaired by the Minister of Commerce, has 25 members, including the Ministry of Agriculture. This ministry is characterized by a pronounced focus on women. Other members include the Department of Education, Research and Innovation, which offers a range of training opportunities and provides invitations or opens seats for SMEs, in cooperation with the Central SME Department. The Secretariat of the Central SME Development Agency is the office of the Director-General of the Ministry of Industry's Central SME Department.



**14 PER CENT**  
of WES  
respondents  
agreed that  
government  
assistance  
programmes  
are supportive  
of women's  
businesses



Action Plan for SME Development 2016-2025 is the guide for Myanmar's WED Action Plan, particularly the former's component on women's entrepreneurship, as well as the women's entrepreneurship dimensions assessed by the ASEAN SME Policy Index 2018.

In activating the Action Plan for Women's Entrepreneurship, the Central SME Development Department solicited the cooperation of stakeholder organizations to carry out supportive programmes and projects, such as the Myanmar Young Entrepreneurs Association (MYEA) and the Myanmar Women Entrepreneurs Association (MWEA). However, as there is no national budget to fund this work, each partner organization must use their own resources to implement these programmes and projects.

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*Gender equality and women's participation are emphasized as policy priorities in national policy statements [... but] these only include weak references to the importance of WED*

## ASSESSMENT AND SCORING OF WED CONDITION 2: EFFECTIVE POLICY LEADERSHIP AND COORDINATION FOR THE PROMOTION OF WED

Based on the conditions at the time the WED Assessment was completed, statement "1" of the scoring matrix in table 3 is assessed as the most indicative. There is no documented evidence of **sub-condition 2.A., "WED as a national priority"**.

In the Private Sector Development Framework and Action Plan, several measures aim to promote and support entrepreneurship, but no specific quantifiable targets for women's entrepreneurship are included. In addition, the Myanmar Sustainable Development Plan (2018–2022) does not make reference to women's entrepreneurship. Furthermore, the National Strategic Plan for the Advancement of Women (NSPAW) (2013–2022) shows limited action to implement and no institutional or operational arrangements are in place. Also, there is limited integration of the NSPAW to line ministries' existing strategies and plans. Challenges have been faced in implementation which have largely been due to the lack of financial and technical resources to implement a cross-ministerial plan. At the time of this study, neither the SME Development Law (2015) nor the SME Development policy (2015) mention women as a target group.

“

*The Action Plan for Women's Entrepreneurship falls short of being a national, inter-governmental strategic framework for WED*

In 2018 Myanmar's Central Department for SME Development prepared a one-year Action Plan for Women's Entrepreneurship; however, a budget had yet to be allocated for its implementation and no allocation was expected. the until 2020.

A number of measures would provide a stronger foundation for developing a comprehensive national strategy and action plan for the development of women's entrepreneurship. These include stakeholder consultations on the priority focus of an extended action plan, taking into consideration the recommendations of this WED assessment, and ensuring a national government budget allocation for the implementation of a national WED strategy and action plan.

Based on the current state of affairs, statement 1 of the scoring matrix in table 3 is assessed as the most indicative: “There is no documented evidence that WED is a national policy priority”. Therefore, sub-condition 2.A. is assigned a score of 1. Progressive efforts will be needed to strengthen this assessment.

**Sub-condition 2.B. “Presence of a government focal point for the promotion and coordination of WED and support actions”** is assigned a score of 2, based on its best fit with the statement: “There are no WED focal points in the Government, but some attention is paid to WED issues in certain ministries/agencies” (see table 3). There is no clear, official, national focal point for WED in Myanmar. The Action Plan for Women’s Entrepreneurship falls short of being a national, inter-governmental strategic framework for WED that includes a comprehensive set of support measures to foster both the start-up and growth of women-owned enterprises.

In 2018, as discussed, the Central Department for SME Development prepared a one-year action plan for Women’s Entrepreneurship for select provinces. At the time the WED Assessment was conducted, a budget had yet to be allocated for its implementation and no allocation was expected until 2020. The Central SME Development Department solicited the cooperation of stakeholder organizations, such as the MYEA and the MWEA, to carry out supportive programmes and projects. However, there is no national budget to fund the work and, as such, each partner organization must use its own resources to implement these programmes and projects.

More needs to be done to institutionalize the national focal point structure, including budgetary and human resources, alongside the inclusion of additional relevant ministries. The structure also requires a clear mandate to provide cross-governmental policy leadership and coordination for the promotion of WED and supporting actions. Without adequate cross-government coordination, gaps are likely to exist in programmes and services designed to address the needs of women entrepreneurs and to eliminate systemic barriers to women’s entrepreneurship.

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*More needs to be done to institutionalize the national focal point structure, including budgetary and human resources*



**TABLE 3. Scoring summary for the assessment of WED framework condition 2 in Myanmar**

**WED framework condition 2, indicators and scoring to assess: “Effective policy leadership and coordination for the promotion of WED”**

**Note:** The shaded box represents the statement that best reflects the situation in Myanmar based on an assessment of all of the information collected during the assessment process. This produces the score for the sub-condition in question, as follows:

**5** (if all five of the indicators apply)      **4** (if only four of the indicators apply)      **3** (if only three of the indicators apply)  
**2** (if only two of the indicators apply)      **1** (if only one of the indicators applies)

**Sub-condition 2.A. WED as a national policy priority** **Score**

1. There is no documented evidence that WED is a national policy priority	2. Women’s enterprise development is stated as one of the priorities in national development plans, gender policies and/ or other national economic strategies and important to the economic and social development of the country, but no specific agenda or action plan has been defined	3. Women entrepreneurs have been identified as a specific target group in the Government’s MSME policies	4. Women entrepreneurs have been identified as a specific target group in the Government’s MSME policies and there are specific measures in MSME policy documents to foster women’s entrepreneurship/ enterprise development	5. There is a national strategic framework for the women’s entrepreneurship development, including provision for both start-up and growth of their enterprises	<b>1</b>
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**Sub-condition 2.B. Presence of a government focal point for the promotion and coordination of WED** **Score**

1. The Government has taken no steps to address the issue of WED policy leadership and coordination	2. There are no WED focal points in the Government, but some attention is paid to WED issues in certain ministries/agencies	3. There are focal points in one or two ministries/ government departments that advocate for or have some promotional activity for WED, but there is no collaboration across ministries/agencies	4. A national focal point for WED has been established within government, but it is still not functioning properly, is under-resourced, and has limited liaison across ministries and agencies	5. There is a national focal point for WED within government with the mandate for policy leadership, supported by the budget, resources, and inter-ministerial collaboration and cooperation necessary to carry out this mandate; has developed strong linkages with external stakeholders, and actively consults on the policy and programme needs of women entrepreneurs	<b>2</b>
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**Scoring overview**

Sub-condition 2.A.: 1

Sub-condition 2.B.: 2

**Overall score for WED framework condition 2: 3÷2 = 1.5**

## WED CONDITION 3. ACCESS TO GENDER-SENSITIVE FINANCIAL SERVICES

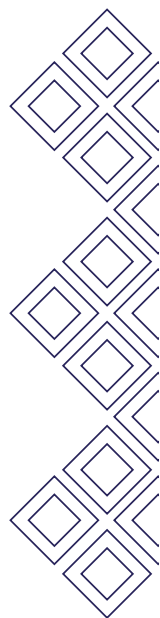


Financial services cover a broad range of financing programmes and products, such as microfinance, commercial bank loans, loan guarantee schemes, micro-insurance, and seed and venture capital. Products offered under these services are designed to address the needs of businesses at various stages of the business cycle, from start-up to maturity. Gender-sensitive financial services take into account the specific needs of women entrepreneurs and service delivery strives to create an enabling environment which mitigates gender bias. The intended outcome is the equitable participation of women-owned enterprises in financial services. Being gender-sensitive implies understanding the difficulties faced by women entrepreneurs, which demands institutions to address the specific needs of both women and men.

To assess the situation of women entrepreneurs' access to finance in Myanmar, two sub-conditions are considered:



*Gender-sensitive financial services take into account the specific needs of women entrepreneurs*



**3.A. women entrepreneurs' participation in generic financing programmes;** and



**3.B. financing programmes specifically targeted to women-owned enterprises.**

### SUB-CONDITION 3.A. WOMEN ENTREPRENEURS' PARTICIPATION IN GENERIC FINANCING PROGRAMMES

Myanmar's financial sector comprises the Central Bank of Myanmar (CBM), the Ministry of Planning and Finance (MOPF), state-owned banks, private banks, finance companies and branches of foreign banks. The Government and the Central Bank have been taking steps to reform the country's financial services environment and framework. In 2017, the Central Bank made it compulsory for local private banks to grant a minimum percentage of their loans to the agricultural sector and SMEs (PricewaterhouseCoopers, 2017). Overall, MSMEs in Myanmar have limited access to financing from banks. According to key informants from the banking sector, this is because they either lack the necessary documentation, or because they



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*Women do not consider banks particularly women-friendly, nor do they reach out to the women’s market*

cannot provide the “hard” collateral (assets) worth 130 per cent of the loan amount required by law. Women have greater difficulty than men in meeting this collateral requirement as they are far less likely to hold land and property titles.<sup>34</sup>

Until recently, the farmland registration process only allowed for the inclusion of a single name, which was generally of a head of the household. As 76.3 per cent of all households are headed by men (Department of Population, 2017), far more men than women held property titles. In addition, the Central Bank of Myanmar requires that married individuals obtain permission from their spouses to borrow money against collateral. Evidence suggests that men often have the final say, thereby limiting women’s control (Dalberg Global Development Advisors, 2017). The Central Bank’s recent regulation allowing banks to lend without requiring hard collateral may potentially have a positive impact on women-owned SMEs. According to focus group participants, women do not consider banks particularly women-friendly, nor do they reach out to the women’s market. The assessment found little evidence of efforts by banks to adopt a gender-sensitive approach to the design of financial products and services, or to lending operations.

According to key informants from the banking sector, the lending entry point for banks is, at a minimum, MMK 50 million. The maximum amount for microfinance loans is capped at MMK 10 million by the Myanmar Microfinance Law.<sup>35</sup> This results in a financing gap for micro- and small-sized enterprises. Such a gap can be a serious constraint to the growth-potential of micro-enterprises seeking to transition to become small-sized enterprises, as well as for small enterprises in need of working capital to finance their growth.

In general, bank financing represents a small fraction of the funding available to MSMEs. Recent surveys indicate that only between 11 per cent and 16 per cent of businesses in Myanmar have received a bank loan, or have access to a line of credit. Smaller firms have the lowest levels of access to bank financing (Schellhase and Sun, 2017). As banks require enterprises to have a history of at least three years in business, coupled with confirmation of tax clearance, start-ups rarely qualify for loans. Overall, SME entrepreneurs in ASEAN countries rely heavily on loans from family and friends – ranging from 16.9 per cent in Lao PDR to 50.6 per cent in the Philippines among men, and from 14.4 per cent in Lao PDR to 46.8 per cent in the Philippines among women entrepreneurs (Economic and Social Commission for Asia and the Pacific, 2018). This is also the case for women entrepreneurs in Myanmar. Over 71 per cent of WES respondents reported using their own savings



**50 MILLION** (MMK) is the entry point for bank lending, while

**10 MILLION** (MMK) is the maximum for microfinance loans, leading to a financing gap for MSMEs

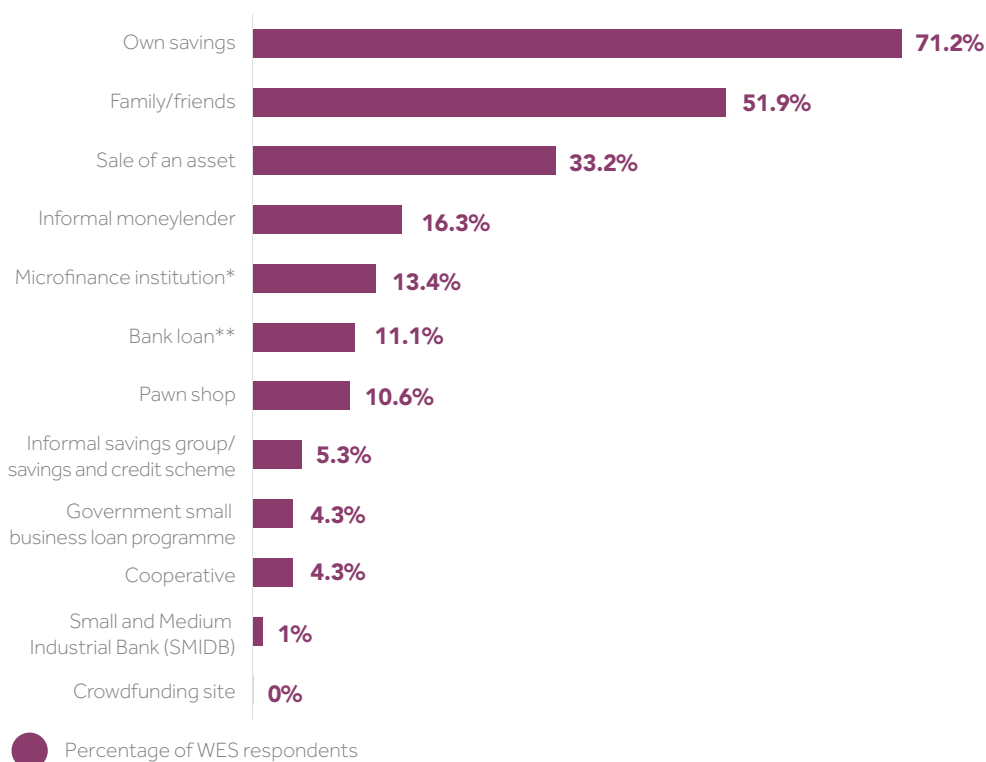
<sup>34</sup> Studies confirm that women find it more difficult than men to obtain bank financing because they are unable to meet banks’ collateral requirements, particularly in the form of land. As discussed in this report, land titles in Myanmar are generally registered under a man’s name, including agricultural land. For more information, see: Japan International Cooperation Agency. 2016. *Data Collection Survey on Women’s Economic Activities in Myanmar: Final Report* (Tokyo), p. 30. Available at: [http://open\\_jicareport.jica.go.jp/pdf/12267761.pdf](http://open_jicareport.jica.go.jp/pdf/12267761.pdf) [22 Nov. 2019].

<sup>35</sup> For more information, see: <http://www.frd.gov.mm/?q=en/content/financial-inclusion>



to finance the start-up of their businesses, often combined with financial support from various other personal and informal sources. Only 11 per cent of WES respondents used a bank loan as start-up financing (see figure 11). Focus group participants confirmed the practice of self-financing, drawing from savings paired with financial support from family and friends.

**FIGURE 11. Source(s) of start-up financing for women entrepreneurs' businesses**



**Notes:** \*Microfinance institutions mentioned: UNDP Pact (11); MWEA Microfinance programme (5); Mya Sein Microfinance programme (1), May Ar Man (1); AC Liter (1), LIFT (1).

\*\*Banks mentioned: Agriculture Bank (8); KBZ Bank (4); CB Bank (2); MWD Bank (2); AYA (1), Myanmar Commercial Bank (1); United Amara Bank (1); YOMA Bank (1).

**Source:** WES data.

In addition to constraints related to collateral, women entrepreneurs expect a number of other challenges when seeking financing from formal financial institutions. WES respondents identified high interest rates as a major problem, alongside the small size and short time periods of approved loans, as well as the requirement for a personal guarantee or male co-signor (see table 4).

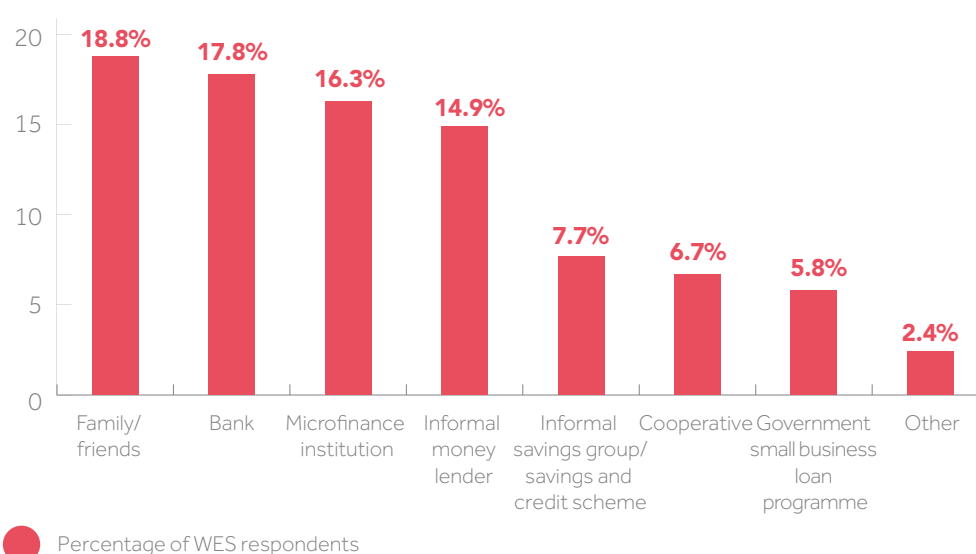
**TABLE 4. Major problems in obtaining loans from financial institutions (banks or microfinance institution), according to women entrepreneurs**

Major problems	Yes, this is a problem (%)	Not a problem (%)	Do not know or no view (%)
Interest rates are too high	77.4	12.5	10.1
Collateral requirements are too high (such as assets, land or buildings, etc.)	62	19.7	18.3
Approved loan amounts are/ would be too small	61.5	23.1	15.4
The terms of loans are/would be too short	61.5	21.2	17.3
Requirement to provide a personal guarantee	47.1	36.5	16.3
Requirement to have a co-signor (husband, father or other)	32.7	39.2	27.9
Women entrepreneurs are not taken seriously by loans officers	19.7	44.2	36.1

Source: WES data.

Only 17.8 per cent of WES respondents reported applying for bank financing for their businesses in the past year. Similarly few (16.1 per cent) applied for financing from a microfinance institution (see figure 12). Of the women who tried to obtain financing from an external source, friends and family were their first choice. The rate of success in obtaining financing was high in all cases, ranging from a 100 per cent success rate from informal savings groups and an 81 per cent success rate from banks (see table A-28 in Annex 4).

**FIGURE 12. Percentage of surveyed women entrepreneurs who attempted to secure a loan in the past year (n=208)**



Source: WES data.

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Only 17.8 per cent of WES respondents [...applied] for bank financing

In general, commercial financial service providers (FSPs) in Myanmar lack the capacity, resources and inclination to collect and analyse sex-disaggregated data. As most data is paper-based rather than digital, banks are unable to report on the percentage of women-owned enterprises among their business loan clients. Most financial service providers lack awareness of the women's market and gender-responsive approaches (Dalberg Global Development Advisors, 2017). As a result, focus group participants reported that many women feel too intimidated to approach banks. Of the banks active in Myanmar, supporting women's empowerment is only an explicit priority of Kanbawza Bank (KBZ). The institution states that 38 per cent of its loans go to women-owned businesses or companies managed predominantly by women (Nathan Associates, 2016).

A major constraint to accessing bank financing is the fact that a low proportion of women in Myanmar have bank accounts, estimated at 26 per cent by the 2017 Global Findex database (World Bank, 2019). Only 27.4 per cent of WES respondents reported having a bank account specifically for their business (see table A-30 in Annex 4). Central Bank requirement requirements stipulate that a National Registration Card (NRC) is required to open an account at a retail bank (Dalberg Global Development Advisors, 2017). Women are more disadvantaged in acquiring such cards given the requirements of travelling to NRC offices, waiting for the township official's approval, and having a birth certificate. For various reasons – such as time and mobility constraints – many women are unable to meet all of these requirements. Consequently, women remain disproportionately excluded from the formal financial system. Only 29 per cent of women access finance through either formal banks or non-bank sources, such as non-deposit-taking institutions, compared to 33 per cent of men. This yields a gender gap of four percentage points. In tandem, women are more likely than men to use informal financial products, by a factor of five percentage points (ibid, p. 2). According to the Global Findex database, only an estimated 20 per cent of women use formal financial services.

## MICROFINANCE

As of March 2018, there were 175 licensed microfinance institutions in Myanmar, including 107 local companies. The 2011 Myanmar Microfinance Law formalized the microfinance sector, allowing for the registration of private sector microfinance companies and permitting lending to clients. Despite the market entry of several local and international microfinance organizations since 2011, over 70 per cent of adults in Myanmar reported having no access to the formal financial sector as of 2013. The situation has improved very little in the past six years (Schellhase and Sun, 2017).

The Myanmar Microfinance Association (MMFA) represents 176 registered microfinance institutions. Member organizations must be sustainable and willing to share information. As noted above, the Myanmar Microfinance Law caps



**29 PER CENT**  
of women  
in Myanmar  
access finance  
through formal  
banks or  
institutions, vs  
33 per cent of  
men



*Over 70 per cent of adults in Myanmar reported having no access to the formal financial sector as of 2013*

“

*Women are a primary target of microfinance institutions [...] in 2016, women comprised 93 per cent of their active borrowers*

microfinance lending at MMK 10 million per loan<sup>36</sup>, and interest rates at 30 per cent per annum. According to the key informant from the Myanmar Microfinance Association, microfinance institutions would like to see this raised. While these institutions are required to report their activities to the Government on a monthly basis, they do not share this information with the MMFA. The association expects to be in position to collect data in 2019. Microfinance institutions have proposed sharing client information with banks, although this has not yet been approved by the Government.

Women are a primary target of microfinance institutions. Of the top five such institutions in 2016, women comprised 93 per cent of their active borrowers, ranging from 100 per cent for the Early Dawn Microfinance Company to 35 per cent for Proximity Finance (see table 5). In total, these five institutions served 791,854 active women borrowers in 2016.

**TABLE 5. Top 5 microfinance institutions in Myanmar, 2016**

Microfinance institution	Features	Active borrowers	Percentage of women borrowers	Active women borrowers	Active portfolio (\$1,000)	Number of branches
<b>Pact Global Microfinance Fund (PGMF)</b>	First MFI to operate in the country (funded primarily by LIFT)	645 110	98	632 207	117 512	159
<b>Vision Fund Myanmar</b>	International NGO operating in 30+ countries	77 781	87	67 669	12 414	N/A
<b>ACLEDA</b>	Cambodian-based MFI	31 772	60	19 063	8 753	145
<b>Early Dawn</b>	Formerly known as Save the Children	60 778	100	60 778	8 000	19
<b>Proximity Finance</b>	Focuses on agricultural microloans	34 673	35	12 135	7 200	9
<b>Total</b>		<b>850 114</b>	<b>93</b>	<b>791 854</b>	<b>153 879</b>	<b>N/A</b>

**Source:** Japan International Cooperation Agency. 2016. *Data collection survey on women's economic activities in Myanmar: Final report* (Tokyo). Available at: [http://open\\_jicareport.jica.go.jp/pdf/12267761.pdf](http://open_jicareport.jica.go.jp/pdf/12267761.pdf) [22 Nov. 2019]. Taken from table 2-5, p. 38. Based on interviews by the JICA team with each MFI in June 2016.

<sup>36</sup>For more information, see: <http://www.frd.gov.mm/?q=en/content/financial-inclusion>. Based on the exchange rate on 31 December 2018 of MMK 1 million = \$645.44, MMK 10 million is equivalent to \$6,454.

Most microfinance clients are women from low-income households who borrow under the group-lending methodology. In this context, several women form a group and agree to attend regular meetings. Group-lending loans are capped at MMK 6 million under a directive of the Financial Regulatory Department, which limits the scale and growth potential of micro-enterprise activities.

Some microfinance institutions, such as Vision Fund Myanmar, provide both individual and solidarity group loans for the creation and growth of very small businesses. Solidarity group loans are provided for various borrowing needs related to commerce, agriculture, education, the well-being of children, and emergencies, among other issues. The key informant from the Vision Fund reported that the fund's portfolio in 2018 consisted of approximately 190,000 active borrowers. Of these borrowers, between 86 and 87 per cent are women and approximately 65 per cent of all loans are for income-generative activities.

Many microfinance institutions do not display flexibility in terms of amending the terms of re-payment conditions. This can make it difficult for women to manage cash flows, particularly when seasonality is an issue, as in farming activities, or if unforeseen situations arise. To address these conditions, the Vision Fund's individual loan programme meets borrowing needs related to commerce, agriculture technology and refinancing, among other issues. These loans range from MMK 1 million to MMK 10 million can be amortized over 24 months. Agriculture-related loans can be pre-approved across two farming cycles, where crop rotation prompts additional borrowing needs. Repayment conditions in some sectors can offer flexible terms, such as monthly interest and a full payment upon the completion of the loan term.

Many women entrepreneurs who lack access to finance from other sources make use of savings clubs and self-help groups.<sup>37</sup> These rotating and savings groups provide access to affordable loans at annual interest rates more akin to 3 per cent, in addition to savings services. These groups are informal and unprotected by current laws.

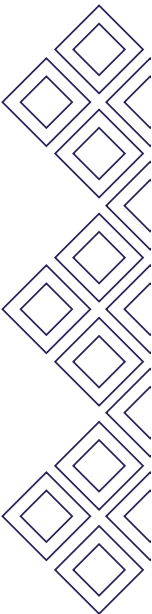
Although there has been some progress in terms of lending by commercial banks and microfinance institutions, there remains a strong dependency on informal lending in Myanmar. According to a survey released by the Ministry of Planning and Finance, the UK Aid DaNa Facility and the United Nations Capital Development Fund (UNCDF), one reason borrowers still turn to informal moneylenders for loans is the uneven spread of banks and other formal financial institutions, which have yet to reach rural parts of Myanmar (Thant, 2018). Interest rates for informal loans are generally much higher than those of formal, registered financial institutions – with annual interest rates of 100 to 200 per cent. However, rural residents are



**6 MILLION** (MMK) is the cap on group-lending loans, limiting the scale and growth potential of MSME activities



*Many women entrepreneurs who lack access to finance from other sources make use of savings clubs and self-help groups*



<sup>37</sup> Savings Groups or Clubs are composed of between 15 and 25 self-selected individuals who meet regularly to save funds. The savings are then pooled to provide loans to members. The groups provide members with a secure place to save, the opportunity to borrow in small amounts and on flexible terms, and affordable basic insurance services. Members are charged an interest rate which, in turn, increases the loan fund.

reliant on informal moneylenders and many informal women entrepreneurs make use of them (Japan International Cooperation Agency, 2016). Although they pay a premium for these loans, women are largely aware of the network of informal moneylenders, whose loans are fast, simple and locally accessible. The use of informal lending systems by women entrepreneurs is much higher in Myanmar than in other lower-income ASEAN countries (World Bank, 2019).

Another major source of financing for women entrepreneurs is pawn shops, which provide quick loans in exchange for gold and jewellery. However, women are unlikely to resort to informal pawn shops except in emergencies as the interest rates involved are reported to be up to 200 per cent per year. This is the case despite the fact that interest is legally set at a maximum of 36 per cent for formal pawn shops (Japan International Cooperation Agency, 2016).



*Myanmar is one of five countries in South-East Asia which ranks well below the global mobile banking average*

## MOBILE BANKING

Myanmar is one of five countries in South-East Asia which ranks well below the global mobile banking average of 41 per cent. It also ranks below the 37 per cent average global usage of mobile wallets.<sup>38</sup> Almost half of the WES respondents (46.1 per cent) reported not having any access to financial services online, or through a mobile phone or smartphone (see table A-31 in Annex 4). Roughly one-third of respondents reported accessing financial services using a mobile or smartphone, one-quarter through a mobile money service, and less than one-quarter via the Internet (see table A-31 in Annex 4). Several focus group participants reported using mobile banking services, particularly clients based outside of Yangon.



**ONE-THIRD** of WES respondents access financial services using a mobile or smartphone

With advances in technology and the increased penetration of smartphones in Myanmar, digital platforms offer an opportunity to reach greater numbers of women entrepreneurs with financial services. Initiatives such as the Women MSME Fin Tech Innovation Fund stand to increase access to finance through digital solutions for women-owned, managed and led MSMEs in Myanmar and six other countries in Asia and the Pacific (United Nations Capital Development Fund, 2019). Other initiatives, such as Wave Money – a joint venture between Telenor, Yoma Bank and Myanmar First Investments – and the Wave Money partnership with the United Nations Capital Development Fund, offer an opportunity to increase the safe sending and receipt of funds through mobile phones. This is poised to increase the availability of financial services in this under-served market.

<sup>38</sup> According to the South East Asia Globe, “Digital ranking/This is how Southeast Asia performed in 2018”. For more information, see: <http://sea-globe.com/southeast-asia-digital-ranking>

## VENTURE CAPITAL AND BUSINESS ANGEL (INVESTOR) NETWORKS

The development of venture capital and formal angel investor networks are at a very early stage in Myanmar. This assessment did not identify any venture capital funding targeting women entrepreneurs, nor did it pinpoint evidence of women-focused angel (investor) networks. The gap in venture and equity financing for women's businesses has been recognized in many countries. This gap can be largely addressed by the creation of women-targeted venture funds, often promoted by successful women entrepreneurs, who wish to invest in the growth of other women-led, growth-oriented businesses. Box 5 provides an example of an approach to forming an angel network for women entrepreneurs in Indonesia.

### Box 5

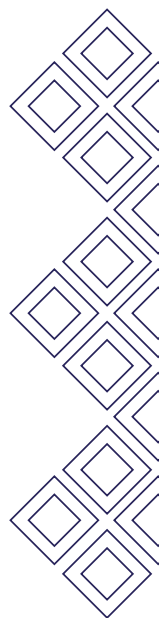
#### Women's Fund of the Angel Investment Network in Indonesia (ANGIN)



The Women Angel Fund of the Angel Investment Network Indonesia (ANGIN) stands out as a promising model for replication elsewhere. The network was founded by women business leaders who envisioned a seed fund, and a networking and mentoring mechanism for early-stage, women-led start-ups. By providing pre-seed or seed funding – ranging from \$25,000 to \$150,000 – coupled with monthly mentoring, the fund's website (<http://www.angin.id/get-funding>) profiles more than 25 women-led companies in its portfolio.

The fund has trained more than 100 women entrepreneurs since its inception. It also encourages more high net-worth women to become investors in the ANGIN network and provides them with investment know-how. In other countries in Asia and the Pacific, women business associations could be a source of women angel investors.

**Source:** Asian Development Bank; Asia Foundation. 2018. *Emerging lessons on women's entrepreneurship in Asia and the Pacific: Case studies from the Asian Development Bank and the Asia Foundation* (Manila and San Francisco), p. 16. Available at: <https://asiafoundation.org/wp-content/uploads/2018/10/Emerging-Lessons-on-Womens-Entrepreneurship.pdf> [22 Nov. 2019].



## SUB-CONDITION 3.B. FINANCING PROGRAMMES SPECIFICALLY TARGETED TO WOMEN-OWNED ENTERPRISES

The Kanbawza Bank (KBZ) has established a Women's Empowerment Pillar under its KBZ Brighter Future Foundation. Under this pillar, the bank provides both microfinance and commercial bank loans. Microfinance loans range from MMK 50,000 to MMK 500,000. After three years, clients can apply for a commercial loan if they possess a National Registration Card and if their business is generating revenues. At that point, women entrepreneurs can access loans of up to MMK 1.5 million, with no security requirement. The KBZ initiative is an example of how a bank in Myanmar can be responsive to the banking needs of women-owned enterprises.

With the exception of KBZ Bank, the WED assessment found no evidence of other banks in Myanmar which offer loan products tailored to women entrepreneurs. It appears that banks do not yet see any advantages of doing so, or recognize the potential of this market. This suggests a need to build a strong business case, based on a sound economic rationale, for encouraging banks to target women (Dalberg Global Development Advisors, 2017). In addition, banks and their loans officers would likely benefit from a gender awareness and sensitivity orientation. Examples of financing schemes for women entrepreneurs by banks in other ASEAN countries may offer inspiration for the Myanmar banking system, such as the SME Bank Malaysia's Women Entrepreneurs Financing Programme (WEFP) or the Inclusive Lending for Aspiring Women Entrepreneurs (ILAW) Business Loans Programme of the Development Bank of the Philippines (see box 6).

### Box 6

#### Examples of development banks' financing schemes for women entrepreneurs in Malaysia and the Philippines



##### Women Entrepreneurs Financing Programme (WEFP), SME Bank Malaysia

The government-owned SME Bank Malaysia launched its Women Entrepreneurs Financing Programme (WEFP) in 2015. The programme exclusively targets women-owned SMEs which have been operational for over two years, and which need working capital or financing to acquire fixed assets. MYR 2 billion (equivalent to \$45 million) was allocated for the programme to finance loans worth between MYR 500 000 and MYR 2.5 million.

Gearing loans specifically to women is in line with the bank's mandate to cater to specific target groups which receive limited attention from other financial institutions. This is the case for women entrepreneurs in Malaysia. In order to access the Women Entrepreneurs Financing Programme, applicants are required to attend the Leaders Acceleration Training Programme (LEAP) offered by the bank's training, consultancy and research arm. This integrated coaching-financing programme is designed to accelerate the growth of women-owned businesses and improve their competencies. Once a loan is granted, the bank continues to provide business coaching to women borrowers to help them expand their businesses.

**Source:** Chan, E. K. 2015. "SME Bank launches new financing programme on its 10th anniversary", *The Star Online*, 9 Apr. 2015. Available at: <https://www.thestar.com.my/metro/community/2015/04/09/more-funding-for-women-entrepreneurs-sme-bank-launches-new-financing-programme-on-its-10th-anniversar> [22 Nov. 2019].



##### Inclusive Lending for Aspiring Women Entrepreneurs (ILAW) Business Loans Programme, Development Bank of the Philippines

In early 2015, the Development Bank of the Philippines created the Inclusive Lending for Aspiring Women Entrepreneurs Business Loans Programme to provide financial support to women entrepreneurs, in order to help them grow their businesses beyond microcredit. In addition to a dedicated financing window for women, the programme includes simplified lending procedures, flexible collateral policies and repayment schedules, which do not exceed 10 years. The programme



also co-operates with the Women's Business Council of the Philippines to offer mentoring and advice to borrowers.

Eligible businesses must be women-owned and directed, with business assets not exceeding PHP 100 million (equivalent to \$1.96 million). They may also include co-operatives where women are a majority of members. Applications from start-ups are considered on a case-by-case basis. The minimum loan amount is PHP 300,000 (\$5,900), which can cover up to 90 per cent of the project costs. The amount may be used for working capital, financing of confirmed purchase orders and letters of credit, acquisition of fixed assets, or the purchase of a franchise.

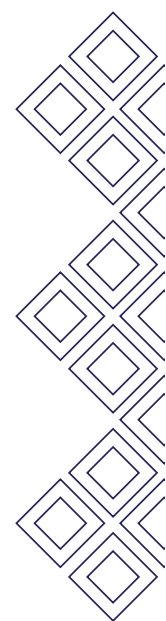
**Source:** Development Bank of the Philippines. 2018. *Inclusive Lending for Aspiring Women (ILAW) Entrepreneurs Program Business Loan* (Manila). Available at: <https://www.dbp.ph/wp-content/uploads/2018/10/ilaw.pdf> [22 Nov. 2019].

Microfinance targeting women entrepreneurs is more common in Myanmar. The Myanmar Access to Rural Credit (MARC) project by the Private Agencies Collaborating Together (PACT) includes a microcredit component specifically for women who want to expand a non-agricultural activity or start a new enterprise. PACT microfinance initiatives also help women form collaborative savings and credit groups. The Early Dawn Microfinance Company targets women borrowers and has expanded its lending to women entrepreneurs with the support of international cooperation partners (Overseas Private Investment Corporation, 2017). BG Microfinance Myanmar, a private company active since 2015, offers a group lending product for women as one of its financing programmes, which has 10,000 borrowers. Moreover, the Myanmar Women's Union has a microfinance fund which caters to poor women's needs.

### ASSESSMENT AND SCORING OF WED FRAMEWORK CONDITION 3: ACCESS TO GENDER-SENSITIVE FINANCIAL SERVICES

For **sub-condition 3.A., "Women entrepreneurs' participation in generic financing programmes"**, the first statement in the table below, best represents the current situation in Myanmar: "Passive approach – few WOE/women entrepreneurs as clients" (see table 6). There is little evidence that banks and other formal financial institutions seek to demonstrate a gender-sensitive approach to the design of financial products and services, or that they are attempting to make their operations gender-sensitive. A few initiatives were identified whereby banks are reaching out to women, such as KBZ Bank in particular. Significant progress is required to create a women-friendly banking environment and to increase the participation of women entrepreneurs in formal financial services. To this end, it is essential that banks recognize the potential of the women's market, implement gender-sensitivity training for loans officers and actively reach out to women entrepreneurs through promotional activities.

In parallel, greater efforts are needed to prepare women entrepreneurs to deal effectively with commercial banks. As a first step, a series of capacity building interventions are required, focusing on financial literacy. The second level of capacity building should focus on preparing women entrepreneurs to engage with bankers, including presenting the purpose of the loan, ensuring that financial statements are up-to-date and negotiating terms.



“

*Women entrepreneurs primarily use informal lending sources to finance their start-ups and business operations*

Several microfinance institutions in Myanmar are tailoring programmes to women entrepreneurs. Several report having a significant number of women clients. Nevertheless, women entrepreneurs primarily use informal lending sources to finance their start-ups and business operations, ranging from family and friends to informal moneylenders and pawn shops.

Banks should particularly be encouraged to develop loan products for women-owned enterprises, using the example of KBZ Bank, as well as regional examples from Malaysia and the Philippines, as models to replicate. The development of a government-backed credit guarantee programme for bank loans to women-owned enterprises could be instrumental in encouraging banks to be more inclusive in their lending practices. This may compensate for women’s limited capacity to provide the hard collateral required as security for formal loans.

For **sub-condition 3.B., “Financing programmes specifically targeted to women-owned enterprises”**, the second statement in the table below best reflects the situation in Myanmar: “There is evidence of a few women-focused loan programmes, but primarily for women with micro-enterprises”. Most financing that targets women is at the microfinance level.

The availability of financing to scale up small enterprises and grow business is extremely limited. Addressing the financing gap between the MMK 10 million microfinance ceiling and the MMK 50 million entry-level for bank financing is essential to help women scale up their enterprises. In this regard, the Government, in cooperation with international development partners, should launch a special growth transition fund to bridge the gap for women entrepreneurs. One vehicle may be a government proposal to the Asian Development Bank (ADB) for project funding under the Women Entrepreneurs Financing Initiative (We-fi). This World Bank programme was launched in 2018 to facilitate access to financing for women entrepreneurs in developing countries.<sup>39</sup>

Overall, the WED assessment score for framework condition 3 is 1.5 out of 5.

<sup>39</sup>The We-Fi Initiative, managed by the World Bank Group, is a collaborative partnership between governments, multilateral development banks, and other public and private sector stakeholders. Its aim is to reduce financial constraints faced by women-owned or led SMEs in developing countries by mobilizing more than \$1 billion in commercial and international financial institution finance. This finance can be channelled to women entrepreneurs – in the form of debt, equity, venture capital and insurance products – through partner banks. For more information, see: <https://we-fi.org/who-we-are> and <https://we-fi.org/programs-projects>

**TABLE 6. Scoring summary for the assessment of WED framework condition 3 in Myanmar**

**WED framework condition 3, indicators and scoring to assess: “Access to gender-sensitive financial services”**

**Note:** The shaded box represents the statement that best reflects the situation in Myanmar based on an assessment of all of the information collected during the assessment process. This produces the score for the sub-condition in question, as follows:

**5** (if all five of the indicators apply)      **4** (if only four of the indicators apply)      **3** (if only three of the indicators apply)  
**2** (if only two of the indicators apply)      **1** (if only one of the indicators applies)

<b>Sub-condition 3.A. Women entrepreneurs’ participation in generic financing programmes</b>					<b>Score</b>
1. Passive approach - few WOE/women entrepreneurs as clients	2. Beginning to recognize the potential of the women’s market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs’ market with promotional efforts	3. Recognition of the potential of the women’s market, implements gender-sensitivity training for loans officers, plus actively reaching out to the women entrepreneurs’ market through promotional activity	4. Active efforts to reach out to the women entrepreneurs’ market through promotional activity, plus tailor-made loan and financial services products are developed for women entrepreneurs	5. Tailor-made loan and financial services products are developed for women entrepreneurs’ market, plus performance targets generally set for the number of loans to WOE, financial system is seen as women-friendly, client data is tracked and reported on a sex-disaggregated basis	<b>1</b>
<b>Sub-condition 3.B. Financing programmes specifically targeted to women-owned enterprises</b>					<b>Score</b>
1. There are no specifically targeted financial services for WOE/women entrepreneurs	2. There is evidence of a few women-focused loan programmes, but primarily for women with micro-enterprises	3. There are credit programmes targeting WOE of different sizes and at different stages of their development (from start-up to expansion), but primarily accessible in only certain parts of the country (i.e. urban centres); no evidence of women-focused equity (seed and venture capital) programmes	4. Loan guarantee programmes targeting WOE complement credit programmes targeting WOE/women entrepreneurs at different stages of their development (from start-up to expansion); but primarily accessible to women entrepreneurs in urban areas	5. Both women-targeted credit (micro financing and commercial bank financing) and equity (seed and venture capital) programmes exist and are accessible to women entrepreneurs in urban and rural areas, including through ICT-enabled solutions such as mobile money	<b>2</b>

**Scoring overview**

Sub-condition 3.A.: 1

Sub-condition 3.B.: 2

**Overall score for WED framework condition 3: 3 ÷ 2 = 1.5**



## WED CONDITION 4. ACCESS TO GENDER-SENSITIVE BUSINESS DEVELOPMENT SUPPORT (BDS)

“

*Gender-sensitive BDS services consider the specific needs of women entrepreneurs while service delivery strives to create an enabling environment which mitigates gender bias*

Business development support covers a range of services and types of support, including entrepreneurship and business management training at the pre-start, start-up and growth stages. These also encompass advisory, counselling, mentoring, coaching, consultancy services, and the provision and dissemination of business-related information, such as on markets, MSME support organizations and available programmes. The aim of BDS is to enhance the know-how of entrepreneurs, as well as the productivity, efficiency and competitive advantage of their enterprises, by assisting them with business start-up, the functional operations of existing enterprises, or business growth.

Since women entrepreneurs face specific barriers to starting and growing their businesses, their needs may differ from those of men. Gender-sensitive BDS services consider the specific needs of women entrepreneurs while service delivery strives to create an enabling environment which mitigates gender bias. If all BDS services were gender-sensitive, women entrepreneurs would be able to participate equitably in all forms of BDS provision. However, BDS programmes and services are often not sufficiently gender-sensitive. While they may claim to be “gender-neutral”, they demonstrate limited awareness of the constraints faced by women entrepreneurs and their specific needs. In many developing countries, the take-up of BDS services by women is low. Women are unable to access BDS services due to a lack of information, the time burden prompted by household responsibilities, distance, costs and, in some cases, cultural constraints and mobility restrictions. The challenge for BDS providers is to help women overcome these barriers through more flexible, responsive services tailored to their work-life time demands and other constraints.

For the purpose of this WED assessment, three sub-conditions are considered to assess “access to gender-sensitive BDS” in Myanmar:



**4.A. women’s access to mainstream BDS;**



**4.B. mainstream BDS services responding to the needs of women entrepreneurs; and**



#### 4.C. the presence of women-focused BDS services.

### SUB-CONDITION 4.A. WOMEN'S ACCESS TO MAINSTREAM BDS SERVICES

This sub-condition examines the take-up of mainstream BDS services by Myanmar's women entrepreneurs. In this regard, the assessment focuses mainly on the representation of women entrepreneurs in BDS programmes and services, both in urban and rural communities.

The 2014 ILO assessment of Myanmar's business service and training market found that the supply of BDS services is weak due to limited capacity and outreach (Wijesena and Hakemulder, 2014). Overall, there are few entrepreneurship or business management training products for micro- and small-sized enterprises, and weak or non-existent services for such enterprises whether urban or rural. Since 2014, interventions have focused on the development of regional BDS providers and international development partners have supported certain BDS-providing NGOs with project funding. Nevertheless, the provision of BDS services remains underdeveloped, particularly in rural areas.

SME Centres are the main government institutions that support SMEs in Myanmar. As discussed above, these centres operate at the state or regional level, under State SME Agencies established by the Central SME Development Agency – a new government entity created in 2018. The role of the SME Centres is to provide a range of information and advisory services to SMEs. To this end, the centres promote women's entrepreneurship in the spheres of education, training and knowledge sharing, while attempting to promote innovation. In their SME training initiatives, the centres set the target of ensuring that 60 per cent of participants are women or youths. Such training focuses on market analysis and other identified needs. Plans are also afoot to offer training on the English language, as language skills are important for tourism and trade. According to key informants from the Central Department for SME Development in the Ministry of Industry, the SME Centres do not anticipate difficulties in reaching the 60 per cent target, especially for women, because most of Myanmar's cottage enterprises are owned by women. As part of the Central SME Development Agency's delivery of the Action Plan for Women's Entrepreneurship, five states and regions are drawing up plans for Women's Centres. These will offer vocational training for women in rural areas related to skills such as sewing and making soaps or lotions.

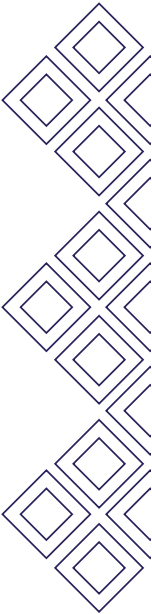
As the SME Centre structure has developed slowly, many women entrepreneurs are unaware of these centres, according to focus group participants and key informants from the Myanmar Women Entrepreneurs' Association. For instance, they are not aware of where these centres are or what they do. Therefore, SME Centres have



*The provision of BDS services remains underdeveloped, particularly in rural areas*



*SME Centres [...] promote women's entrepreneurship in the spheres of education, training and knowledge sharing*



yet to become a significant resource for women seeking BDS services. It will be important for the centres to raise awareness among women-owned SMEs of what they offer and to build up their female client base. To this end, it is important to use social media for promotional purposes, as well as to disseminate information through the Myanmar Women Entrepreneurs' Association, microfinance institutions and women's networks.

Several NGO and private sector entities, many funded by international cooperation partners, offer a range of BDS-related services to build the capacity of new entrepreneurs, start-ups and existing micro- and small-sized enterprises in Myanmar. These services include entrepreneurship and business management training, business advisory and counselling services, and the provision of business-related information. However, a major challenge in assessing women's take-up of these services is the lack of sex-disaggregated data on participants.

The following box outlines examples of BDS services offered in the country, with technical support from the ILO Liaison Office in Myanmar. The ILO has introduced a number of business start-up and business management training programmes that are open to both women and men (see box 7).

### Box 7

#### ILO Myanmar entrepreneurship and business management capacity building programmes



Start and Improve Your Business (SIYB) is a business management training programme designed for MSMEs. To date, 23,498 aspiring and existing business owners have been trained in Myanmar. To deliver the programme in the country, the ILO trained 39 local master trainers (5 independent agents, 49 per cent of whom are women). Master trainers, in turn, trained 1,300 trainers, 600 of whom are now certified trainers able to deliver the SIYB programme in their communities, primarily to mixed groups of men and women.

Business Eye Opener is a one-day training programme to raise awareness of business concepts among households engaged in farming and other income-generating activities in the villages of Shan State. Its aim is to encourage villagers to adopt a "business mind-set" and "open their eyes" to a business development approach. Half of the programme's 151 trainers are women. The ILO estimates that women represent half of the over 5,400 participating farmers or potential entrepreneurs.

The Business Start-up Campaign, known as "Hands together" identifies potential entrepreneurs and supports them to launch a business through a rigorous preparation process over a 5-6-month period. Support includes coaching and feedback on business plans from successful private sector entrepreneurs. Partners include the Central SME Development Department of the Ministry of Industry, the German development agency, Gesellschaft für Internationale Zusammenarbeit (GIZ) and the ILO's Peace, Reconciliation and Development Programme.

Gender and Entrepreneurship Together, "GET Ahead", is a training programme designed to serve potential or current small-scale women entrepreneurs by providing gender-responsive business training and coaching. It aims to address some of the barriers women face to starting and running a business, including a lack of knowledge, skills and confidence, alongside family expectations and household responsibilities. The programme seeks to bridge the gender gap by strengthening women's and men's business management skills, alongside key soft skills.

The Sustaining Competitive and Responsible Enterprises (SCORE) programme teaches participants about practices to increase the productivity and quality of existing SMEs, as well as to improve workplace cooperation and safety. The first phase of the programme's delivery focused on the tourism and manufacturing sectors. The second phase focuses on the fisheries sector.

Other BDS-related programmes or initiatives offered by business associations and non-profit organizations include:

- The Myanmar Young Entrepreneurs Association (MYEA), established in 2009 by a group of young entrepreneurs with a gender-balanced membership, carries out a range of activities to promote entrepreneurship. These include an annual summit, an entrepreneurship carnival, sponsorship of Global Entrepreneurship Week 2018 and a "Pitching Challenge". According to the association's key informant, in 2019, it plans to launch a mentorship programme and deliver training on entrepreneurship development and financial management. It will also sponsor boot camps, business planning programmes and a certification programme for entrepreneurs.
- The Union of Myanmar Federation of Chambers of Commerce and Industry offers business management capacity building programmes for SMEs. These include human resource development training, trade information, business facilitation, business matching and consultancy, trade fairs, seminars and workshops. As few women are members of the union, key informants from the Myanmar Women Entrepreneurs' Association and focus group participants indicated that these activities are male-dominated.
- The Entrepreneurship Development Network Asia (EDNA) Myanmar<sup>40</sup>, a social enterprise in Yangon, delivers entrepreneurship training at the grassroots level to women, youth and disadvantaged groups. It works with over 100 mentors who recruited at the community level across the country and trained by the network through a two-month Mentor Training Programme and five months of ongoing development. Since 2014, the network's outcomes have included:
  - 9,313 entrepreneurs (83 per cent of whom are women) completing the six-week introductory course on "understanding different elements of business";
  - 6,511 entrepreneurs completing the full six-month programme (sex-disaggregated data not available); and
  - 119 people developing their skills as entrepreneurship educators, with 104 mentors appointed by the network.

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<sup>40</sup>Information on EDNA's activities is taken from their website (<http://www.ednamyanmar.com/en>) because an interview with them could not be arranged during the Myanmar field mission in November 2018. EDNA also expresses its commitment to capacity building for government officers and has collaborated with the Ministry of Industry to qualify officers as mentors, capable of delivering entrepreneurship education programmes to SMEs. In addition, it has enabled DISI officers to facilitate enterprise hubs to support the growth of enterprises. For more information, see: <http://www.ednamyanmar.com/my/entrepreneurship-education-and-enterprise-development-initiatives>



In collaboration with the Swiss Academy for Development, the Center for Vocational Training, a Swiss NGO in Myanmar, offers the Young Entrepreneurs for Myanmar (YE4M) business management training course for aspiring and existing young entrepreneurs.<sup>41</sup> The 84-hour training, delivered over three months, consists of modules on entrepreneurship and creativity, management principles, sales and marketing, human resource management, basic accounting and financial management, micro-economics, operational management, business ethics and corporate social responsibility. Using an experiential methodology, students prepare a business plan and are supported by mentoring. Women's participation is encouraged and one training module specifically concerns women's entrepreneurship. Between 2014 and 2018, the YE4M programme trained 409 participants. Sex-disaggregated data on these participants is not publically available.



**74 PER CENT**  
of WES  
respondents  
have never  
participating in  
entrepreneurship  
or business  
management  
training



**61.5 PER CENT**  
of WES  
respondents want  
training on the use  
of ICTs

In addition to the organizations and programmes profiled above, key informants reported that microfinance institutions often include financial literacy training as a loan condition. Such training covers topics such as borrowing wisely, managing loans, debt, budgeting and saving.

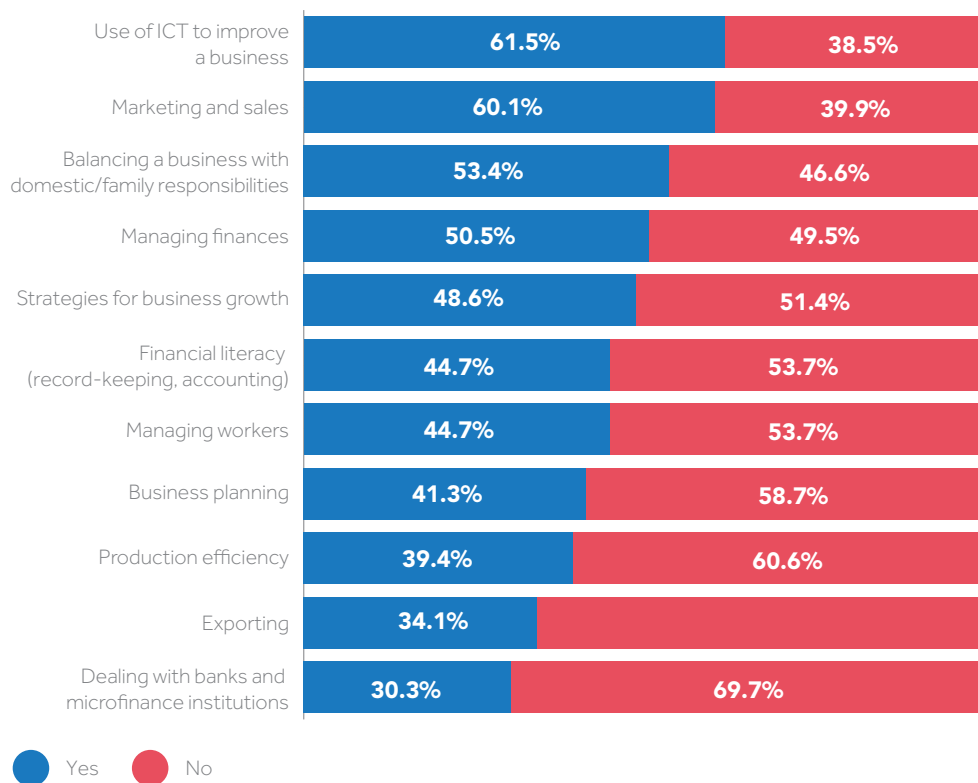
According to the WES and focus group sessions, many women entrepreneurs in Myanmar do not use mainstream BDS services. Of the 208 WES respondents, 74 per cent reported never having participated in an entrepreneurship and/or business management training programme (see table A-38 in Annex 4). Almost all WES respondents agreed that they need more skills to operate and grow their businesses successfully. Of the 115 responses to the WES question on "advice in order to solve the problems faced by women business owners", 23 per cent stated that business management capacity building programmes are needed, including knowledge on human resource management. They especially highlighted the need for training on managing male workers who are reticent about having a "woman boss". Mentorship support for start-ups was also called for, as was training on the use of online tools. Due to mobility and time constraints, focus group participants are eager to access online training. Training in local languages was also emphasized as vital. Key informants, focus group participants and WES respondents all view training on financial literacy as extremely important.

In terms of the kinds of training which WES respondents wish to participate in to improve the management of their businesses, training on the use of information and communications technology (ICT) was at the top of the list, highlighted by 61.5 per cent of respondents. This was followed by training on marketing and sales, on balancing work and household responsibilities, on managing finances, and on strategies for business growth (see figure 13). This list of priorities may provide guidance for BDS and training providers on the types of training that should be increasingly offered for women entrepreneurs.

<sup>41</sup> For more information, see: <http://www.cvtmyanmar.com/post-graduate-programs/young-entrepreneur-for-myanmar>



**FIGURE 13. Training topics most demanded by women entrepreneurs**



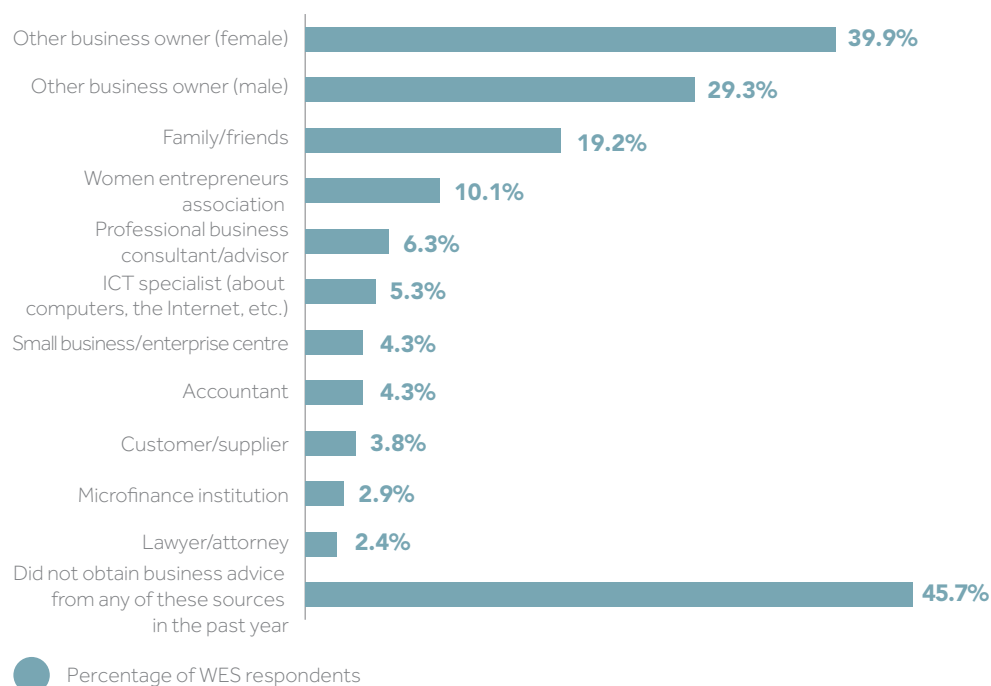
Source: WES data.

## BUSINESS ADVISORY AND COUNSELLING SERVICES

Results from the WES indicate that women entrepreneurs primarily rely on their network of other business owners for business advice. There is a slight preference for other women entrepreneurs, as well as family and friends (see figure 14). The use of professional advice appears minimal, such as from business consultants, ICT specialists and accountants/lawyers. Nevertheless, 10 per cent of respondents obtained business advice from a women entrepreneurs association. Almost half of the respondents reported not having obtained business advice from any source during the past year. Reasons for this include a general lack of formal business advisory services. The SME Centres could play a role in providing general business advice to MSMEs. However, at present they are still building their brand and services. As noted above, focus group participants suggest that women entrepreneurs generally lack awareness of these SME Centres, pointing to a need to raise awareness of their purpose and the services they offer.

“  
*Women entrepreneurs primarily rely on their network of other business owners for business advice*

**FIGURE 14. Sources of business advice used by women entrepreneurs in the past year**



**Note:** Multiple response question. Only 54.3 per cent of the 208 women entrepreneurs received business advice from any of these sources in the past year.

**Source:** WES data.

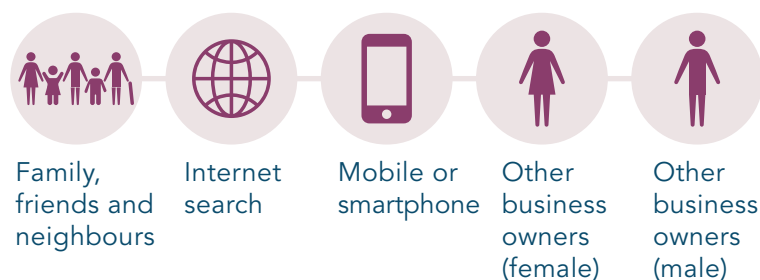


**ALMOST HALF** of WES respondents access business information online

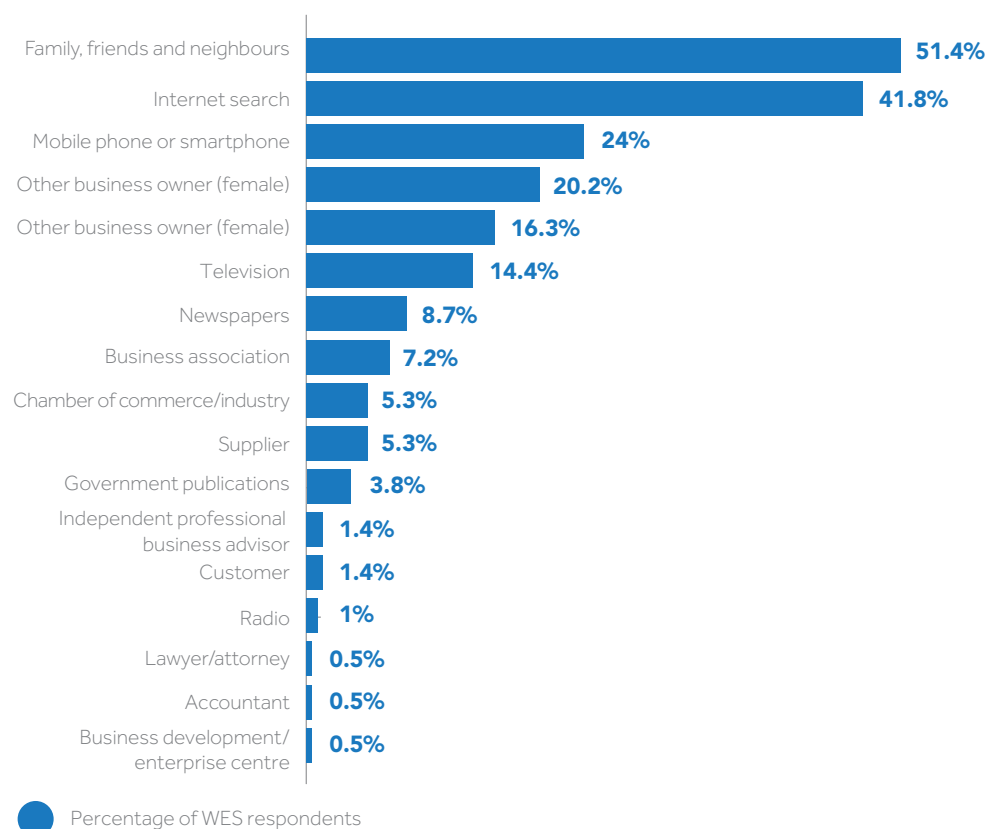
## PROVISION OF BUSINESS-RELATED INFORMATION

Being able to access business-related information is an important business support service. However, the WES results demonstrate that women entrepreneurs in Myanmar acquire most of their information on business-related matters from personal networks of family, friends, neighbours and other business owners (see figure 15). Almost half of the respondents access information online. Very few acquire information from employers' organizations and business associations, professionals, government publications or small business centres. Focus group participants indicated online networks and discussion groups as valuable sources of information on business issues.

### TOP 5 SOURCES OF BUSINESS INFORMATION



**FIGURE 15. Sources of business-related information for women entrepreneurs**



Source: WES data.

WES respondents cited the need for information on government rules and regulations. Focus group participants echoed this need, stressing the importance of knowing where and how to register a business, especially for rural women. In addition to access to information on available support programmes, focus group participants expressed the need for more information on markets, including export and import markets.

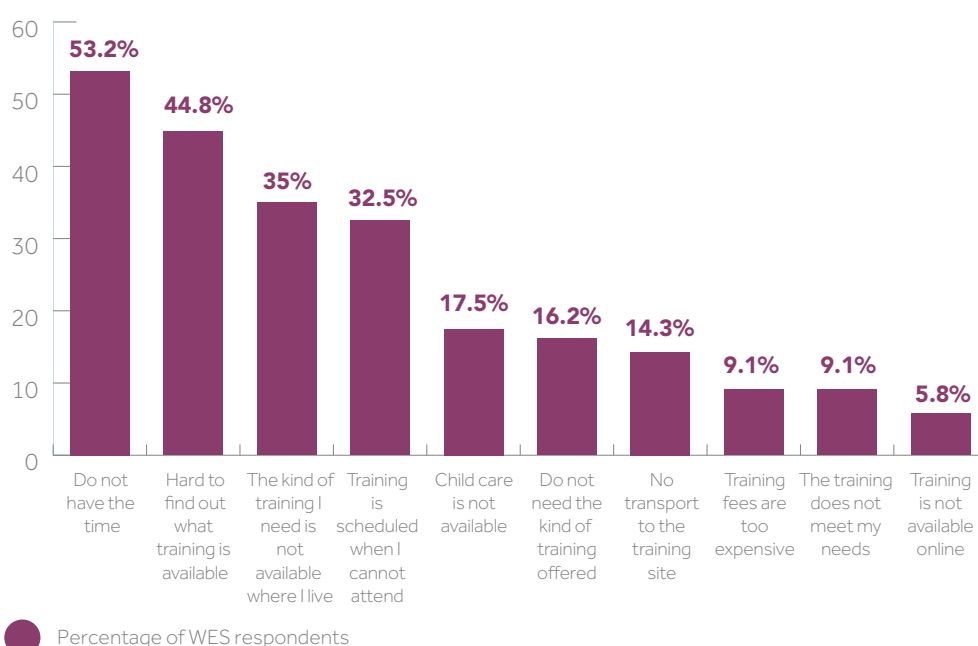
## SUB-CONDITION 4.B. MAINSTREAM BDS SERVICES RESPONDING TO THE NEEDS OF WOMEN ENTREPRENEURS

The main objective of this sub-condition is to assess the delivery of relevant, responsive BDS services that address the needs of women entrepreneurs. In many countries where ILO WED assessments have been undertaken, the uptake of mainstream BDS services by women entrepreneurs is low. Contributing factors may include the lack of services offered in their areas, programme offerings not being sufficiently gender-focused or responsive, a lack of convenient scheduling options to meet the work-family demands and, in some cases, the affordability of BDS services. The assessment elaborates on the information collected on sub-condition 4.A. by examining aspects of the delivery, relevance and responsiveness of existing BDS services to women entrepreneurs' needs. It also addresses the extent to which such services, and the nature of service delivery, are adjusted to accommodate women's needs.

As noted above, the availability of formal BDS services is generally limited in Myanmar, with the possible exception of entrepreneurship and business management training programmes. Even in this regard, training is unlikely to be consistently available in all parts of the country. The limited availability of BDS services is a major constraining factor in the uptake of such services by women entrepreneurs. The assessment also finds limited evidence that BDS providers are making special efforts to tailor their programmes and delivery to women’s needs, or their time and mobility constraints. Entrepreneurship and business management training programmes, for example, are generally delivered to mixed groups of participants – that is, to men and women together – employing a “one size fits all” approach. Focus groups participants, primarily from the Yangon area, did not view mixed training programmes as problematic. However, they acknowledged that women in rural areas may need special consideration since they are more likely to face cultural challenges to their participation in programmes that include both women and men.

When asked why they have not participated in entrepreneurship or business management training programmes, WES responses reflect the importance of tailoring these programmes to women’s needs – that is, designing and delivering gender-responsive training. Key reasons included a lack of time (53.2 per cent), difficulties in identifying available training (44.8 per cent), limited local availability of the kind of training they require (35 per cent), scheduling conflicts (32.4 per cent) and a lack of child care (17.5 per cent) (see figure 16). Many of these reasons are related to women’s multiple roles as workers and care providers, alongside time and mobility constraints. WES responses suggest that, to encourage the participation of more women entrepreneurs, training programmes should be adapted to their needs in terms of scheduling and the accessibility of training sites. While only a small percentage of respondents indicated that the availability of online training was not a major factor dissuading their participation, greater online accessibility could help to address women’s scheduling, transportation and time-related concerns.

**FIGURE 16. Reasons for women entrepreneurs not participating in entrepreneurship or small business management training programmes**



Source: WES data.

The WED assessment process identified three examples of efforts to integrate a gender-sensitive approach in the delivery of BDS services in Myanmar: Opportunities Now (ONOW), Phandeeyar and Get Ahead. ONOW<sup>42</sup> offers entrepreneurship training and coaching to vulnerable groups, including youth and women, as well as to clients of microfinance institutions, who tend to come from low-income households. In reaching out to young women working in the garment sector, helping them develop entrepreneurial skills to improve their future prospects, the initiative accommodates their scheduling needs. It does so by delivering start-up training sessions in 3-hour timeslots on Sundays, the only free day for these workers.<sup>43</sup> It also offers a scaling programme for participants who operate or manage an enterprise. This attracts both men and women, with gender balance almost at 50-50. The organization demonstrates gender-sensitivity by scheduling training to accommodate participants' work-life time demands and making use of online platforms to facilitate convenient access to learning materials.

Phandeeyar is an innovation lab with shared workspace facilities, a technology incubator for start-ups and an accelerator. It is committed to gender inclusiveness in its programmes. Its client group primarily comprises young people comfortable working in mixed teams of women and men. However, Phandeeyar also encourages start-up teams to include women members. It encourages more women to participate in activities by reaching out to them through social media, particularly Facebook, and piloting business idea competitions for women-led teams. For instance, in November 2018, it hosted the "Women Business Idea Competition", supported by the SPF. The competition sought to encourage women to develop innovative business ideas with market and impact potential, with a view to receiving incubator support and start-up mentoring by Phandeeyar for six months after the competition.

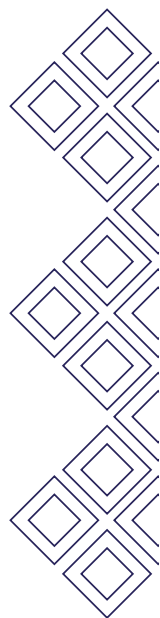
Gender and Entrepreneurship Together (GET Ahead) is an ILO management training programme for MSMEs. The ILO supports local service providers to deliver GET Ahead to women entrepreneurs by building the capacity of local trainers to be more gender-sensitive and attuned to the realities of women, in particular rural women entrepreneurs. Other evidence of gender-responsive approaches include efforts by the ILO Liaison Office in Myanmar to attract and train women as master trainers for the Start and Improve Your Business programme.

“

*The limited availability of BDS services is a major constraining factor in the uptake of such services by women entrepreneurs*

“

*To encourage the participation of more women entrepreneurs, training programmes should be adapted to their needs in terms of scheduling and the accessibility of training sites*



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<sup>42</sup> ONOW is a social enterprise in Yangon that provides entrepreneurship and business training, coupled with mentoring, at various stages of the entrepreneurial journey, from start-up to growth. It also provides some level of financial support through the ONOW Social Launch Fund. ONOW has helped to launch more than 350 small enterprises and trained dozens of people from enterprise support organizations in enterprise coaching skills. ONOW also offers a scaling programme for participants with experience operating or managing an enterprise. For more information, see: <https://www.onow.org>

<sup>43</sup> The enterprises that started after the training are of a very small (micro) scale. Their initial customers are often limited to other workers in the same factory – that is, members of the social network of the young women garment workers.

## SUB-CONDITION 4.C. PRESENCE OF WOMEN-FOCUSED BDS SERVICES

To address women entrepreneurs' capacity building needs and help them address their specific concerns, governments and other entities in many countries design women-only BDS programmes. Sub-condition 4.C. examines the extent to which BDS programmes and services designed specifically for women entrepreneurs or women-owned enterprises exist in Myanmar.

“

*Some organizations in Myanmar [...] offer BDS programmes and services with a specific, targeted focus on women*

The desk review and key informant interviews identified some organizations in Myanmar which offer BDS programmes and services with a specific, targeted focus on women. These include:

- The ILO's GET Ahead programme in Myanmar is a gender-sensitive training programme that provides accessible management content. It also addresses key gender-related issues, such as work-family balance, women's confidence, network building and circles of influence. Trainers are trained to be aware of gender differences in entrepreneurship and to provide gender-sensitive coaching.
- The overall objective of the Mennonite Economic Development Associates' (MEDA) project "Improving Market Opportunities for Women" (IMOW) is to strengthen the participation and status of 25,000 women micro-entrepreneurs in Myanmar over a four-year period (2016-2020). The project's implementation focuses on two regions, Shan State and Kayin State. Working with seven key facilitating partners, the project supports rural women and women-owned enterprises to increase their productivity, incomes and access to financial services, as well as to assume leadership positions in markets and community systems. The project also addresses technical, resource and capacity barriers in the private and public sectors, to improve the demand and supply of goods and services for rural women.
- The Myanmar Women Entrepreneurs' Association offers classes on entrepreneurship and financial literacy for women micro-entrepreneurs in rural areas, in partnership with the Myanmar National Committee for Women's Affairs. It also delivers capacity building sessions to its members on financial management, marketing and communications.
- Private Agencies Collaborating Together (PACT) offers programmes for women in Myanmar using the "Women Organizing Together" (WORTH) model to help them lift themselves out of poverty. The WORTH model supports the formation of women's savings and loan groups – comprising 25 women each – alongside in training and technical support to develop their enterprises, businesses, financial literacy and decision-making skills. Its objective is to help women transition from the household-level of income-generating activities to the micro-enterprise level. Part of the

programmes' training makes use of the ILO's Start and Improve Your Business curriculum. Participants also have access to coaches or mentors during the post-training period. In addition, PACT is targeting 3,500 women in order to create SME linkages with Coca-Cola.

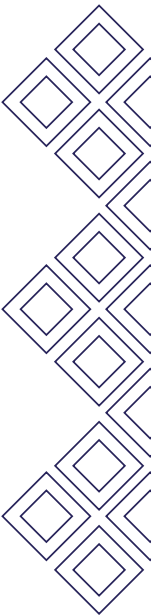
- The PfC Knowledge Sharing Centre (KSC) in Yangon offers women entrepreneurs ongoing training and individual coaching. This training addresses basic financial management and business activities, marketing, pitching business ideas, strategic communication and leadership.

In addition to these aforementioned programmes, various NGOs in Myanmar help disadvantaged women pursue income-generating activities by training them in creating and selling products.

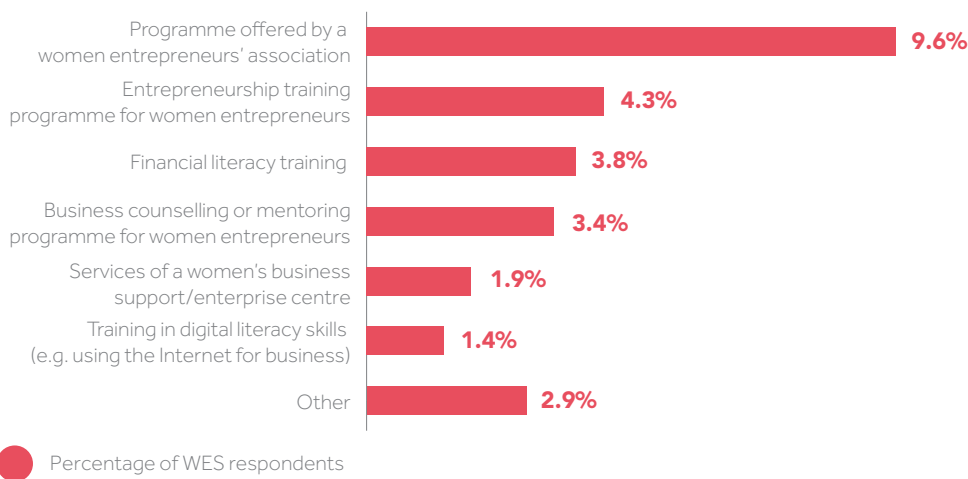
Although these examples demonstrate the existence of some women-focused programmes in selected locations in Myanmar – primarily in rural areas, targeting low-income women – the WES' results suggest low levels of participation in programmes offered specifically for women entrepreneurs (see figure 17). This may be, in large part, due to the fact that few training programmes specifically for women are offered nationwide. Moreover, focus group participants stated they have no particular preference for women-only programmes.



*Various NGOs in Myanmar help disadvantaged women pursue income-generating activities by training them in creating and selling products*



**FIGURE 17. Women entrepreneurs' participation in BDS-related programmes specifically for women**



Source: WES data.

## ASSESSMENT AND SCORING OF WED FRAMEWORK CONDITION 4: ACCESS TO GENDER-SENSITIVE BDS SERVICES

The scoring for **sub-condition 4.A, “Women’s access to mainstream BDS services”**, requires some mathematical calculations (see table 7). Gender-equal participation in BDS services (that is, 50 per cent women participants) may be unreasonable, depending on the share of women among all entrepreneurs and MSMEs. As such, the score for this sub-condition is based on the proportional share of women in BDS services, relative to their share as MSME owners and entrepreneurs. The proxy for women’s share of entrepreneurs and MSMEs in Myanmar is their share in self-employment (own-account self-employed workers and employers), which is approximately 35 per cent. An assessment score of 5 would mean that women accounted for at least, or more than, 35 per cent of BDS beneficiaries – on par with their proportion as business owners, once more using self-employment as a proxy). A score of 4 would indicate that women comprise at least 26 per cent of beneficiaries (75 per cent of the 35 per cent), whereas a score of 1 would be assigned if women accounted for only 8.5 per cent of beneficiaries, that is, no more than 25 per cent of the 35 per cent.

“

*Increased efforts are required to collect and report sex-disaggregated data on the clients of BDS services in Myanmar*

The ILO’s 2014 assessment of Myanmar’s business service and training market did not find any significant differences between men’s and women’s access to BDS services. However, it recommended giving “priority [...] to conducting a number of gender analyses in various localities to inform business services and private sector development programmes” (Wijesena and Hakemulder, 2014). This was difficult for the WED assessment to validate given the lack of sex-disaggregated data available among BDS and training providers. Furthermore, the WES only surveyed women, without a sample of male entrepreneurs for the purposes of comparison, as in the 2014 ILO study.

Based on a subjective analysis of information provided by key informant interviews and focus groups, statement 4 in the table below best reflects the situation in Myanmar: “The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be at least 75 per cent of their proportion of business owners (using self-employment as a proxy for their business ownership rates)” (see table 7). This means that women comprise at least 26 per cent of BDS participants. In activities by the Union of Myanmar Federation of Chambers of Commerce and Industry, the percentage of women participants is likely to be much lower. Based on estimates put forth by key informants from the Myanmar Young Entrepreneurs Association, it may be as low as 10 per cent. By contrast, the share of women in Start and Improve Your Business trainings may be higher, perhaps closer to 35 per cent (on par), while the share of women in programmes by the Entrepreneurship Development Network Asia would exceed 35 per cent.

Increased efforts are required to collect and report sex-disaggregated data on the clients of BDS services in Myanmar, as well as to monitor their satisfaction



and the impact of these services. This would provide a more accurate account of the specific gaps in services that affect women entrepreneurs, alongside gender imbalances in the current take-up rate of BDS services.

Only 26 per cent of WES respondents have ever participated in an entrepreneurship or business management training programme, only 4.3 per cent sourced business advice from a small business or enterprise centre in the past year, and only 6.3 per cent obtained business advice from a professional business consultant or adviser. Generally, women entrepreneurs make use of informal sources for business development support, particularly other business owners, as well as their family and friends. A lack of awareness of BDS services appears to be a challenge. Focus group participants noted that many women do not know what services are available, or when and where they are offered. To increase the reach of BDS services, and women's participation therein, greater efforts are needed to expand the availability of advisory and training services, while raising awareness of the services on offer.

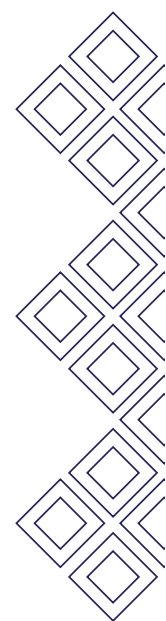
**Sub-condition 4.B, "Mainstream BDS services responding to the needs of women entrepreneurs"** is assigned a score of "1" as the situation in Myanmar best matches the statement: "Passive approach of most BDS providers - few women entrepreneurs participating in mainstream programmes/services". This is due to the lack of evidence that BDS providers are taking measures to adopt a gender-sensitive approach in order to better respond to the needs of women entrepreneurs. This may suggest that BDS provision is not sufficiently women-friendly and that efforts are needed to raise awareness, as well as to assess how to adjust the offerings to make them more attractive and accessible to women, especially in terms of scheduling and accessibility.

For **sub-condition 4.C, "Presence of women-focused BDS services"**, the third statement in the table below best reflects the situation in Myanmar: "There are a number of women targeted BDS programs, but these focus on a limited range of offerings and are not accessible in all parts of the countries" (see table 7). While a number of highly committed organizations provide BDS-related services to women entrepreneurs, they do so primarily, but not exclusively, in rural areas. For example, the Mennonite Economic Development Associates' "Improving Market Opportunities for Women" project focuses on two regions, while Entrepreneurship Development Network Asia operates across 10 regions.

Similarly, the Myanmar Women Entrepreneurs' Association offers classes on entrepreneurship and financial literacy to women micro-entrepreneurs in rural areas. The reach of these initiatives is not nationwide. As such, many regions are not adequately covered, leaving many women entrepreneurs without access to BDS services. Findings from the WES and focus group discussions clearly indicate that the uptake of BDS services is low. To enhance the availability and accessibility of BDS services for women entrepreneurs in urban and rural areas, BDS providers should increase their outreach, promote their services in marginalized areas, and offer services that respond to women's specific needs.

“

*[There is a] lack of evidence that BDS providers are taking measures to adopt a gender-sensitive approach*



**TABLE 7. Scoring summary for the assessment of WED framework condition 4 in Myanmar**

**WED framework condition 4, indicators and scoring to assess: "Access to gender-sensitive BDS services"**

**Note:** The shaded box represents the statement that best reflects the situation in Myanmar based on an assessment of all of the information collected during the assessment process. This produces the score for the sub-condition in question, as follows:

**5** (if all five of the indicators apply)      **4** (if only four of the indicators apply)      **3** (if only three of the indicators apply)  
**2** (if only two of the indicators apply)      **1** (if only one of the indicators applies)

**Sub-condition 4.A. Women's access to mainstream BDS services** **Score**

1. The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be less than 25 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	2. The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be at least 25 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	3. The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be at least 50 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	4. The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be at least 75 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	5. The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be on par with or higher than their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	<b>4</b>
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**Sub-condition 4.B. Mainstream BDS services respond to the needs of women entrepreneurs** **Score**

1. Passive approach of most BDS providers - few women entrepreneurs participating in mainstream programmes/services	2. BDS providers beginning to be aware of the low take-up of services by women and questioning the reasons for this	3. Initiatives in place to gender-sensitize and -mainstream BDS organizations and to create broader awareness among women entrepreneurs of their services, including through businesswomen's networks and the use of ICTs	4. BDS providers have modified existing BDS services/offerings to respond to the needs of women entrepreneurs (e.g. approach, scheduling, use of women advisors/counsellors/trainers, use of ICT to expand delivery reach), and are actively promoting services to potential women entrepreneurs and existing WOE	5. Mainstream BDS services are perceived as women-friendly; women entrepreneurs are equally as likely as male entrepreneurs to be making use of all types of BDS services	<b>1</b>
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**Sub-condition 4.C. Presence of women-focused BDS services** **Score**

1. There are no BDS services/programmes specifically targeting women at the moment, but there is growing recognition of the need to reach out to women with more responsive BDS	2. There are isolated women-targeted BDS services/programmes, but with limited breadth in service offerings and very local in their reach	3. There are a number of women-targeted BDS programmes, but these focus on a limited range of offerings (e.g. self-employment training for women; BDS for women-owned micro-enterprises) and are not accessible in all parts of the country	4. There are a number of women-focused BDS programmes; in addition to meeting the training and development needs of micro-enterprises, they also target women in growth enterprises and the upgrading and capacity building of women-owned SMEs, these BDS services are accessible to women in most regions	5. There is an organized national system of business support for women entrepreneurs (e.g. women's desk in government MSME agencies; women's enterprise or business resource centres; entrepreneurial training programmes for women; etc.), including with access for women through ICTs	<b>2</b>
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**Scoring overview**

Sub-condition 4.A.: 4

Sub-condition 4.B.: 1

Sub-condition 4.C.: 2

**Overall score for WED framework condition 4: 7÷3 = 2.33**

## WED CONDITION 5. ACCESS TO MARKETS AND TECHNOLOGY

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Women entrepreneurs are often constrained by limited access to profitable markets, whether local, regional, national or international. Reasons for poor access include a lack of information, capacity, productive resources, production and product quality and market integration. Women are also constrained by a lack of access to information and communications technology (ICT), as well as ICT-enabling technologies. This is problematic, as modern technologies can help upgrade production capacity and quality, thereby enabling entrepreneurs to expand their businesses and broaden their markets. Supporting women's access to market opportunities, technology and growth sectors can enable them to transition from low barrier-to-entry and low-yield markets to businesses with higher growth potential. Given this potential, such enterprises are better placed to generate jobs and decent employment, while being more competitive and sustainable.

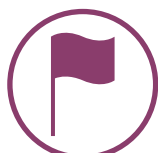


*Women's access to market opportunities, technology and growth sectors can enable them to transition [...] to businesses with higher growth potential*

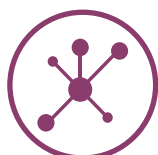
Four sub-conditions are considered to assess women entrepreneurs' access to markets and technology in Myanmar:



**5.A. export promotion for women entrepreneurs;**



**5.B. government procurement programmes actively targeting women-owned enterprises;**



**5.C. supply chains and linkages that integrate women-owned enterprises; and**



**5.D. ICT and technology access of women entrepreneurs.**

### SUB-CONDITION 5.A. EXPORT PROMOTION FOR WOMEN ENTREPRENEURS

Access to markets is one of the major constraints experienced by women entrepreneurs, representing a major impediment to business growth, regardless of



**8 PER CENT**  
of WES  
respondents  
sell to  
international  
markets

**50 PER CENT**  
sell only  
within their  
communities

the sector of activity or the size of an enterprise. Results from the WES reveal that only 8.2 per cent of the surveyed women entrepreneurs sell most of their products or services to international markets, 18.8 per cent to the national market, 23 per cent within regional or provincial markets and 50 per cent within local communities (see table A-14 in Annex 4).

Throughout the assessment process, a lack of access to market-related information was consistently highlighted as a challenge by key informants, WES respondents and focus group participants. The latter reported that it is difficult to obtain market information for both local and international markets. Other challenges include obtaining the required quality certificates, as well as the costs of meeting quality standards for international markets. Of the WES respondents who plan changes to develop or improve their businesses over the next year, 81 per cent aim to expand into new markets (see table A-51 in Annex 4). Approximately 40 per cent felt that finding information on new markets is likely to be a challenge to the future growth of their businesses (see table A-53 in Annex 4).

Only 6.3 per cent of WES respondents have participated in international trade fairs. Almost twice as many (13.5 per cent) have taken part in national trade fairs (see table A-35 in Annex 4).

Notable examples of initiatives that offer export support for Myanmar's women entrepreneurs include:

- The GREAT Women in ASEAN programme enables women entrepreneurs and artisans to take advantage of changing trends in regional and global markets by collaborating in the production, design and packaging of specialty products that appeal to premium markets across the region. This women-led initiative, which includes women from Myanmar, serves as a platform for better market access, skills and capacity building.<sup>44</sup>
- Women entrepreneurs are occasionally given the opportunity to participate in international trade missions, such as through the International Trade Centre's "SheTrades" initiative.<sup>45</sup> This provided training for women-owned tourism operators from Myanmar's Kayah State and Taninthary. It also offered marketing assistance to help participants prepare to take part in the International Travel Trade Show in Berlin, Germany, and connected them to potential buyers.<sup>46</sup> This international cooperation-funded initiative supports women entrepreneurs to present new products to the international tourism market, while strengthening connections with European tour operators.



*Access to markets is one of the major constraints experienced by women entrepreneurs*

<sup>44</sup> For more information, see: <https://asean.usmission.gov/wp-content/uploads/sites/77/2016/04/2015-05-19>

<sup>45</sup> For more information, see: <https://www.shetrades.com/en>

<sup>46</sup> For more information, see: <http://www.intracen.org/ITB-Berlin-to-shine-spotlight-on-women-entrepreneurs-and-youth-from-the-ambia-Ghana-Kenya-and-Myanmar>

Although women entrepreneurs have some, albeit limited, opportunities to partake in international initiatives, focus group participants stressed that women entrepreneurs need access to programmes designed to bring them up to the export-ready stage. Interventions are needed to help women entrepreneurs:

- assess their level of export readiness;
- address production enhancements;
- ensure that their businesses have a financing plan in place to support increased production and other costs associated with exporting;
- deal with legal requirements such as certificates, among others;
- ensure packaging information meets international standards; and
- manage overall risks.

One-third of WES respondents indicated that training on how to export was among training they most want to participant in the future to help them managing their businesses (see table A-40 in Annex 4).

Governments in a several countries, including ASEAN member states, offer women-focused export development programmes to increase women's level of engagement in international markets. The example of MATRADE Malaysia's Women Exporters Development Programme (WEDP), profiled in box 8, may provide inspiration for a similar initiative in Myanmar.

### Box 8

#### MATRADE Malaysia's Women Exporters Development Programme (WEDP)



MADTRADE Malaysia's Women Exporters Development Programme is an intensive hand-holding initiative that provides customized business coaching, skills enhancement training, international business exposure, market immersions, networking and mentoring sessions, and leadership and entrepreneurial development.

Women-owned or led companies in the programme receive financial support in the form of assisted visits to international trade fairs or other international trade promotion events. They also benefit from selective free participation in seminars and workshops organized by MATRADE. Participating companies must be owned by women with a majority, or at least 51 per cent of equity, held by women.

**Source:** Malaysia External Trade Development Corporation. 2019. *Women Exporters Development Programme (WEDP)* (Kuala Lumpur, MATRADE). Available at: <http://www.matrade.gov.my/en/malaysia-exporters-section/224-etrade-programme-supporting-document> [22 Nov. 2019].

## SUB-CONDITION 5.B. GOVERNMENT PROCUREMENT PROGRAMMES ACTIVELY TARGETING WOMEN'S ENTERPRISES

Given the considerable value of annual public procurement contracts, these can create opportunities for MSMEs as suppliers. Where governments play a strong role in providing contracting opportunities for the MSME sector, it is important that women entrepreneurs have the knowledge and capacity to participate. Equally, it is essential that women are able to benefit from opportunities to learn how government procurement works, to gain an understanding of tendering and bidding processes, and avail themselves of assistance programmes to help them meet specific eligibility criteria and prepare bidding documents.

“

*The assessment found no evidence that government procurement offices are taking steps to attract women-owned enterprises to the procurement system*

The public procurement system in Myanmar does not include special initiatives to encourage or support the participation of SMEs in government tendering. Nor does it set quotas for the percentage of awards to be issued to SMEs. Many businesses in the country are unaware of tender calls, which are not made publically accessible online, or lack the experience and knowledge needed to compete in the public procurement market.

The assessment found no evidence that government procurement offices are taking steps to attract women-owned enterprises to the procurement system. Actions should be taken to ensure that women entrepreneurs and women's groups are aware of government tendering opportunities and requirements. Moreover, they should receive training on how to prepare bids. With the Government's recent encouragement of private sector development, public procurement officials should conduct a mapping exercise of the capabilities and capacities of private sector enterprises, including of women-owned enterprises, to respond to the state's procurement needs. In addition, the Government should consider implementing a procurement policy to target women-owned enterprises.

It is important that this includes the dissemination of information on tendering procedures, alongside the promotion of tendering opportunities among women-owned enterprises through various channels, such as associations of women entrepreneurs, employers' organizations and business associations. The example below from the Republic of Korea illustrates the approach adopted by its Government (see box 9).

## Box 9

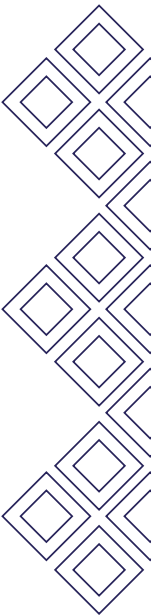
### The Republic of Korea's public procurement targets for women-owned enterprises



The Republic of Korea's Act on Assisting Female-Owned Businesses (February 1999) states that public procurement entities must promote the purchase of goods and services manufactured by women-owned small businesses. The act's Enforcement Decree specifies that 5 per cent of the total procurement value of goods and services contracts should to be awarded to women-owned small businesses, as should at least 3 per cent of the value of construction contracts. To support this prescribed quota allocation, the Government simplified procedures for contracts of up to \$50,000. This makes it significantly easier for women-owned supplier companies to compete. These special procurement rules have prompted an increase in the number and share of women-owned small businesses registered with the procurement office, as well as the value of procured services and contracts from these suppliers.

The Korea Women Entrepreneurs Association partnered in the initiative by verifying that the list of supplier companies meets the definition of a woman-owned business. The association also participated by managing the certification process.

**Source:** Organisation for Economic Co-operation and Development. 2017. *Strengthening Women's Entrepreneurship in ASEAN: Towards increasing women's participation in economic activity* (Paris, OECD), p. 150.



## SUB-CONDITION 5.C. SUPPLY CHAINS AND LINKAGES THAT INTEGRATE WOMEN-OWNED ENTERPRISES

Supply chains play a key role in building markets for MSMEs, including women-owned MSMEs, by providing opportunities to forge linkages to larger firms as downstream suppliers. The assessment identified some supplier development initiatives in Myanmar that help to build the capacity of women producers, with a view to facilitating their integration in supply chains. These include:

- The ILO SCORE project seeks partnerships with large companies or business associations to organize and train entrepreneurs in their supply chains or sector. An illustrative initiative is the Coca Cola "Leht Li" Business Skills Training curriculum, developed by the ILO for MSMEs in Coca Cola's retailer network.<sup>47</sup> The training programmes focuses on essential skills for managing a small business effectively, including marketing, accounting and inventory management. After receiving basic training, participants acquire advanced skills through opportunities for continual learning.



### SOME SUPPLIER DEVELOPMENT

initiatives are building the capacity of women producers to facilitate their integration in supply chains

<sup>47</sup> For more information, see: [https://www.ilo.org/yanmar/projects/WCMS\\_628834/lang--en/index.htm](https://www.ilo.org/yanmar/projects/WCMS_628834/lang--en/index.htm)



- The ILO also delivers a value chain development programme, working with selected value chains with a high potential for generating MSME growth. In the fisheries sector, the programme works to develop mariculture value chains around Myeik. Building on initial development stages, the initiative is developing value chains by supporting hatcheries to increase their production capacity and productivity. In tandem, the programme facilitates the development of training and advisory services for out-growers. It also supports key tourism stakeholders to carry out rapid assessments of target value chains, before supporting them to identify and implement practical activities to overcome constraints identified by the analysis. Although key informants mentioned that women are beneficiaries of the programme, the focus appears to be on women's employment. There is no available information on the number of participants who represent women-owned enterprises.



*Myanmar lacks a strategic, national focus on linking women-owned enterprises and producers to supply chains or value chains*

- The Improving Market Opportunities for Women (IMOW) project, initiated by Mennonite Economic Development Associates in 2015, provides supply chain support to women-owned SMEs. It aims to create an enabling environment that better supports small-scale women producers and the MSMEs which buy from, and supply to, these women. Operational in the Kayin and Shan States, the project works with private sector partners, local civil society organizations and government counterparts.
- PACT Myanmar, as noted above, is targeting 3,500 micro women entrepreneurs to create backward and forward SME linkages with Coca-Cola.
- The Myanmar Building Markets-Sustainable Development Marketplace project helps purchasers to connect with SME suppliers in Myanmar. One of its goals is to apply a gender integration approach by integrating women-owned or managed SMEs, as far as possible. The initiative first identifies SMEs that fit the project criteria, including the gender component in terms of ownership or management. Thereafter, the selected SMEs engage in a process that includes a procurement training programme. Nearly half (49 per cent) of the businesses verified in the programme have one or more women as a part- or full-owners. Over 75 per cent have one or more women managers – that is, women who occupy a management role, albeit not necessarily the role of the enterprise's top manager (Bissinger, 2014).

Beyond these examples, Myanmar lacks a strategic, national focus on linking women-owned enterprises and producers to supply chains or value chains. As such, women-owned enterprises are largely excluded from upgrading, potential markets and growth opportunities. Given multinational enterprises' increasing interest in supplier diversity – particularly in integrating women-owned and led businesses into their supply chains – and as more international companies enter Myanmar, there could be an opportunity for the Ministry of Industry to establish a linkage



programme that supports women's enterprises to become "supplier-ready" and engage with multinational companies. Such an initiative could be supported by the International Trade Centre's programme, Global Platform for Action on Sourcing from Women Vendors, the GREAT Women initiative and the AWEN Network.<sup>49</sup> An invitation for assistance could also be sought from WEConnect International, a corporate-led non-profit that certifies women-owned businesses around the world and facilitates linkages with multinational buyers.<sup>50</sup>

## SUB-CONDITION 5.D. ICT AND TECHNOLOGY ACCESS OF WOMEN ENTREPRENEURS

Access to, and the use of, ICTs can play a key role in helping women overcome many barriers to entrepreneurship by offering key management tools, programmes and learning opportunities. These can enable women to grow their business, while affording them greater flexibility regarding the time and place of their work – thereby helping women better manage their domestic and entrepreneurial responsibilities. ICTs also enable women entrepreneurs to connect with distant markets through e-commerce, as well as mentors, investors and suppliers. By improving the efficiency of business operations, ICTs enable savings in time and costs (Sasakawa Peace Foundation and Dalberg Global Development Advisors, 2017).

As 70 per cent of Myanmar's population resides in rural areas<sup>51</sup>, ICT access and digital skills have the potential to democratize the development of entrepreneurial skills in rural communities, They can also positively affect women's incomes and sustainable livelihood opportunities, especially in agriculture.

In 2016, 52 per cent of women in Myanmar owned mobile phones, compared to 72 per cent of men – a gap of 20 per cent (Dalberg Global Development Advisors, 2017). This gap may have decreased in the past three years. One key informant consulted by the assessment suggested that there are more SIM cards in Myanmar than there are citizens. Over 80 per cent of households own mobile phones, while 78 per cent of mobile phone owners have smartphones.<sup>52</sup>

Only 34.1 per cent of WES respondents have a contract with a telecommunications company that provides them with an Internet connection at home, 32.3 per cent in their office or business headquarters and 22.1 per cent in a shared work space. Only 18.3 per cent have a website, of whom 76.3 per cent engaged a professional for the website's design (see tables A-18 and A-19 in Annex 4). Roughly one-third of respondents sell products or services online. For these women, Facebook is by far the most commonly used platform for online sales (see table 8).

<sup>49</sup> For more information, see: <http://www.intracen.org/projects/women-and-trade/the-global-platform-for-action-on-sourcing-from-women-vendors> and <https://asean.usmission.gov/great-women-in-asean-initiative-launch>

<sup>50</sup> For more information, see: <https://weconnectinternational.org/en>

<sup>51</sup> For more information, see: <http://www.mm.undp.org/content/myanmar/en/home/countryinfo.html>

<sup>52</sup> Ibid.



**52 PER CENT**  
of women  
in Myanmar  
owned mobile  
phones in  
2016, vs 72 per  
cent of men



*Roughly one-third of [WES] respondents sell products or services online*

**TABLE 8. Online platforms used by WES respondents to sell products or services**

Platform	Number of women entrepreneurs	Percentage of the 70 women entrepreneurs who sell products online
Facebook	65	92.8
Own website	26	37.1
Alibaba website	8	11.4
Viber	7	10
E-commerce platform of another organization in Myanmar	5	7.1
Other	3	4.2
365myanmar website	1	1.4
Amazon	0	0

Source: WES data.

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*Smartphones, mobile internet subscriptions for smartphones and simple mobile phones are the top three ICT tools used by WES respondents*

Women entrepreneurs could dramatically expand their markets by launching a business website with an online payment capability. The costs involved, however, may be prohibitive for many women-owned enterprises. A financial incentive could be used to encourage women entrepreneurs to seek professional technical assistance for developing their online capacities. Incentives could include an online trading voucher issued by the Government and used to subsidize the cost of consultants or experts. This would facilitate women’s access to technical support, for example, on website design or ICT training, to expand their business’ online presence.

Smartphones, mobile internet subscriptions for smartphones and simple mobile phones are the top three ICT tools used by WES respondents in their businesses operations (see table A-15 in Annex 4). Only 30 per cent use a desktop computer and only 15 per cent have a fixed line broadband Internet connection.

According to WES respondents, the use ICT tools for communicate with customers (91.3 per cent) and suppliers (81.3 per cent) through mobile or smartphones. Under one-quarter of respondents use computers in their business operations (see table A-22 in Annex 4).



**FACEBOOK** is the primary online channel used by WES respondents

Facebook is the primary online channel used by WES respondents to connect with others, followed by text messages and Viber (see table A-17 in Annex A). This reflects Myanmar’s label as a “Facebook-first” country (United Nations Conference on Trade and Development, 2018). Facebook, as the “de facto” Internet platform in Myanmar, creates opportunities for interaction. For instance, it offers a single entry point, the possibilities of relationship and network building, and access to

information. However, it also raises challenges, particularly for the acquisition of ICT and e-commerce-related knowledge and skills (ibid).

Overall, WES respondents have little confidence in their ICT skills – whether using mobile or smartphones, computers or the Internet for business purposes. They displayed an extremely high level of interest in acquiring improved ICT skills (see table A-37 in Annex 4). Despite this expressed desire, 83 per cent of respondents have never participated in a training programme on using ICT in business operations (see table A-41 in Annex 4). This low uptake may be related to a lack of information, an issue highlighted as a major challenge by focus group participants. A dearth of information may mean that women entrepreneurs are unaware of existing programmes, different delivery methodologies – such as online, face-to-face or blended training – or the locations of face-to-face programmes. The need for training on digital literacy and the use of computers and smartphones in business was affirmed by WES respondents, key informants and focus group participants.

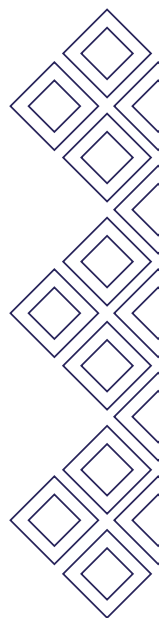
WES respondents identified a limited ability to use information technologies – including computers, the Internet, websites and ICT software – as a potential problem in growing their business in the future (see table A-52 in Annex 4). This suggests a need for more advanced training or technical assistance. Thus, there appears to be an opportunity to help women entrepreneurs develop their ICT skills, enhancing their capabilities to run their businesses more effectively by targeting them with specific digital literacy training programmes. These should cover basic ICT skills – such as spread sheets, Internet use, the ability to download mobile applications and the use of accounting software – alongside more advanced ICT skills, such as website maintenance and content management systems.<sup>53</sup>

Women entrepreneurs in the WES sample considered it important to invest in the purchase of information communications technologies, such as smartphones, computer systems and/or management information systems. In the past year, 44 per cent of respondents made such investments (see table A-50 in Annex 4).

In addition, 70 per cent of respondents plan to make changes to develop or improve their businesses over the next year, of whom 81.8 per cent plan to invest in new equipment or technology for their businesses (see table A-52 in Annex 4). In order to enable the effective use of ICTs in women’s business operations, certain challenges need to be addressed. For WES respondents, these include the cost of Internet services and limited broadband connections (see figure 18). These challenges could also affect the effective delivery of online training programmes.



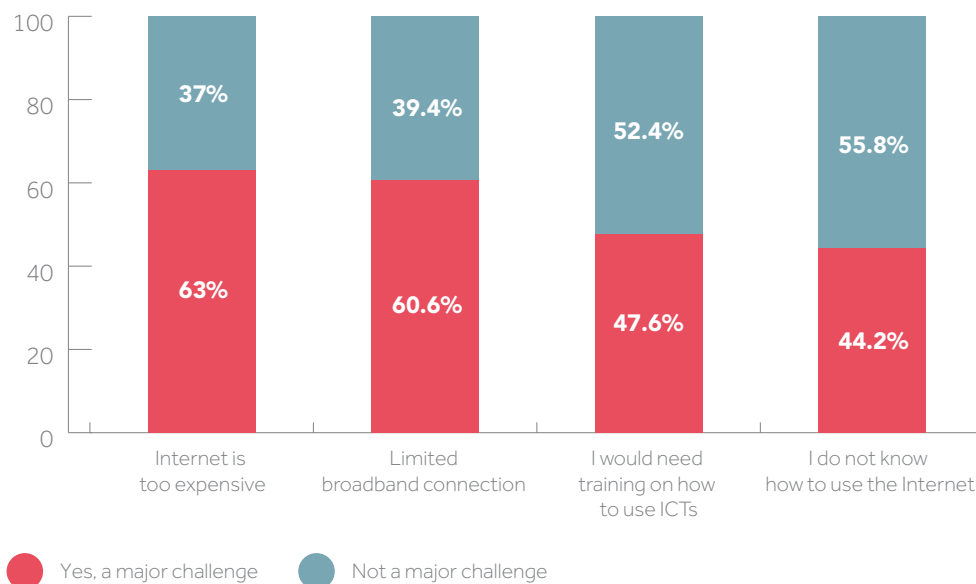
*WES respondents have little confidence in their ICT skills [...and a] high level of interest in acquiring improved ICT skills*



**81.8 PER CENT** of the WES respondents who plan to develop their businesses will aim to invest in new technology

<sup>53</sup> Content management systems (CMS) are used to manage the creation and modification of digital content.

**FIGURE 18. Major challenges women entrepreneurs' face in using mobile phones, smartphones, computers or the Internet to grow their businesses (%)**



Source: WES data.

With respect to attending training programmes, women entrepreneurs face mobility and time constraints. According to one focus group participant, “Housewives do not have much time to spend on training as we have children at home. It is difficult for most of the women to attend training outside.” As such, WES respondents and focus group participants demonstrate a strong preference for online learning. However, as one participant mentioned, “Training for accounting software such a Quick Books cannot be done through online. Classroom training would be needed.” The benefits of e-learning are myriad, including lower costs, a broader reach and the ability to address mobility and time constraints.

The assessment did not identify any nationwide programming on building the ICT capacity of women entrepreneurs. Despite this, almost 17 per cent of the WES respondents reported participating in ICT-related training at some point. In general, the assessment concludes that insufficient attention is being paid to supporting the ICT integration needs of women entrepreneurs and their enterprises in Myanmar.

Although there is no evidence of major initiatives to develop women entrepreneurs ICT skills or capacities, initiatives do exist which aim to close the ICT gender gap for young women (see box 10). As noted above, significant opportunities exist for supporting women entrepreneurs to make greater use of ICTs in their business operations, such as by enhancing digital literacy, training and competency building,



*“Housewives do not have much time to spend on training as we have children at home. It is difficult for most of the women to attend training outside.”*

- Focus group participant

providing technical support and spearheading ICT voucher schemes, among others. Such initiatives should be developed.

### Box 10

#### ICT capacity building initiatives for women and girls in Myanmar



The Connected Women Programme in Myanmar, an initiative of the Global System for Mobile Communications (GSMA) – a global association for mobile operators – promotes the use of mobile communications and other technologies to close the ICT skills gender gap. It aims to accelerate the growth of women’s digital economy, including by addressing barriers to women’s ownership and use of mobile phones. The programme hosts Connected Women Conferences in the country, which focus on how women’s empowerment through mobile technology can be an important driver of Myanmar’s economic and social development.

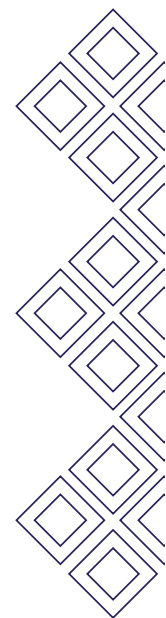
The Ooredoo Geek Girls Myanmar Project is an initiative of the Ooredoo start-up accelerator, known as the IdeaBox, launched in 2014. The project aims to reduce the gender gap in the ICT sector by linking women ICT professionals and students to one another, while supporting women interested in coding and becoming digital entrepreneurs. The project includes mentoring, fostering a friendly environment for innovation and collaboration for Geek Girls Members and provides a “women’s space in the tech scene”. For more information, see: <https://www.facebook.com/geekgirlsmm>

**Sources:** Global System for Mobile Communications Association. 2015. *Mobile phones, internet and gender in Myanmar: Report of a joint GSMA Connected Women-LIRNEasia study* (London). Available at: <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Mobile-phones-internet-and-gender-in-Myanmar.pdf> [22 Nov. 2019]; Trautwein, C. 2014. “Geek girls to tackle technology gender gap”, *The Myanmar Times*, 27 Oct. 2014. Available at: <https://www.mmtimes.com/business/technology/12101-girls-are-geeks-too.html> [22 Nov. 2019]

The adoption of modern production technologies is a broader issue concerning entrepreneurs’ use of technology. It is conceivable that many women entrepreneurs in Myanmar may not have the financial resources required to change their production systems or engage in activities related to the integration of newer, more modern technologies – such as processing equipment or 3D printing, among others – to improve their production capacity and efficiency. Many may lack knowledge of innovations in production technologies, preventing them from incorporating these without the aid of often costly external expert



*Many women entrepreneurs in Myanmar may not have the financial resources required to change their production systems*



advice. The costs of upgrading technology require enterprises to have access to financing or substantial cash reserves. As this is seldom the case among women entrepreneurs, particularly in the informal economy, they may not be in position to integrate or upgrade their businesses' technology without access to specialized programmes. This would prevent them from capitalizing on opportunities for growth. Focus group participants who use technology in their businesses reported difficulties in finding experienced people in Myanmar to service these technologies.

## ASSESSMENT AND SCORING OF WED FRAMEWORK CONDITION 5: ACCESS TO MARKETS AND TECHNOLOGY

Regarding **sub-condition 5.A., "Export promotion for women entrepreneurs"**, the second statement in the table below best reflects the situation in Myanmar, "Some limited efforts to promote export opportunities to women-owned enterprises through dissemination of information, but they are generally not represented in government-sponsored trade missions or in export training programmes" (see table 9).

Only 8.2 per cent of WES respondents sell their products to international markets. Many of the entrepreneurs interviewed find it difficult to access information on foreign markets or how to reach them. They also report a lack of support for enhancing their product lines to meet international market requirements. Myanmar does not have an "Export Promotion for Women Entrepreneurs" programme, nor is there evidence of efforts to ensure that women-owned enterprises are included in export readiness and capacity building programmes to improve their product quality and marketing skills.

There appears to be a lack of significant efforts to include women-owned enterprises in export orientation seminars and workshops. Focused efforts are required to offer export orientation seminars, alongside programmes that provide export development services for women's entrepreneurs on product compliance, basic export training, export marketing and international trade fairs.

The assessment finds that, for **sub-condition 5.B., "Government procurement programmes actively targeting WOE"**, the first statement in the table below is most representative of Myanmar's context, "Information on public procurement opportunities is made available, but no specific efforts to ensure that women-owned enterprises are informed or to reach out to WOE". There is no evidence of special efforts to promote tendering opportunities for women entrepreneurs, or to expose them to procurement processes and procedures. This should be addressed.

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*Many of the entrepreneurs interviewed find it difficult to access information on foreign markets or how to reach them*

For **sub-condition 5.C., “Supply chains and linkages that integrate WOE’s”**, the second statement in the table below applies, “There are a few initiatives to integrate women-owned enterprises into supply chains, but women are not generally informed about these or targeted for capacity building”.

While some exemplary supplier development and value chain programmes are being implemented in Myanmar, most do not include specific targets for women-owned SMEs. A greater focus is required on integrating women-owned enterprises into supply chains. Value chain interventions in progress in the seafood and tourism sectors could be expanded to target women entrepreneurs in a greater number of sectors across the country. Efforts are also required to facilitate women’s access to financial and non-financial programmes. It is important that this includes access to financial resources, to facilitate women’s acquisition of the production facilities and technologies needed to increase the scale of their business operations. In addition to capacity building programmes on business management, there is a need to increase knowledge on how to gain quality certifications required by large enterprises. More broadly, efforts should be made to help women-owned or led enterprises to take advantage of multinational enterprises’ commitments to implementing supplier diversity programmes.

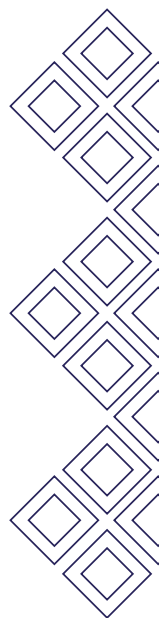
In terms of **sub-condition 5.D., “ICTs and technology access of women entrepreneurs”**, the second statement in table 9 is the most appropriate, “Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology”.

Few ICT capacity building programmes are being delivered in Myanmar. Most WES respondents have never attending training on the use of ICTs in business operations. The majority have little confidence in their ICT skills and express a strong interest in improving their learning in this regard. Awareness of available programmes is limited. For instance, focus group participants lacked knowledge of available programmes. While assessment process identified some initiatives to bridge the gender gap in ICT skills among young women, none of these measures specifically targets women entrepreneurs.

Smartphones, mobile phones and internet subscriptions for smartphones are the most common ICT tools used by women entrepreneurs in their business operations. By contrast, the use of computers is low. ICT tools are used primarily for communicating with customers and suppliers, and are considerably underused in daily business operations or for marketing products and services. During the past year, 44 per cent of WES respondents purchased ICT tools for their businesses. In the coming year, more than half plan to invest in developing or improving their businesses, 70 per cent of whom plan to invest in ICTs. As noted above, this suggests immense opportunities and demand for supporting women entrepreneurs to strengthen their use of ICTs in business operations.

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*[While there are] some initiatives to bridge the gender gap in ICT skills among young women, none of these measures specifically targets women entrepreneurs*







### A NATIONAL FINANCING PROGRAMME

could support women entrepreneurs to scale up production

The WED assessment finds no specific efforts to provide advice, technical assistance or funding to women entrepreneurs for the purposes of updating the production technologies used in their business or production processes. Challenges faced by women entrepreneurs in terms of scaling up production by integrating new production technologies need to be addressed. In addition to gaining technical know-how, a national financing programme would be useful to finance the cost of new production technologies, alongside the professional expertise required to support needs assessments and the adaptation of technology in existing production process.

**TABLE 9. Scoring summary for the assessment of WED framework condition 5 in Myanmar**

#### WED framework condition 5, indicators and scoring to assess: "Access to markets and technology"

**Note:** The shaded box represents the statement that best reflects the situation in Myanmar based on an assessment of all of the information collected during the assessment process. This produces the score for the sub-condition in question, as follows:

**5** (if all five of the indicators apply)      **4** (if only four of the indicators apply)      **3** (if only three of the indicators apply)  
**2** (if only two of the indicators apply)      **1** (if only one of the indicators applies)

##### Sub-condition 5.A. Export promotion for women entrepreneurs

**Score**

1. No programmes targeting export promotion or development to WOE, few WOE involved in exporting activity	2. Some limited efforts to promote export opportunities to WOE through dissemination of information, but they are generally not represented in government-sponsored trade missions or in export training programmes	3. Organizations are making active efforts to include WOE in export orientation seminars and workshops; WOE are participating to a minimal degree in government-sponsored trade missions/fairs	4. Concerted efforts to promote export opportunities to WOE, actively seeking their participation in government-sponsored trade missions/fairs, and early efforts to ensure that WOE are included in export readiness and capacity building programmes to improve product quality and marketing skills	5. There is a National "Export Promotion for Women Entrepreneurs" programme that is comprehensive in nature	<b>2</b>
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##### Sub-condition 5.B. Government procurement programmes actively targeting women's enterprises

**Score**

1. Information on public procurement opportunities is made available, but no specific efforts to ensure that WOE are informed or to reach out to WOE	2. Special efforts are made to disseminate information on public procurement opportunities to potential women suppliers, such as through businesswomen's networks and online mechanisms	3. In addition to general promotional efforts, workshops are offered to women entrepreneurs on how to access public procurement opportunities	4. Conducting orientation workshops, plus offering programmes to build the capacity of women's enterprises to meet the requirements to compete for public procurement contracts	5. There are innovative government procurement programmes targeting women entrepreneurs, such as by allocating a certain percentage of the value of procurement contracts to be awarded to WOE	<b>1</b>
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<b>Sub-condition 5.C. Supply chains and linkages that integrate women-owned enterprises</b>					<b>Score</b>
1. There are no supply chain initiatives that specifically seek to integrate WOE	2. There are a few initiatives to integrate WOE into supply chains, but women are not generally informed about these or targeted for capacity building	3. Promotional efforts to create awareness of supply chain opportunities for WOE are being made, and development work has begun/is underway to build their capacity to become supply chain suppliers	4. There are some good supply chain/linkage programmes targeting women-owned enterprises, but these are limited to one or two sectors and/or one or two regions	5. Supply chain initiatives for WOE are being implemented across many sectors in which WOE are dominant, and in different parts of the country	<b>2</b>

<b>Sub-condition 5.D. ICT and technology access of women entrepreneurs</b>					<b>Score</b>
1. WOE are generally operating with rudimentary technology, limited in their use of ICT for business development, and no efforts are being made to improve their related know-how and skills	2. Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology	3. Initiatives are in place to introduce women entrepreneurs to technological innovations and the opportunities for developing businesses in technology-driven sectors (e.g. ICT, bio-medical, environmental and renewable technologies)	4. WOE are targeted for inclusion in technology upgrading and modernization programmes and programmes focused on the integration of ICT-enabled solutions (e.g. management information systems, online marketing, e-commerce, etc.); access to financing is available to help modernize their operations in these areas and pursue technology innovations	5. Government grants are available to WOE to defray the cost of investing in updated and new technologies; WOE are making use of ICT in many business operations; women entrepreneurs are actively encouraged and supported to start businesses in higher-technology and innovative sectors of the economy, including the ICT sector	<b>2</b>

<b>Scoring overview</b>				
Sub-condition 5.A.: 2	Sub-condition 5.B.: 1	Sub-condition 5.C.: 2	Sub-condition 5.D.: 2	

**Overall score for WED framework condition 5:  $7 \div 4 = 1.75$**



## WED CONDITION 6. REPRESENTATION OF WOMEN ENTREPRENEURS AND PARTICIPATION IN POLICY DIALOGUE

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*A lack of representation and voice is an important issue for women entrepreneurs, who are often concentrated in unorganized sectors*

The “voice” of women entrepreneurs is generally not well represented in public-private dialogue processes in developing countries. Women’s representation is low and their needs are rarely discussed in both private sector dialogue, as well as tripartite social dialogue. In many countries, women entrepreneurs make up only a tiny fraction of the membership of key business, sectoral and employers’ organizations. A lack of representation and voice is an important issue for women entrepreneurs, who are often concentrated in unorganized sectors or experience varying degrees of exclusion from the public sphere. As a result, existing legal and regulatory impediments specifically related to women’s economic empowerment are not being satisfactorily addressed and issues of primary concern for women entrepreneurs are not being raised. The formation of women entrepreneurs’ associations is often a reaction to this lack of representation in mainstream business and sectoral associations.

Three sub-conditions are particularly important for assessing women entrepreneurs’ representation and participation in policy dialogues:



**6.A. the representation and “voice” of women in business/sector membership associations;**



**6.B. the presence of women entrepreneurs’ associations and networks; and**



**6.C. the participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes.**

## SUB-CONDITION 6.A. REPRESENTATION AND “VOICE” OF WOMEN IN BUSINESS/SECTOR MEMBERSHIP ASSOCIATIONS

Business and sector-related membership associations play a number of important roles in national economies. These associations include employers’ organizations, chambers of commerce and industry, sectoral associations and associations of entrepreneurs. By organizing enterprises into networks, such associations facilitate the exchange of information among members, promote business relationships and enhance social capital. As noted above, women in some countries may constitute only a small proportion of the membership or leadership of mainstream business associations, including at the board and senior management levels. Limited access to the “old boy’s network” is a recognized challenge issue for WED around the world. If few women belong to these organizations and are not encouraged to become members, women entrepreneurs’ access to business-related information and relationships is impeded.

Strong private sector associations are also important for ensuring that policy-makers take into account the effects of proposed policies and regulations on MSMEs. Where business associations play a strong advocacy role, it is important that women entrepreneurs are adequately represented among their members. This can ensure that women’s particular interests and views are considered in public-private sector dialogue.

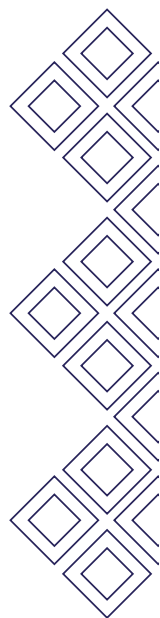
The Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI) is the prime membership-based sector organization and business advocacy group in Myanmar. It is comprised of 16 Regional and State Chambers of Commerce and Industry, nine Border Trade Associations and 76 affiliated associations that represent approximately 30,000 members. It engages in public-private sector and tripartite dialogue with the Government, representing business interests and presenting their views. It also provides a range of services to its members, such as seminars, workshops and meetings, as well as local and foreign trade fairs and exhibits. Services also include business management training and the dissemination of trade and market-related information. Although the Myanmar Women Entrepreneurs Association (MWEA) is an affiliate member of the UMFCCI, the federation itself does not appear to have many women-owned enterprises among its members. During the assessment, key informants from the MWEA estimated that not more than 10 per cent of UMFCCI’s members are women. Of the 208 WES respondents, while 15 per cent reported that they are members of the Chamber of Commerce and Industry, 40 per cent of respondents do not belong to any business-related associations (see table A-32 in Annex 4). The UMFCCI’s Executive Committee of 172 members<sup>54</sup> includes 15 women – constituting 9 per cent of the committee. Among their ranks is an appointed representative from the

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*Limited access to the “old boy’s network” is a recognized challenge issue for WED around the world*



**40 PER CENT** of the WES respondents do not belong to any business-related associations



<sup>54</sup> Of the 172 members, 100 are elected and the rest are appointed.

MWEA, who is a non-voting member.

The assessment identified 34 sectoral associations in Myanmar. As these tend to target medium-sized and large enterprises, they do not generally represent MSMEs (Wijesena and Hakemulder, 2014). Among the services which these associations provide to their members are factory visits, training and trade fairs, assisting the preparation of business plans, information sharing and networking opportunities. Most focus group participants belong to various sectoral associations, but reported that the percentage of women members is very low. Since all levels of these associations are heavily dominated by men, the voice of business women is not strong.



**14.2 PER CENT**  
of WES  
respondents  
feel that  
business  
associations  
advocate for  
policies to  
meet women  
entrepreneurs'  
needs

WES respondents expressed a low level of agreement with the statement, "Business and industry associations advocate to the Government on policies to meet the needs of women entrepreneurs". Only 14.2 per cent agreed, while 32.7 per cent disagreed and 53.8 per cent did not have an opinion, presumably as they either do not belong to business-related associations, do not participate at the policy input level of such associations, or are not aware of associations' advocacy initiatives.

Women's representation in the UMFCCI and other sectoral associations may be increased by offering these entities strategic guidance on how to strengthen their gender-inclusiveness, boost the gender-sensitivity of their services, activities and policies, and undertake targeted outreach to attract more women members. Being more strategically inclusive of women is an opportunity for membership-based organizations to enhance the diversity and number of their members.

## SUB-CONDITION 6.B. PRESENCE OF WOMEN ENTREPRENEURS' ASSOCIATIONS AND NETWORKS

In many countries, women in business themselves form local, regional or national membership associations – either businesswomen's associations, women entrepreneurs' associations, or women's sectoral associations. These associations play a key role in promoting women's entrepreneurship and advocating for action to meet the needs of women entrepreneurs. They also play a role in providing services to meet their members' needs, such as seminars, conferences, networking forums, information dissemination and mutual mentoring. In some cases, they are actively involved in offering support programmes for women, including entrepreneurship training, as well as organizing trade fairs, exhibitions, and marketing and sales platforms to showcase women's products and services. In other cases, they manage women's enterprise centres, which provide counselling and technical assistance for women starting or operating businesses. Moreover, some associations offer



*Being more strategically inclusive of women is an opportunity for membership-based organizations to enhance the diversity and number of their members*

<sup>54</sup>Of the 172 members, 100 are elected and the rest are appointed.

microfinance opportunities.

The Myanmar Women Entrepreneurs Association is the country's leading membership-based association for women entrepreneurs.<sup>55</sup> Since its creation in 1995, it has grown to include 2,300 members, most of whom are business owners. Nevertheless, members also include academics and women in management positions. The association's principal objectives are to: 1) draw attention to the roles and capabilities of women as entrepreneurs, 2) promote cooperation and sharing among women entrepreneurs, 3) encourage modern business management methods, and 4) promote linkages with national and international women's associations.

The Myanmar Women Entrepreneurs Association holds regular meetings to facilitate networking and exchange, in addition to organizing seminars and workshops to improve its members' entrepreneurial and business management capacities, including their use of the Internet. MWEA also assists the delivery of support programmes, improves women's access to bazaars and trade fairs, facilitates their access to financing, and hosts an annual conference. MWEA's radio programmes disseminate information for women entrepreneurs, as do the association's social media platforms, particularly its use of Facebook to reach out to members. It has strong linkages with the Myanmar National Committee for Women's Affairs and the Central SME Development Department, often delivering joint support programmes. In addition to a head office in Yangon, an official branch of MWEA is based in Mandalay, while "member groups" exist in each region. MWEA is the only women entrepreneurs' network with sufficient membership and capacity to speak of the needs of women entrepreneurs to local, regional and national policy-makers on issues affecting the development of women-owned enterprises. However, according to some stakeholders consulted, the association's mission focuses on providing services to members. In their view, MWEA requires further capacity building to effectively play an advanced policy advocacy role. A lack of resources constitutes the major challenge which the MWEA faces to expanding its membership base and enhancing its services.

The AGAPE Women Network, established in 2008, targets Chin women in Chin State. Women in this patriarchal, agrarian region are largely deprived of formal education opportunities. The network comprises some 2,700 predominantly self-employed members, organized in 285 groups of 15 members each. This data, however, may not be up-to-date. Members can access microcredit and are offered support for creating micro-enterprises. While groups establish savings and credit funds, the network provides a platform for women to develop their vocational, entrepreneurial and management skills to foster economic opportunities. These activities are supported by an NGO, the Community Agency for Development, and have contributed to the economic empowerment of many Chin women.

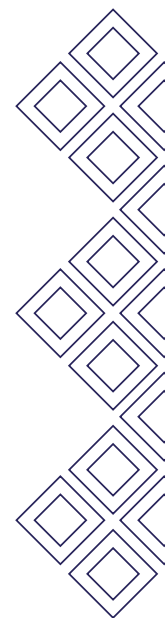


**2,300**  
**WOMEN**

are members of  
the Myanmar  
Women  
Entrepreneurs  
Association



*A lack of  
resources  
constitutes  
the major  
challenge  
which the  
MWEA faces to  
expanding its  
membership  
base and  
enhancing its  
services*



Many women's micro-enterprises at the village level form self-help groups, often focused on savings and group lending activities. These groups enable women to mutually support each other at the local level, including through learning from shared experiences.

## SUB-CONDITION 6.C. PARTICIPATION OF WOMEN ENTREPRENEURS IN PUBLIC-PRIVATE SECTOR POLICY DIALOGUE AND INFLUENCE ON OUTCOMES

“

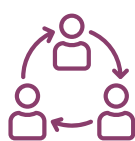
*It is important that women entrepreneurs or their representative organizations have the opportunity to regularly meet with policy-makers*

Public-private policy dialogue is important to ensure that state policies take the needs of the private sector into account. This may be challenging in countries where broad-based consultative public-private sector and tripartite dialogue mechanisms and practices are not deeply entrenched. Since women entrepreneurs may face different legal, regulatory and other constraints in the business environment compared to men, it is important that women entrepreneurs or their representative organizations have the opportunity to regularly meet with policy-makers. Such meetings are needed to ensure that women's perspectives are taken into account at the design and implementation stages of policies, strategies and programmes. Women's participation can take the form of regularly inviting associations of women entrepreneurs to take part in policy dialogue meetings between the Government and the business community. Participation can also involve, for example, including women entrepreneurs or their representative associations as members of government advisory committees, task forces or working groups.

The Government of Myanmar appears to employ mechanisms to consult SMEs on issues that concern them. For instance, since its formation in 2017, the Private Sector Development Committee – established within the context of the PSD Framework and Action Plan and chaired by the Vice President of Myanmar – has held a number of meetings with the private sector to discuss the challenges faced by entrepreneurs and devise solutions. The MWEA is a member of the PSD Committee, affording it the opportunity to offer inputs on issues that affect women entrepreneurs and women-owned MSMEs. These issues include access to finance, human capital, trade, investment, and the legal and regulatory environment.

The MWEA is also a member of the Executive Committee of the Ministry of Industry's Central SME Development Department, giving it a chance to offer inputs on the ongoing development and implementation of the Action Plan for Women Entrepreneurs. While the UMFCCI is represented on the Inter-ministerial SME Development Central Committee and SME Development Working Committee, as noted above, very few of its members are women. As such, it is unlikely that issues affecting women entrepreneurs are routinely raised and considered.

Within the context of the new Central SME Development Agency, consideration should be given to creating an Advisory Committee on women-led and owned MSMEs. Such a committee could provide guidance and inputs on policies,



**CREATING AN ADVISORY COMMITTEE**  
on women-led and owned MSMEs could improve participation and provide guidance

programmes and support initiatives to meet the needs of women during their enterprises' start-up and growth stages. It could also improve the level of participation of women-owned SMEs in special provisions offered by the SME Law.

As one of the seven organizational members<sup>56</sup> of the Myanmar National Committee for Women's Affairs, the MWEA also has the opportunity to contribute to discussions regarding the implementation of the National Strategic Plan for the Advancement of Women. Myanmar also has several gender equality advocacy groups, including the Gender Equality Network – of which the MWEA is a member – that lobby the Government for gender-sensitive and gender-responsive reforms. Recent examples include the Land Use Policy and Law, as well as the Labour Law Reform Programme.

Despite these examples, fewer than 20 per cent of WES respondents agreed with the statement: "businesswomen/women entrepreneurs' associations are able to effectively represent my interests and concerns as a woman entrepreneur to the Government". By contrast, 33 per cent of respondents disagreed. Similarly, 30 per cent of respondents disagreed and only 22 per cent agreed that "businesswomen/women entrepreneurs' associations are influential in the policy and decision-making processes of government" (see table A-53 in Annex 4).

## ASSESSMENT AND SCORING OF WED FRAMEWORK CONDITION 6: REPRESENTATION OF WOMEN ENTREPRENEURS AND PARTICIPATION IN POLICY DIALOGUE

**Sub-condition 6.A., "Representation and 'voice' of women in business/sector membership associations"**, is assigned a score of 1 out of 5, as the assessment statement that best reflects the situation in Myanmar is: "Businesswomen/women entrepreneurs make up less than 5 per cent of the members in the major business associations/sector organizations" (see table 10). Given limited data on the gender composition of associations' members, the assessment relies on the perceptions and experience of women entrepreneurs who participated in the focus groups, coupled with input from key informants. As noted at length above, if women are not sufficiently represented in business and sectoral associations, it is unlikely that matters concerning women's entrepreneurship will be raised or heard.

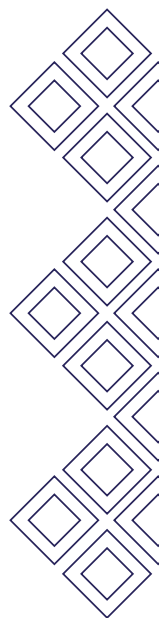
Myanmar's sectoral and business associations, as well as employers' organizations, should be encouraged to expand their membership by providing a more gender-sensitive environment to promote the inclusion of more women-owned



**UNDER  
20 PER CENT**  
of WES  
respondents feel  
that business  
associations  
effectively  
represent  
the interests  
of women  
entrepreneurs



*Myanmar's  
sectoral and  
business  
associations,  
as well as  
employers'  
organizations,  
should be  
encouraged  
to create a [...] more gender-  
sensitive  
environment*



<sup>56</sup> Other members represent the Myanmar Women's Affairs Federation, the Gender Equality Network (GEN), the Women's Organizations Network, the Myanmar Maternal and Child Welfare Association, the Myanmar Women and Children Development Foundation, and the Reduction and Protection of Single Mothers.



businesses. In particular, the UMFCCI should be encouraged to create a Businesswomen’s Committee that could bring together women members from within the federation. This would facilitate networking, the exchange of experience, and provide a forum for members to devise approaches to reach out to other women who would benefit from membership. Such a committee would also be instrumental in designing programmes of interest to businesswomen, such as information sessions, workshops and greater opportunities for participating in international trade missions, among others. The ILO could consider providing programme support to employer’s organizations and sectoral associations, in order to build their capacities to expand their membership to include more women-owned business and to be more gender-sensitive.

For **sub-condition 6.B., “Presence of women entrepreneurs’ associations and networks”**, the third statement in the table below appears to reflect the situation in Myanmar: “In addition to in urban areas, such associations have been formed in a few rural regions of the country, but the membership base is very limited”.

As Myanmar’s the largest association for women entrepreneurs, the MWEA represents the major national reach of women entrepreneurs’ “voice”. However, its membership of 2,300 is fairly small relative to the entire population of women entrepreneurs in the country. The association requires additional resources and capacity, as noted above, to expand its membership base and enhance its service offer. Moreover, many women in rural areas form savings and lending groups that offer mutual support for women entrepreneurs. With additional support, these groups can foster the economic empowerment of more rural women micro-entrepreneurs.

Overall, there is no evidence of a unifying organization in Myanmar with the capacity to bring together both formal and informal women entrepreneurs – a necessary step for developing effective, representative advocacy strategies.

**Sub-condition 6.C., “Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes”**, is assigned a score of 2 out of 5 as the situation in Myanmar is best described by the statement: “Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the Government, the ‘voice’ of businesswomen/women entrepreneurs’ associations is very weak”.

This score is informed by the findings of the focus group sessions and the WES. Very few WES respondents agreed that business, industry or women entrepreneurs’ associations advocate for government policies to meet women entrepreneurs’ needs, effectively represent their interests or play an influential in policy-making. The MWEA requires support to strengthen its capacity for advocacy, especially in terms of preparing relevant position papers. This would enable it to make the most of its representation on the UMFCCI’s Executive Committee, the Myanmar National Committee for Women’s Affairs and the Central SME Development Department, which offer opportunities to offer input on issues that affect women’s entrepreneurship. While other advocacy organizations, such as the Gender Equality Network, have significant advocacy capacity, they tend to focus on a range of women’s equality and empowerment issues rather than specifically on women’s entrepreneurship.





**TABLE 10. Scoring summary for the assessment of WED framework condition 6 in Myanmar**

**WED framework condition 6, indicators and scoring to assess: “Representation of women entrepreneurs and participation in policy dialogue and influence on outcomes”**

**Note:** The shaded box represents the statement that best reflects the situation in Myanmar based on an assessment of all of the information collected during the assessment process. This produces the score for the sub-condition in question, as follows:

**5** (if all five of the indicators apply)      **4** (if only four of the indicators apply)      **3** (if only three of the indicators apply)  
**2** (if only two of the indicators apply)      **1** (if only one of the indicators applies)

<b>Sub-condition 6.A. Representation and “voice” of women in business/sector membership associations</b>					<b>Score</b>
1. Businesswomen/ women entrepreneurs make up less than 5 per cent of the members in the major business associations/sector organizations	2. Businesswomen/ women entrepreneurs make up at least 15 per cent of the membership in the major business associations/sector organizations	3. Businesswomen/women entrepreneurs make up at least 20 per cent of the membership in the major business associations/sector organizations	4. Businesswomen/ women entrepreneurs make up at least 30 per cent of the membership in the major business associations/sector organizations	5. Businesswomen/ women entrepreneurs make up more than 30 per cent of the membership in the major business associations/sector organizations	<b>1</b>
<b>Sub-condition 6.B. Presence of women entrepreneurs’ associations and networks</b>					<b>Score</b>
1. There are no businesswomen’s or women entrepreneurs’ associations	2. There are only a few such associations, located mostly in urban centres and with only a small number of members	3. In addition to in urban areas, such associations have been formed in a few rural regions of the country, but the membership base is very limited	4. A number of such associations exist in both urban and rural regions, but they would need to build capacity to broaden their membership reach and perform an advocacy role	5. Businesswomen/ women entrepreneurs’ associations exist in urban areas, as well as most rural regions, and represent a large number of women entrepreneurs as members; they have formed a national federation of such associations	<b>3</b>
<b>Sub-condition 6.C. Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes</b>					<b>Score</b>
1. Public-private policy dialogue mechanisms are not well developed in the country; women’s associations and groups are rarely included	2. Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the Government; the “voice” of businesswomen/ women entrepreneurs’ associations is very weak	3. Mainstream business associations have begun to recognize the importance of better integrating the views of women members in policy advocacy priorities and women entrepreneurs’ associations are developing their advocacy skills and capacity, but efforts have not yet lead to much progress in influencing the Government’s policy agenda	4. Mainstream business associations routinely raise issues of concern to their women members in policy dialogue with the Government; women entrepreneurs’ associations have the capacity to play a strong advocacy role for the interests and concerns of WOE’s and are given inputs to policy documents that are waiting for passing; WOE’s are included as members of government task forces and advisory committees on business environment reforms	5. There are a number of concrete examples where the participation of businesswomen/ women entrepreneurs in public-private dialogue processes have led to concrete outcomes in terms of improving the environment for WED (e.g. changes to Family Law, creation of women’s desks in financial institutions, changes to property law, etc.)	<b>2</b>

**Scoring overview**

Sub-condition 6.A.: 1

Sub-condition 6.B.: 3

Sub-condition 6.C.: 2

**Overall score for WED framework condition 6: 6 ÷ 3 = 2**

# 4

## CONCLUSIONS AND RECOMMENDATIONS

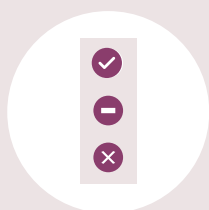


# SECTION 4.

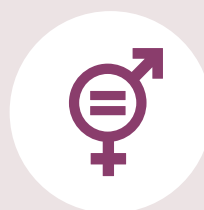
## CONCLUSIONS AND RECOMMENDATIONS

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### STRUCTURE OF THE SECTION



**CONCLUSIONS**  
on the strengths and weaknesses of WED framework conditions in Myanmar



**RECOMMENDATIONS**  
for stakeholders to strengthen WED conditions and better support women entrepreneurs

## CONCLUSIONS

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This report concludes with an assessment of the strengths and weaknesses of the WED framework conditions in Myanmar, based on the scores assigned to indicators in the scoring matrices at the end of each framework condition section. A framework condition is assessed as weak if the average score for the associated sub-conditions falls below a score of 2 out of 5. It is considered strong if the score assigned is 3 or higher.

As illustrated in figure 19, the strongest WED framework condition is condition 1, “gender-sensitive legal and regulatory system”, with an average score of 3 out of 5. The weakest framework conditions are condition 2, “effective policy leadership and coordination for the promotion of WED”, and condition 3, “access to gender-sensitive financial services”, with average scores of 1.5. Condition 5, “access to markets and technology”, is also very weak, with an average score of 1.75 based on the assessment of its four sub-conditions. Condition 4, “access to gender-sensitive BDS services”, also scores below 3 out of 5. Therefore, action is required to strengthen WED condition 4, as well as condition 6, “representation of women entrepreneurs and participation in policy dialogue”.

“

*The strongest WED framework condition in Myanmar is condition 1, “gender-sensitive legal and regulatory system”*

**FIGURE 19. Quantitative assessment summary of the six WED framework conditions in Myanmar**

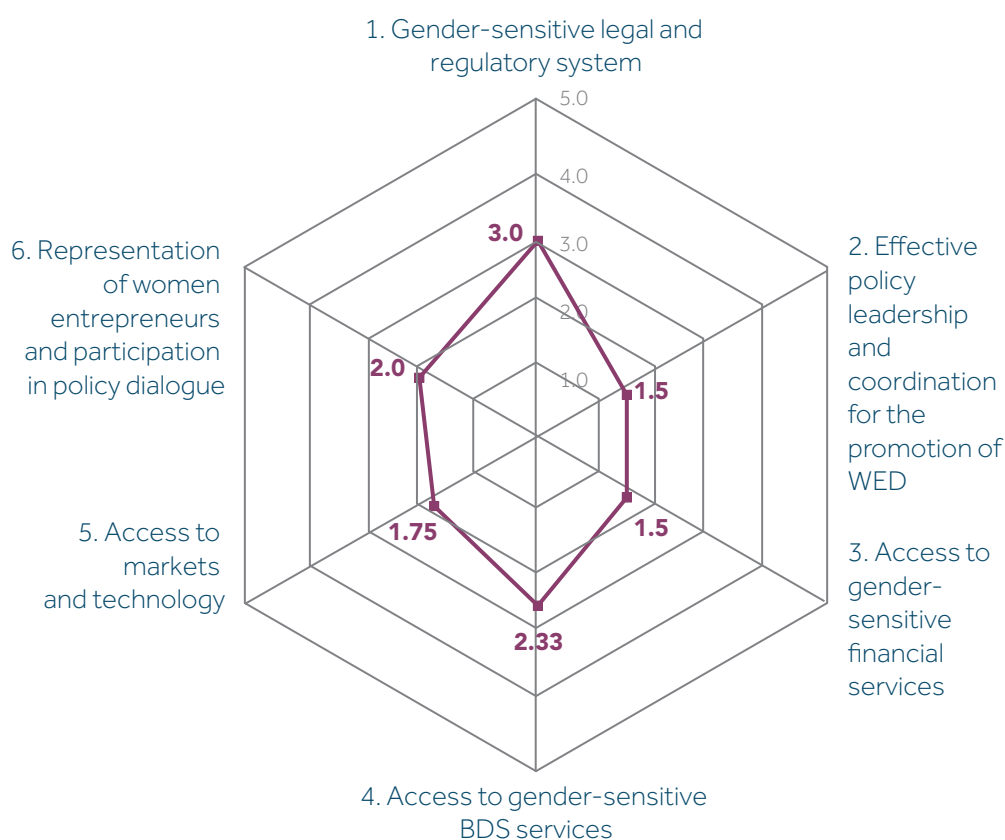
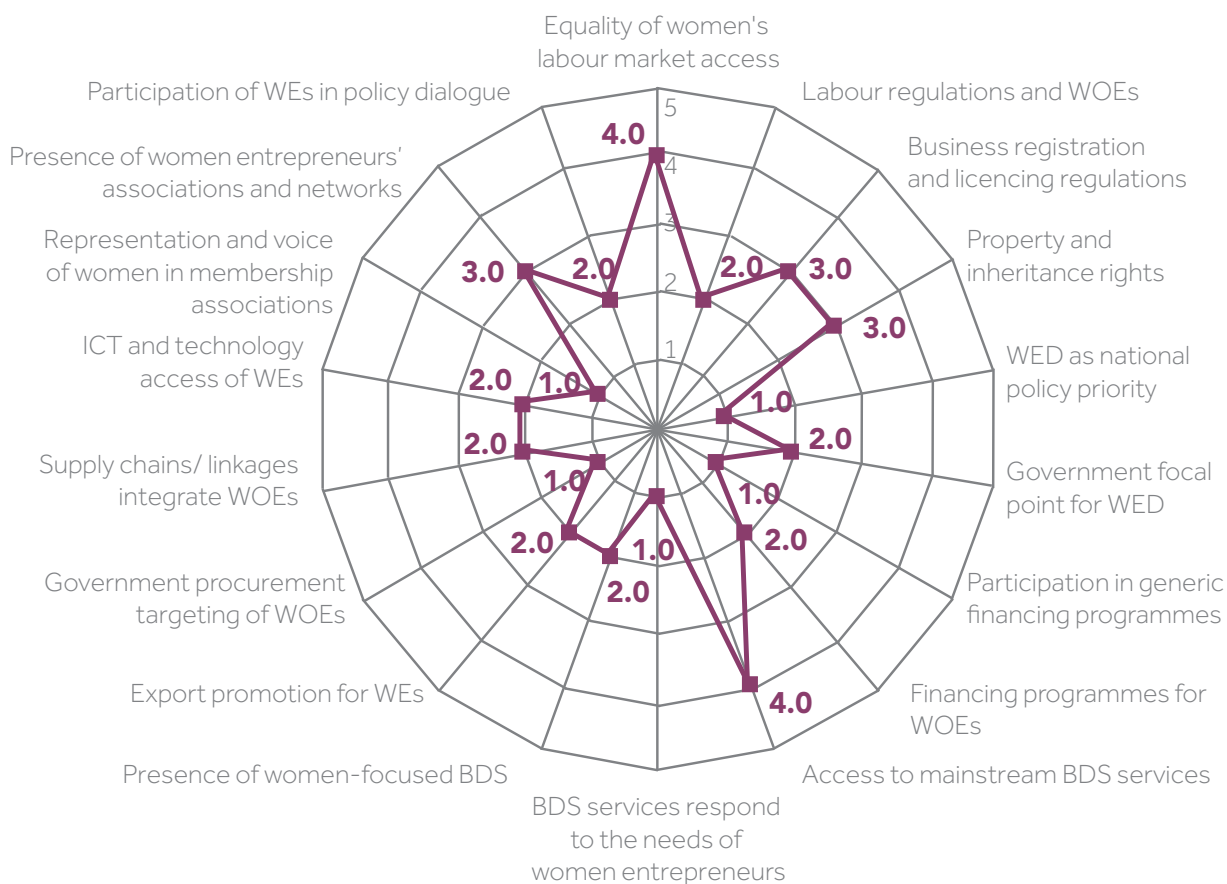


Figure 20 presents a more granular view of the strengths of each WED framework sub-condition. As it illustrates, the strongest sub-conditions in Myanmar are:

- Sub-condition 4.A., “women’s access to mainstream BDS services”, with a score of 4. This assessment is based on the mathematical estimate that women, on average, constitute at least 26 per cent of the beneficiaries of BDS services in Myanmar. This is calculated on the basis of the understanding that, if the proportion of BDS clients were equal for women and men, women would make up 35 per cent of BDS clients. As noted above, this calculation uses the proxy of women’s share of total self-employment, which is 35 per cent.
- Sub-condition 1.A-1, “equality of women’s labour market access”, with a score of 4. This score is based on the equality provisions in the law, although these provisions are not necessarily upheld in practice and are in need of improved enforcement.

**FIGURE 20. Detailed quantitative assessment summary of the WED framework's sub-conditions in Myanmar**



**Note:** The acronym "WEs" denotes "women entrepreneurs" in this figure.

The weakest WED framework sub-conditions in Myanmar, with the lowest score of 1 out of 5 are:

- Sub-condition, 2.A., "WED as a national policy priority", is assigned a low score as there is no documented evidence that WED is a national policy priority. More work needs to be done to institutionalize the national focal point structure, including budgetary and human resources, alongside the inclusion of additional relevant ministries. The structure requires a clear mandate to provide cross-governmental policy leadership and coordination for the promotion of WED and support actions.
- Sub-condition 3.A., "women entrepreneurs' participation in generic financing programmes" is assigned a low score due to the passive approach of formal financial institutions, particularly banks, in terms of recognizing or engaging with the potential of the women entrepreneurs' market. This score is also grounded on evidence that women entrepreneurs generally do not access bank financing for a number of reasons, many of which are gender-related.
- Sub-condition 4.B., "mainstream BDS services responding to the needs of women entrepreneurs" receives a low score due to the lack of evidence that mainstream BDS providers are making concerted efforts to accommodate the specific needs of women entrepreneurs. Such efforts could include, for

instance, scheduling training to accommodate women's work-life time demands, delivering online training to accommodate mobility restrictions, or actively reaching out to women with information on the availability of services.

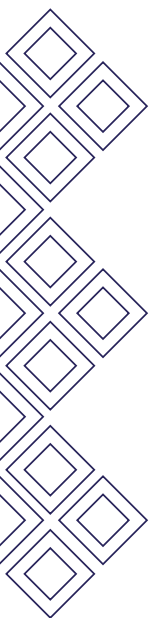
- Sub-condition 5.B., "government procurement actively targeting women-owned enterprises" is considered weak given the lack of actions taken to consider gender in procurement policies.
- Sub-condition 6.A., "representation and 'voice' of women in business/sector membership associations", is considered weak due to the extremely low numbers of women among members of business and sectoral associations.

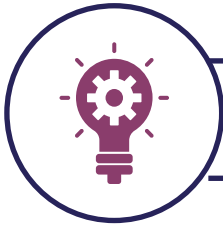
Other WED sub-conditions considered weak (with scores of 2 out of 5) are as follows, based on the statements in the scoring matrices that best reflect the situation in Myanmar:

- Sub-condition 2.B., "presence of a government focal point for WED";
- sub-condition 3.B., "financing programmes specifically targeted to women-owned enterprises";
- sub-condition 4.C., "presence of women-focused BDS services";
- sub-condition 5.A., "export promotion for women entrepreneurs";
- sub-condition 5.C., "supply chains and linkages that integrate women-owned enterprises";
- sub-condition 5.D., "ICT and technology access of women entrepreneurs";
- sub-condition 6.C., "participation of women entrepreneurs in public-private sector policy dialogue"; and
- sub-condition 1.A., "labour laws and regulations".

The remaining sub-conditions are assigned a moderate score of 3 out of 5, indicating that they are still in need of improvement:

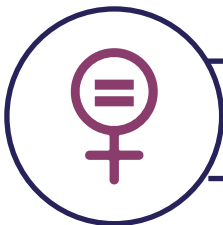
- sub-condition 1.B., "business registration and licensing regulations and procedures";
- sub-condition 1.C., "property and inheritance rights", as equal rights for women and men exist under the law, but are not enforced in practice; and
- sub-condition 6.B., "presence of women entrepreneurs' associations and networks".





## RECOMMENDATIONS

To strengthen WED framework conditions and sub-conditions in Myanmar, in order to improve the situation of women entrepreneurs, the assessment proposes the following recommendations. These may be implemented by a variety of stakeholders, following a review and consultation process, perhaps led by the Central SME Department. Such a consultation should lead to the formulation of an agreed national WED Action Plan encompassing commitments from the Government, employers' organizations and business associations, financial institutions, private sector actors, international cooperation partners and NGOs to lead on the implementation of specific actions to strengthen women's entrepreneurship, according to defined timelines.



## GENERAL RECOMMENDATIONS

- i. Improve the system for data collection and analysis on the state of women's entrepreneurship and SME ownership in Myanmar, so as to establish an evidence base for the design of effective policies and programmes.
- ii. Collect and report sex-disaggregated data on SMEs registered in the database of SMEs eligible for benefits under the SME Development Law, as well as the uptake of these benefits by women-owned SMEs.
- iii. Launch a promotional campaign, nationally and locally, to highlight the role of women as entrepreneurs and their contributions to the economy.
- iv. Develop policies and awareness raising campaigns to promote work-life balance and the equal distribution of care and domestic responsibilities between men and women, in order to address women's time poverty, including that of women entrepreneurs.
- v. Disseminate good practices by the private sector to promote women in high-level leadership positions and encourage gender-sensitive workplaces.
- vi. Allocate adequate budgetary and staff resources for the implementation of the National Strategy for the Advancement of Women (NSPAW) and its gender mainstreaming activities across the Government.



## RECOMMENDATIONS ON WED FRAMEWORK CONDITION 1, “GENDER-SENSITIVE LEGAL AND REGULATORY SYSTEM THAT ADVANCES WOMEN’S ECONOMIC EMPOWERMENT”



### SUB-CONDITION 1.A., “LABOUR LAWS AND REGULATIONS”

- i. Uphold gender equality provisions and safeguard women’s employment rights in the Labour Law, as the work of the Labour Law Reform Project progresses.
- ii. Enforce the wage equality provisions of the Minimum Wage Law to close any gender pay gaps, including for work of equal value.
- iii. Strengthen provisions on non-discrimination that support women’s career advancement in non-traditional sectors, including as entrepreneurs.
- iv. Special efforts should be made by government officials to inform women entrepreneurs about labour laws, regulations and compliance requirements, such as through awareness raising sessions. Women entrepreneurs’ associations should be included in these efforts.



### SUB-CONDITION 1.B., “BUSINESS REGISTRATION AND LICENSING”

- i. Partner with relevant women’s groups and associations and the Myanmar Women Entrepreneurs’ Association to disseminate information on business registration and licensing formalities to women entrepreneurs in urban and rural areas.
- ii. Extend online business registration to all regions and build capacity of relevant rural and regional organizations and NGOs to support women entrepreneurs to complete the registration of their business.



### SUB-CONDITION 1.C., “PROPERTY AND INHERITANCE RIGHTS”

- i. Government officials should establish a baseline to gauge the status of women’s land ownership, and put in place mechanisms to effectively enforce women’s equal rights to land ownership, use and development.
- ii. Provide training and build awareness of women’s landholder and ownership rights, including the right to joint landholder rights, as per the National Land Use Policy.



iii. Ensure that local land use plans prepared by District Land Use Committees comply with the gender-related provisions of the Land Use Policy before these plans are formally adopted.

iv. Guarantee women's equal rights to the inheritance, ownership and use of land and property, including by implementing provisions for the enforcement of existing laws and ensuring mechanisms through which women can seek legal recourse.



## RECOMMENDATIONS ON WED FRAMEWORK CONDITION 2, “EFFECTIVE POLICY LEADERSHIP AND COORDINATION FOR THE PROMOTION OF WED”

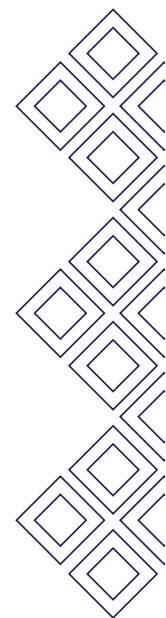
i. Develop a multi-stakeholder National WED Strategy and Action Plan with policy targets, objectives, actions, a budget, and a monitoring and evaluation framework.

ii. Conduct a gender impact review of the SME Development Law and the SME Development Policy to identify opportunities for the inclusion of objectives and targets to strengthen support for women-owned SMEs and women's entrepreneurial activities.

iii. Perform a gender lens review of the Myanmar Private Sector Development Framework and Action Plan to more effectively incorporate gender-issues and explicitly target women and women entrepreneurs in proposed actions to promote and support women's entrepreneurship.

iv. Create an Advisory Committee on Women in SMEs – consisting primarily of women entrepreneurs and their representative associations – led by the Central SME Department. This should provide input to the Central SME Development Agency on policies, programmes and support initiatives to address women's needs during the start-up and growth stages of their businesses. It should also work to strengthen the participation of women-owned SMEs in the special provisions offered by the SME Development Law.

v. Allocate a budget to the Central SME Development Department to implement the Action Plan for Women's Entrepreneurship, in order to strengthen and accelerate national leadership of its implementation.





## RECOMMENDATIONS ON WED FRAMEWORK CONDITION 3, “C: ACCESS TO GENDER-SENSITIVE FINANCIAL SERVICES”

- i. Support microfinance institutions and commercial banks to develop linkages and form collaborative working relationships with one another, in order to work together to strategically increase women’s access to commercial credit.
- ii. Perform a gender evaluation of commercial banks, led by the Central Bank and with the ILO’s technical support using the FAMOS Check tool, with a view to developing gender-sensitive approaches, including collecting and analysing sex-disaggregated data on loan applications and loans granted.
- iii. Create a government-backed loan guarantee scheme to foster the growth of existing women-owned businesses which mitigates the specific constraints they face in terms of providing required hard collateral for bank loans.
- iv. Develop and launch a Transition Loan Fund for Women Entrepreneurs in order to address the lending gap between the microfinance ceiling of MMK 10 million and the minimum threshold for commercial bank credit of MMK 50 million. Where relevant, negotiate agreements with existing international women’s enterprise fund opportunities, such as the World Bank’s Women Entrepreneurs Finance Initiative (We-fi).
- v. Deliver a standardized financial literacy programme to women clients who borrow to finance their income-generating activities, which could be combined with capacity building on digital literacy.



## RECOMMENDATIONS ON WED FRAMEWORK CONDITION 4, “ACCESS TO GENDER-SENSITIVE BUSINESS DEVELOPMENT SUPPORT SERVICES”

- i. Design and implement an online, gender-sensitive government portal to disseminate business-related information and available business support services to women-owned and led MSMEs.
- ii. BDS service providers should collect and analyse sex-disaggregated data to better inform their programmes and services, and tailor these to the needs of women entrepreneurs.
- iii. With the ILO’s technical support, enhance the technical capacity of BDS service providers to provide gender- and diversity-sensitive services for women entrepreneurs, as well as to improve providers’ awareness of the challenges and opportunities involved in serving women clients (for example, using the FAMOS Check tool).

iv. Create a dedicated women entrepreneurs' kiosk or desk at all SME Centres and raise awareness among women-owned SMEs of the services offered. Services should include business registration support, the use of social media for promotional purposes and the dissemination information through the MWEA, microfinance institutions and other women's networks.

v. Further develop and implement the plan for the creation of a Women's Enterprise Centre or Women Entrepreneurs' Development Centre, based on proposals made by the MWEA and the Myanmar National Committee for Women's Affairs, and endorsed in principle by the Central SME Development Department. This should be an innovative means of providing a range of business development services to women entrepreneurs, including technical, ICT and management training, support for product design and quality, advice on getting products to markets, and for showcasing women's products.



## RECOMMENDATIONS ON WED FRAMEWORK CONDITION 5, "ACCESS TO MARKETS AND TECHNOLOGY"

i. Adapt or design and deliver a "New Exporters Training and Mentoring" programme for women entrepreneurs, building on international good practices, such as SheTrades and the GREAT Women in ASEAN initiative.

ii. Sector-specific export trade fairs for women entrepreneurs should be organized by the Ministry of Industry, the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI), MWEA, the Great Women in ASEAN initiative and international chambers of commerce, among others.

iii. Government procurement offices should take action to ensure that women entrepreneurs and women's groups are aware of government tendering opportunities and requirements. They should also be provided with training, in cooperation with BDS providers, on how to access public procurement opportunities and prepare bids.

iv. Scale up existing good practices on value and supply chain linkages for women entrepreneurs, for example, the Mennonite Economic Development Associates' (MEDA) "Improving Market Opportunities for Women" programme and ILO value chain programmes.

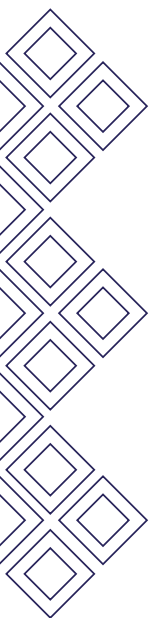
v. Adapt or develop and deliver "digital literacy for business" training programme for women entrepreneurs. This should include an introduction to information communications technologies in business operations, the use of ICT tools – including social media and online trade platforms – and basic computer skills.

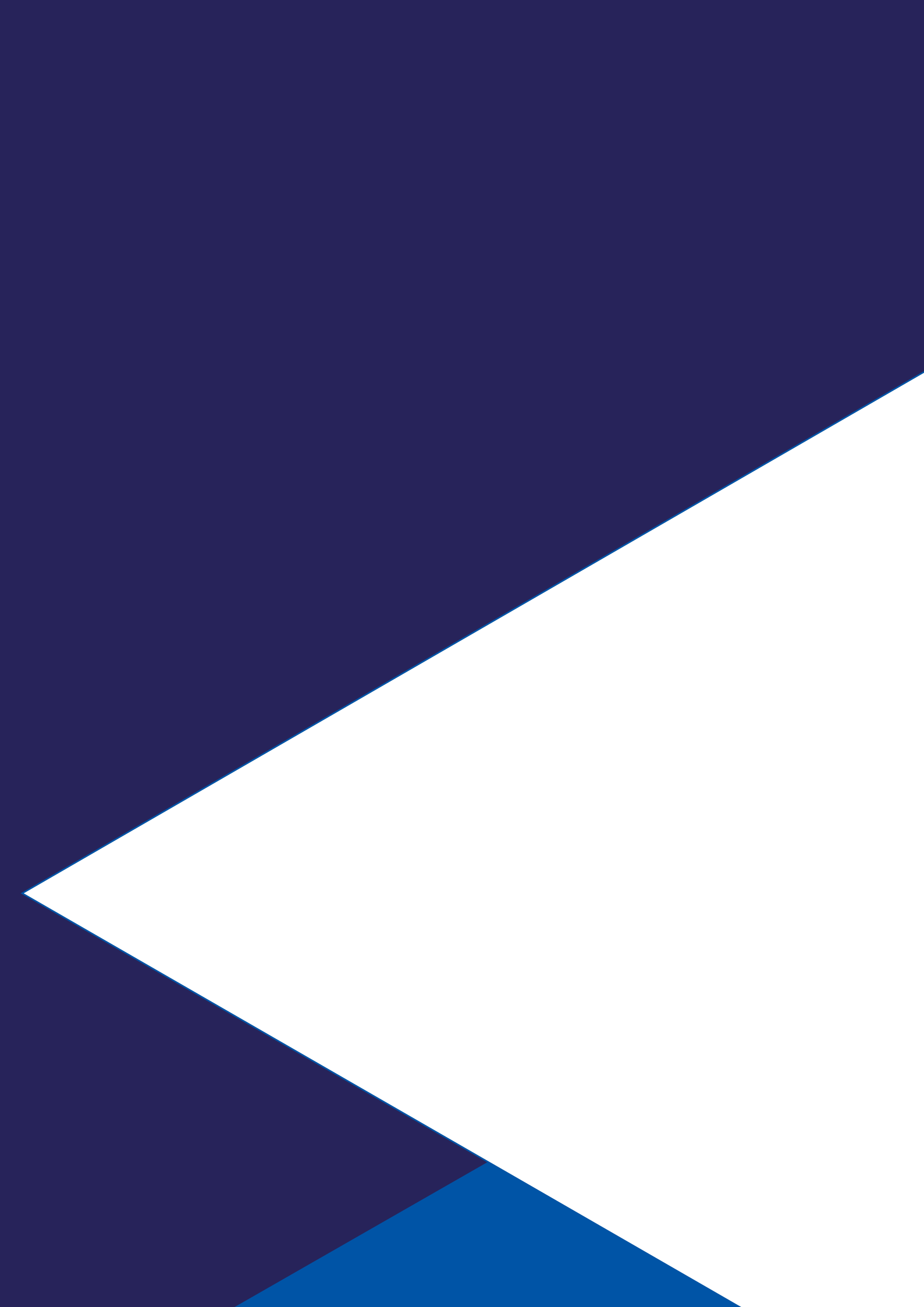
vi. Explore the development of an ICT voucher scheme for women-owned micro- and small-sized enterprises, in order to increase their access to training and other consultancy services that support women to use ICTs in their businesses.



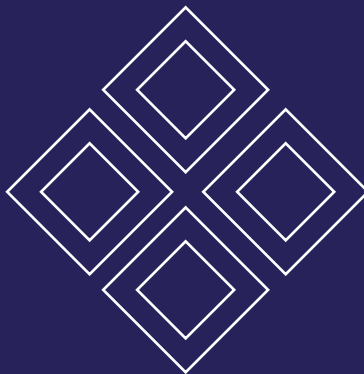
## RECOMMENDATIONS ON WED FRAMEWORK CONDITION 6, “REPRESENTATION OF WOMEN ENTREPRENEURS AND PARTICIPATION IN POLICY DIALOGUE”

- i. In dialogue with tripartite and other relevant stakeholders, identify measures to ensure the representation of women entrepreneurs in policy dialogue on private sector development.
- ii. Support employers’ organizations, including the UMFCCI, and sectoral associations by enhancing their capacities for gender-sensitive service provision, including women entrepreneurs in their activities and policies, and increasing female membership. .
- iii. Further strengthen the capacities of women entrepreneurs’ associations to advocate for reforms and programmes that support the development of women’s entrepreneurship in Myanmar.





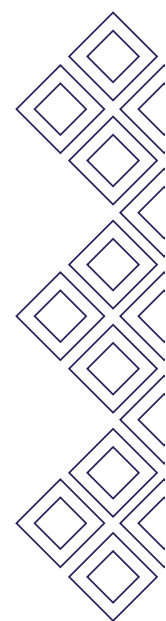
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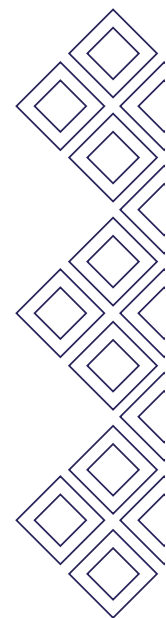
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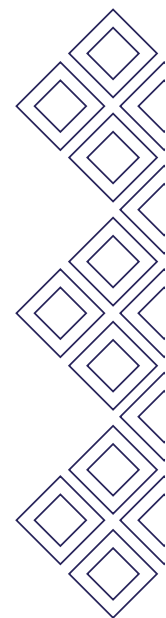


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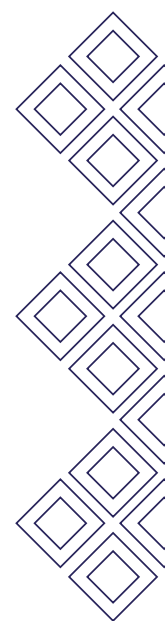
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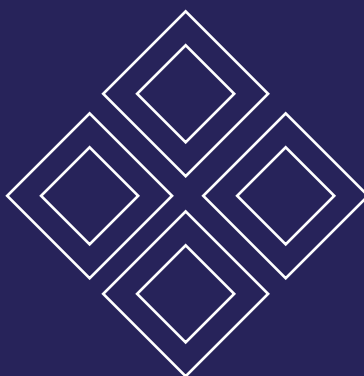
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# ANNEXES



## ANNEX 1. LIST OF KEY INFORMANT ORGANIZATIONS INTERVIEWED AND NUMBER OF REPRESENTATIVES

Organization	Number of representatives
1. ACLEDA Microfinance	1
2. Embassy of Canada	1
3. Confederation of Trade Unions of Myanmar (CTUM)	2
4. DaNa Facility (UKAID project)	1
5. Department of Social Welfare, Women's Development Division	2
6. Gender Equality Network (GEN)	1
7. International Finance Corporation	2
8. International Labour Organization (ILO)	7
9. Japan International Cooperation Agency (JICA)	2
10. Kanbawza Bank (KBZ)	2
11. Mennonite Economic Development Associates (MEDA)	2
12. Ministry of Industry, SME Development Department	2
13. Ministry of Labour (Department of Labour)	6
14. Myanmar Microfinance Association (MMFA)	1
15. Myanmar Women Entrepreneurs' Association (MWEA)	2
16. Myanmar Young Entrepreneurs Association	1
17. Opportunities NOW (ONOW) Myanmar	1
18. Private Agencies Collaborating Together (PACT) Myanmar	2
19. Phandeeyar (Myanmar Innovation Lab)	1
20. Yoma Bank	1
21. Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI)	1
22. United Nations Industrial Development Organization (UNIDO)	1
23. VisionFund Myanmar	1

## ANNEX 2. DEMOGRAPHICS OF THE WOMEN ENTREPRENEURS SURVEY RESPONDENTS

Demographic characteristic		Number	Per cent (%)
<b>Age at the time of the interview</b>	15-24 years old	3	1.4
	25-39 years old	69	33.2
	40-55 years old	117	56.3
	55-64 years old	15	7.2
	More than 64 years old	4	1.9
	<b>Total</b>	<b>208</b>	<b>100</b>
<b>Age when the respondent started their first business</b>	15-24 years old	57	27.4
	25-39 years old	108	51.9
	40-55 years old	39	18.8
	55-64 years old	4	1.9
	<b>Total</b>	<b>208</b>	<b>100</b>
<b>Education</b>	No formal schooling	1	0.5
	Primary school (6 years or less)	28	13.5
	Middle school (7-9 years)	28	13.5
	High school	26	12.5
	Some non-university post-secondary education	2	1
	Some university/college	8	3.8
	Bachelor's degree	69	33.2
	Master's degree	36	17.3
	Professional degree	10	4.8
<b>Total</b>	<b>208</b>	<b>100</b>	
<b>Marital status</b>	Single	56	26.9
	Married	126	60.6
	Divorced or separated	13	6.3
	Widowed	12	6.3
	<b>Total</b>	<b>208</b>	<b>100</b>
<b>Number of children</b>	None	77	37
	1 child	54	26
	2 children	53	25.5
	3 children	20	9.6
	4 children	2	1
	5 children	1	0.5
	More than 5 children	1	0.5
	<b>Total</b>	<b>208</b>	<b>100</b>



Demographic characteristic		Number	Per cent (%)
<b>Number of children under the age of 18 who currently live at home</b>	None	100	48.1
	1 child	61	29.3
	2 children	34	16.3
	3 children	12	5.8
	4 children	1	0.5
	5 children	-	-
	More than 5 children	-	-
	<b>Total</b>	<b>208</b>	<b>100</b>
<b>Type of information and communications technology in the household</b>	Television	195	93.8
	Radio	99	47.6
	Internet connection	71	34.1
	Computer	99	47.6
	Landline telephone connection	52	25
	Mobile internet connection	208	100
<b>Location</b>	Urban (city)	118	56.7
	Peri-urban (township)	45	21.6
	Rural	45	21.6
	<b>Total</b>	<b>208</b>	<b>100</b>
<b>Number of years since starting first business</b>	More than 20 years	49	23.6
	16-20 years	23	11
	11-15 years	25	12
	10 years	13	6.3
	9 years	6	2.9
	8 years	11	5.3
	7 years	9	4.3
	6 years	3	1.4
	5 years	15	7.2
	4 years	13	6.3
	3 years	15	7.2
	2 years	16	7.7
	1 year	9	4.3
	Less than 1 year	1	0.5
		<b>Total</b>	<b>208</b>
<b>Sector</b>	Retail and wholesale trade	59	28.4
	Agriculture or other resource-based	34	16.5
	Manufacturing	31	14.9
	Personal services	26	12.5
	Business services	25	12.5



Demographic characteristic	Number	Per cent (%)
Accommodation and food services (e.g. lodging, restaurants, catering, etc.)	18	8.7
Construction	3	1.4
Food processing	1	0.5
Finance and real estate	1	0.5
Other	10	4.8
<b>Total</b>	<b>208</b>	<b>100</b>
<b>Organizational structure of the enterprise</b>		
Sole proprietorship	162	77.9
Partnership	18	8.7
Limited company	28	13.5
<b>Total</b>	<b>208</b>	<b>100</b>
<b>Employment size of enterprise (number of paid workers)</b>		
No employees	52	25
1-9 employees	80	38.4
10-19 employees	40	19.2
20-49 employees	22	10.6
50-99 employees	7	3.4
100 or more employees	7	3.4
<b>Total</b>	<b>208</b>	<b>100</b>
<b>Legality of the business</b>		
Formal (registered with at least one official agency)	142	68.3
Informal (not registered with any official agency)	66	31.7
<b>Total</b>	<b>208</b>	<b>100</b>



## ANNEX 3. LIST OF FOCUS GROUP PARTICIPANTS

### Focus group 1

No.	Name	Business	Years in business	Employees
1.	Sanda Lwin	Goldsmith	20	8
2.	Nang Nwe Nwe Htun	Three pre-schools	5	15 (teachers)
3.	Thet Thet Lwin	Optical shop	56 (took over the family business)	Family
4.	Thanda Cho	Wafer production	3	6
5.	Su Su Zin	Online shopping and delivery service – cosmetics and food delivery	1	1 (delivery man)
6.	Tharaphe	Producing Monhinga paste and online shopping	3	3
7.	Wai Phyo Thida	Hotel and restaurant equipment (wholesaler) and online shopping	Since January 2017	15

### Focus group 2

No.	Name	Business	Years in business	Employees
1.	Cho Zan Win	Seven Colour Printing	10	25 (permanent)
2.	Marlar Myint	DMK Co. Ltd. (bird's nest manufacturer and retailer)	Since 2014	12
3.	Mon Mon Myint	Mon Mon's Beauty Salon	26	8
4.	Khin Thet Maw	Publishing house, social enterprise (supplier), Social Vision Microfinance	Since 1999	70-200 (in all businesses)
5.	Myo Thinzar Lwin	The Broadway Avenue Restaurant (and real estate company)	7	20

### Focus group 3

No.	Name	Business	Years in business	Employees
1.	Chit Phyo Nge	NNC Construction Company	Since 2014	50-100 (depending on the site)
2.	Khine Zin Win (Grace)	Honour Friend Co. Ltd (wallpaper wholesaler and interior décor department)	Since 2012	35
3.	Thawda Lin	San Sagawa Intl Co. Ltd. (chilli sauce producer)	Since 1998	10-15
4.	Win Kalyar O	Getz Pharmr (mentor)	N/A	N/A
5.	Khin Ohnmar Moe	Sabanan Co. Ltd. (coffee distribution)	Since 2010	3-5 full-time, 10 part-time
6.	Hnin Yu Aung	Variety Trading Co. Ltd. (kitchenware, textiles and roasted sesame products)	Since 2012	10-15 full-time and additional daily wage workers (depending on work demands)

# ANNEX 4: RESULTS OF THE WOMEN ENTREPRENEURS SURVEY FOR MYANMAR

## SECTION A: PAST EXPERIENCE AND BUSINESS OWNERSHIP HISTORY

Table A-1. Number of businesses currently owned

Number of businesses	Number of women entrepreneurs	%
1 business	130	62.5
2 businesses	60	28.8
3 businesses	13	6.3
More than 3 businesses	5	2.4
<b>Total</b>	<b>208</b>	<b>100</b>

Table A-2. Number of businesses owned before the current business

Number of businesses	Number of women entrepreneurs	%
None	126	60.6
1 business	70	33.7
More than one	12	5.8
<b>Total</b>	<b>208</b>	<b>100</b>

Table A-3. Labour market status prior to starting the current business

Labour market status	Number of women entrepreneurs	%
Working in a family business	59	28.4
Employee in another person's private business	50	24
Running another business	30	14.4
Full-time student	22	10.6
Full-time homemaker	15	7.2
Government employee	11	5.3
Employee in a large publically-traded company	5	2.4
Unemployed	4	1.9
Other	12	5.8
<b>Total</b>	<b>208</b>	<b>100</b>

Table A-4. Major motivations for having a business (becoming an entrepreneur)

Motivations	Number of women entrepreneurs	%
Wanted to be my own boss	107	38.2
Needed more flexibility to earn an income while still taking care of family and household duties	101	36.1
Wanted to increase my potential to earn a higher income	94	33.6
Saw market opportunity for a profitable business	67	23.9
Do not have any skills for other kinds of employment	21	7.5
Could not find work anywhere else	20	7.1
Previous employment ended	13	4.6
Other	35	12.52

Note: Multiple response question.

**Table A-5. Need for husband's permission to start the business**

Husband's permission	Number of women entrepreneurs	%
Yes, it was legally required	9	4.3
Yes, but it was not legally required	50	24
No, did not apply to me (e.g. I was single)	80	38.5
No, it was not necessary	69	33.2
<b>Total</b>	<b>208</b>	<b>100</b>

## SECTION B: CHARACTERISTICS OF THE BUSINESS

**Table A-6. How the business started**

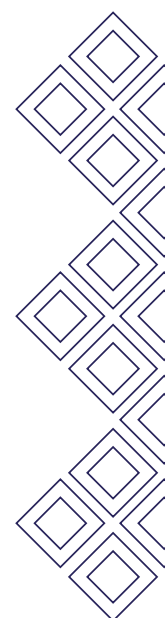
How the business started	Number of women entrepreneurs	%
I started the business on my own initiative	158	76
I took over a family-owned business	36	17.3
I inherited the business	7	3.4
I bought the business as a running operation	5	2.4
Other	2	1
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-7. Type of business premises**

Type of business premises	Number of women entrepreneurs	%
Personal residence	91	43.8
Farm plot	39	18.8
Market stall	15	7.2
Informal structure (e.g. kiosk, etc.)	13	6.3
Proper business site (e.g. office building, storefront, factory, incubator, etc.)	11	5.3
Street vending	2	1
Other	37	17.8
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-8. Personal ownership of the business premises**

Personal ownership	Number of women entrepreneurs	%
Yes	135	64.9
No	68	32.6
No answered	5	3.1
<b>Total</b>	<b>208</b>	<b>100</b>



**Table A-9. Organizational structure of the business**

Organizational structure	Number of women entrepreneurs	%
Sole proprietorship (single ownership)	162	77.9
Incorporated as a limited liability company	28	13.5
Partnership (with one or more other persons)	18	8.7
Cooperative	-	-
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-10. Partners/shareholders in business with the women entrepreneurs**

Number of enterprises with partners or shareholders	Number of enterprises
<b>Gender of other partners/shareholders – women</b>	30 (average of 3.2 women per enterprise)
<b>Gender of other partners/shareholders – men</b>	29 (average of 1.6 men per enterprise)

**Note:** Multiple response question.

**Table A-11. Workers' status in the women-owned enterprises (WOEs)**

Status	No	%	Yes	%
Has permanent full-time employees	78	37.5	130	62.5
Has part-time employees	160	76.9	48	23.1
Has casual workers	155	74.5	53	25.5
Has paid workers	52	25	156	75
Has family workers	102	49	106	51

**Table A-12. Job creation by the WOEs according to business size**

Enterprise size category	Number of jobs*	Average number of jobs per WOE	%
1-9 employees	123	448	3.6
10-19 employees	39	525	13.5
20-49 employees	39	822	27.4
50-99 employees	8	498	62.3
100+ employees	8	2,671	167.4
<b>Total</b>	<b>208</b>	<b>4,964</b>	<b>23.9</b>

**Table A-13. Employed workers (excluding the women entrepreneurs) by size of enterprise**

Enterprise size category	1-9 workers		10-19 workers		20-49 workers		50-99 workers		100+ workers	
	WOEs	Workers	WOEs	Workers	WOEs	Workers	WOEs	Workers	WOEs	Workers
<b>Permanent full-time jobs</b>	84	293	24	317	14	406	5	345	3	569
<b>Permanent part-time jobs</b>	39	127	2	20	4	120	1	50	2	309
<b>Casual or temporary jobs</b>	26	79	16	205	7	184	3	186	1	1,400
<b>Paid jobs</b>	80	291	40	543	22	653	3	439	7	2,446
<b>Jobs created for family members</b>	106	171	0	0	0	0	0	0	0	0
<b>Unpaid family workers</b>	30	52	0	0	0	0	0	0	0	0
<b>Women workers (2,630 – 55.4%)</b>	101	363	31	406	15	441	5	340	2	1,080
<b>Men workers (2,116 – 44.6%)</b>	97	306	15	179	3	120	4	232	3	927

**Table A-14. Markets where most of the business' products/services are sold**

Markets	Number of women entrepreneurs	%
<b>Local community</b>	104	50
<b>Regional/provincial markets</b>	48	23.1
<b>National markets (across Myanmar)</b>	39	18.8
<b>International markets</b>	17	8.2
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-15. ICT tools used in running the business**

ICT tools	Number of women entrepreneurs	%
<b>Smartphone</b>	194	93.3
<b>Mobile internet subscription for smartphone</b>	154	74
<b>Regular mobile phone</b>	120	57.7
<b>Portable or laptop computer</b>	79	38
<b>Internet café, telephone centre or kiosk</b>	74	35.6
<b>Desktop computer</b>	63	30.3
<b>Fixed line internet subscription</b>	31	14.9
<b>Tablet (such as an iPad)</b>	-	-

**Note:** Multiple response question.

**Table A-16. Location for which the respondent has a contract with a telecommunications company for an Internet connection**

Location	Frequency (yes)	%
In my home	71	34.1
In the office where I have my business	67	32.2
In a shared working space	46	22.1

**Table A-17. Purposes for which mobile phone, smartphone or computer is used**

Purpose of use	Number of women entrepreneurs	%
Facebook	170	81.7
Text messaging	164	78.8
Viber	157	75.5
Email	87	41.8
Applications	71	34.1
Instagram	33	15.9
Twitter	13	6.3

**Note:** Multiple response question.

**Table A-18. Existence of a website for the business**

Website existence	Number of women entrepreneurs	%
Yes	38	18.3
No	170	81.7
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-19. Who built the website**

Website builder	Frequency (yes)	%
Hired professional	29	76.3
Built it myself	6	15.8
Had someone in my family build it for me	3	7.9
<b>Total</b>	<b>208</b>	<b>100</b>



**Table A-20. Online sale of any products or services**

Online sale	Number of women entrepreneurs	%
Yes	70	33.7
No	138	66.3
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-21. Online platforms used to sell products or services**

Platform	Number of women entrepreneurs	%
Facebook	65	92.8
My own website	26	37.1
Alibaba website	8	11.4
Viber	7	10
E-commerce platform of another Myanmar organization	5	7.1
Other	3	4.2
365myanmar website	1	1.4
Amazon.com website	0	0

**Note:** Multiple response question.

**Table A-22. Usage of mobile phones, computers or the Internet for business purposes**

Usage	Frequency	%	Mobile or smartphone (%)	Computer (%)	Internet (%)
Communicating with customers	190	91.3	91.3	21.2	43.3
Communicating with suppliers	169	81.3	81.3	19.7	38
Finding suppliers	111	53.4	51.9	14.4	24
Finding customers	106	51	49	15.9	27.9
Getting information to inform business decisions	104	50	45.2	26	41.8
Networking or participating in activities of business/sectoral associations or groups	84	40.4	37.5	20.7	31.7
Selling products or services	79	38	35.6	16.8	32.2
Promoting products or services	78	37.5	32.2	19.7	33.7
Daily business operations	58	27.9	12.5	25	10.1
Learning skills and participating in online training	43	20.7	17.3	11.1	19.2

**Note:** Multiple response question. Only one woman entrepreneur did not use any of these for business purposes and was not planning to use any in the future to help run her business.

**Table A-23. Major challenges to using mobile phones, smartphones, computers or the Internet to grow the business**

Challenges	"Yes" response		"No" response	
	Frequency	%	Frequency	%
Internet is too expensive	131	63	77	37
Broadband connection is limited	126	60.6	82	39.4
I would need training on how to do this	99	47.6	109	52.4
I do not know how to use the Internet	92	44.2	116	55.8
Other*	19	9.1	189	91

**Note:** Multiple response question. \*Among "other" responses, most were related to the costs of phone bills.

## SECTION C: START-UP CHALLENGES AND FINANCING

**Table A-24. Biggest challenges in getting the business started**

Challenges	Number of women entrepreneurs	%
Accessing financing	144	69.2
Getting customers	75	36
Finding information on how to start a business	45	21.6
Finding a suitable business location	43	20.7
Finding suppliers	26	12.5
Labour and skills' shortages	25	12
Knowing where to go to get advice	21	10.1
Getting family support	18	8.7
Dealing with registration and regulatory requirements	16	7.7
Other	16	7.7

**Table A-25. Source(s) of start-up financing for the business**

Source	Frequency	%
Own savings	148	71.2
Family/friends	108	51.9
Sale of an asset	69	33.2
Informal money lender	34	16.3
Microfinance institution*	28	13.4
Bank loan**	23	11.1
Pawn shop	22	10.6
Informal savings or self-reliant group, or rotational savings and credit scheme	11	5.3
Small business loan programme of a state or regional government	9	4.3
Cooperative	9	4.3
Small and Medium Industrial Bank (SMIDB)	2	1
Crowd funding site	0	0

**Note:** Multiple response question.

\*Microfinance institutions mentioned include UNDP Pact (11), the MWEA Microfinance programme (5), Mya Sein Microfinance programme (1), May Ar Man (1), AC Liter (1), LIFT (1).

\*\*Banks mentioned include the Agriculture Bank (8), KBZ Bank (4), CB Bank (2), MWD Bank (2), AYA (1), Myanmar Commercial Bank (1), United Amera Bank (1) and YOMA Bank (1).

**Table A-26. Attempt(s) to obtain a loan for the business in the past year**

Online sale	Frequency	%
Yes	96	46.2
No	112	53.8
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-27. Percentage of the sample of 208 who tried to source a loan in the past year**

Source	%
Family/friends	18.8
A bank	17.8
Microfinance institution	16.3
Informal money lender	14.9
Informal savings or self-reliant group, or savings and credit rotational scheme	7.7
Cooperative	6.7
Small business loan programme of state or regional government	5.8
Other	2.4
Crowd funding site	0

**Table A-28. Source of loans and level of success in obtaining loans by source (of the 96 who sought a business loan)**

Source of financing	Tried to access a loan		% successful
	Frequency	%	
Family/friends	39	40.6	94.8
Bank	37	38.5	81
Microfinance institution	34	35.4	97
Informal money lender	31	32.3	87.1
Informal savings or self-reliant group, or savings and credit rotational scheme	16	16.7	100
Cooperative	14	14.6	92.8
Small business loan programme of state or regional government	12	12.5	91.6
Other	5	5.2	80
Crowd funding site	0	0	0

**Table A-29. Views on major problems in terms of obtaining a loan from a financial institution**

Problem	Yes, a problem (%)	No, not a problem (%)	Do not know/no view (%)
Interest rates are too high	77.4	12.5	10.1
Collateral requirements are too high (such as assets of land or buildings, etc.)	62	19.7	18.3
The amount of the approved loan is (would be) too small	61.5	23.1	15.4
The term of the loan is (would be) too short	61.5	21.2	17.3
Required to provide a personal guarantee	47.1	36.5	16.3
Required to have a co-signer (husband, father or other)	32.7	39.2	27.9
Women entrepreneurs are not taken seriously by loans officers	19.7	44.2	36.1

**Note:** Multiple response question.

**Table A-30. Existence of a bank account specifically for the business**

Access	Frequency	%
Yes	57	27.4
No	151	72.6
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-31. Access to any financial services online or through a mobile or smartphone**

Attempt	Frequency	%	
No	96	46.1	
Yes	112	53.9	
<b>Total</b>	<b>208</b>	<b>100</b>	

Yes responses	Number	% "yes" of 208 (total sample)	% of 112 "yes" responses
Yes, through a smartphone	68	32.7	60.7
Yes, through a mobile phone	65	31.3	58
Yes, through a mobile money service	53	25.5	47.3
Yes, through the Internet	48	23.1	42.8

**Note:** Multiple response question.

## SECTION D: BUSINESS INFORMATION AND DEVELOPMENT SUPPORT

**Table A-32. Membership in business-related organizations**

Source	Frequency	%
Does not belong to a business-related association	83	39.9
Belongs to a business-related association	125	60.1
<b>Total</b>	<b>208</b>	<b>100</b>

Of the total sample, respondents belonging to:	Yes (frequency)	Yes (%)
Myanmar Women Entrepreneurs' Association (MWEA)	36	17.3
Chamber of commerce and industry	31	14.9
Myanmar Young Entrepreneurs Association	26	12.5
Myanmar Rural Women Network (May Doe Kabar)	20	9.6
Industry association (sector-specific)	15	7.2
Business association that has both men and women as members	12	5.8
Myanmar Garment Manufacturers Association (MGMA)	4	1.9
Employers' organization	1	0.5
AGAPE Women Network	0	0
Other*	31	14.9

**Note:** Multiple response question. Other\* includes miscellaneous organizations, including a few sector associations, and many which are not businesses-related associations.

**Table A- 33. Sources of information on business-related matters**

Source	Frequency	%
Family, friends and neighbours	107	51.4
Internet search	100	48.1
Mobile phone or smartphone	50	24
Other business owner – female	42	20.2
Other business owner – male	34	16.3
Television	30	14.4
Newspapers	18	8.7
Business association	15	7.2
Chamber of commerce or industry	11	5.3
Supplier	11	5.3
Government publications	8	3.8
Independent professional business adviser	3	1.4
Customer	3	1.4
Radio	2	1
Lawyer/attorney	1	0.5
Accountant	1	0.5
Business development or enterprise centre	1	0.5
Other*	27	13

**Note:** Multiple response question. . Other\* includes various sources reported by one women entrepreneur each included government ministries/departments, training programmes and exhibitions, etc.

**Table A-34. Sources of business advice obtained in the past year**

Source	Frequency	%
Other business owner (female)	83	39.9
Other business owner (male)	61	29.3
Family/friends	40	19.2
Women entrepreneurs association	21	10.1
Professional business consultant/adviser	13	6.3
Specialist in information and communications technologies (computers, the Internet, etc.)	11	5.3
Small business or enterprise centre	9	4.3
Accountant	9	4.3
Customer/supplier	8	3.8
Microfinance institution	6	2.9
Lawyer/attorney	5	2.4
Other	16	7.7
Did not obtain business advice from any of these sources in the past year	95	45.7

**Note:** Multiple response question. . Only 113 of the 208 women entrepreneurs (54.3%) received business advice from any of these sources in the past year.

**Table A-35. Participation in any trade fair or exhibition**

Type of trade fair	Yes (frequency)	Yes (%)	No (frequency)	No (%)
Local trade fair	14	6.7	194	93.3
National trade fair	28	13.5	180	86.5
International trade fair	13	6.3	195	93.8

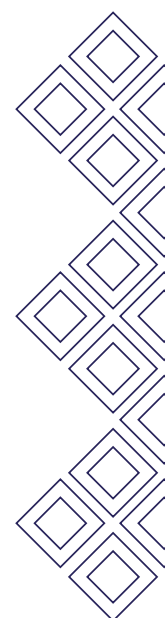
**Note:** Multiple response question.

**Table A-36. Participation in any training programme on using a computer or ICT in business operations**

Participation in training	Frequency	%
Yes	35	16.8
No	173	83.2
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-37. Agreements with statements about respondents' ICT skills**

Type of trade fair	Agree (frequency)	Agree (%)	Disagree (frequency)	Disagree (%)
<b>a. Mobile/smartphones</b>				
I am aware of the different ways in which I can use a mobile/smartphone phone in my business.	35	16.8	173	83.2
I am confident about my skills in terms of using a mobile phone/smartphone for my business.	48	23.1	160	76.9
I am interested in learning more skills on using mobile phones/smartphones in my business.	153	73.6	55	26.4
<b>b. Computers</b>				
I am aware of the different ways in which I can use a computer in my business.	15	7.2	193	92.8
I am confident about my skills in terms of using a computer for my business.	36	17.3	172	82.7
I am interested in learning more skills on using a computer in my business.	127	61.1	81	38.9
<b>c. Internet</b>				
I am aware of the different ways in which I can use the Internet for my business.	10	4.8	198	95.2
I am confident about my skills in terms of using the Internet for my business.	35	16.8	173	83.2
I am interested in learning more skills on using the Internet for my business	146	70.2	62	29.8



**Table A-38. Participation in an entrepreneurship or small business management-training programme**

Source	Frequency	%	
No		154	74
Yes		54	26
<b>Total</b>		<b>208</b>	<b>100</b>

**For the 54 "yes" respondents, the entrepreneurship/small business management training programme was:**

For both men and women	46	85.2
For women only	8	14.8
<b>Total</b>	<b>54</b>	<b>100</b>

**Table A-40. Training the respondents most want to take to improve the management of the business**

Type of training	Yes (frequency)	Yes (%)	No (frequency)	No (%)
Use of information and communications technology to improve my business	128	61.5	80	38.5
Marketing and sales	125	60.1	83	39.9
How to balance my business with my domestic and family responsibilities	111	53.4	97	46.6
Managing finances	105	50.5	103	49.5
Strategies for business growth	101	48.6	107	51.4
Financial literacy (record-keeping, accounting)	93	44.7	115	55.3
Managing workers	93	44.7	115	55.3
Business planning	86	41.3	122	58.7
Production efficiency	82	39.4	126	60.6
How to export	71	34.1	137	65.9
How to deal with banks and microfinance institutions	63	30.3	145	69.7
Other	3	1.4	-	-



**Table A-41. Respondents' participation in programmes offered specifically for women**

Type of programme	Yes	%
Programme offered by a women entrepreneurs' association	20	9.6
Entrepreneurship (or self-employment) training programme for women entrepreneurs, such as Start Your Own Business (SYOB)	9	4.3
Financial literacy training	8	3.8
Loan programme for women entrepreneurs	7	3.4
Women's trade fair or exhibition (regional, national or international)	7	3.4
Business counselling or mentoring programme for women entrepreneurs	7	3.4
Services of a women's business support/enterprise centre	4	1.9
Government procurement programme targeting women business owners	4	1.9
Training in digital literacy skills (e.g. using the Internet for business)	3	1.4
Other	6	2.9

**Note:** Multiple response question.

## SECTION E: BUSINESS REGISTRATION FORMALITIES AND DEALINGS WITH GOVERNMENT OFFICIALS

**Table A-42. Registration of the business with legal authorities/agencies**

Authority/agency	Yes (frequency)	Yes (%)	No (frequency)	No (%)
Municipal office (City/Township Development Committee, CDC)	74	35.6	132	64.4
Internal Revenue Office	61	29.3	147	70.7
Company Registration Office at the Directorate of Investment and Company Administration (DICA)	51	24.5	167	75.5
Township Internal Revenue Department Office	49	23.6	159	76.4
Sector-specific Union Ministry*	37	17.7	163	78.4
Social Security Board	15	7.2	193	92.8
Small Scale Industries Department (SSID)	15	7.2	193	92.8
Directorate of Industrial Supervision and Inspection (DISI)	11	5.3	197	94.7
General Administration Department (GAD)	11	5.3	197	94.7
National Ministry of Commerce	8	3.8	200	96.2

**Note:** Multiple response question. Of the respondents, 142 (68.3%) reported being registered with at least one or more of the aforementioned, while 66 (31.7%) are not registered with any of the above. Only incorporated companies may register with DICA, and only industrial enterprises with DISI. GAD is responsible for the registration of businesses that deal with beverages. SSID, located within the Ministry of Agriculture, registers businesses in the agriculture and handicrafts sectors. CDCs do not handle business registrations; instead they are responsible for issuing business licenses.

\*E.g. Health Department, Ministry of Hotels and Tourism, Ministry of Labour, Ministry of Transportation, District Department of Land Records, Ministry of Mining, Ministry of Education, etc.

**Table A-43. Perceptions of women entrepreneurs regarding barriers to registering a business**

Barrier to registration	A barrier (%)	Not a barrier (%)	Do not know (%)
The time it would take (such as travelling or waiting) to register	34.1	26.4	39.4
Not being able to do business registration using the Internet	31.7	13	55.3
The requirement to pay regular taxes on sales and income, once registered	29.8	24.5	45.7
The costs of registration	22.6	40.4	37
Knowing how to register (having information on the steps to take, when, and where)	19.2	32.7	48.1
Proximity of the business registration office in the area where you live (e.g. accessibility)	17.8	45.7	36.5
The amount of reporting to the Government required once a business is registered	11.1	18.3	70.7
Other	1.9	-	-

**Table A-44. Views on major advantages of having a registered (formal) business**

Advantages of registration	A barrier (%)	Not a barrier (%)	Do not know (%)
Registered businesses do not have to fear fines or harassment by the police and other authorities, unlike informal enterprises	60.1	11.5	28.4
Registered businesses have better access to markets, including export markets	39.9	16.3	43.8
Registered businesses can compete for government contracts as suppliers	37	9.6	53.4
Registered businesses are able to access government support/assistance programmes	24.5	28.4	47.1
Registered businesses can benefit from social insurance or social protection programmes	20.7	26.9	52.4
Registered businesses have better access to finance, business support services and training programmes	20.2	26.9	52.9

**Table A-45. Businesses visited by a government official during the past year**

Official visit	Frequency	%	
Yes	78	37.5	
No	130	62.5	
<b>Total</b>	<b>208</b>	<b>100</b>	

**Table A-46. Purpose of the government official's/officials' visit**

Purpose of visit	Number of women entrepreneurs	% of the respondents visited
Regarding taxes	40	51.2
Regarding business licenses	31	39.7
Regarding business registration	24	30.7
Regarding labour inspection	9	11.5
Quality inspection	4	5.1
Other	12	15.3

**Note:** Multiple response question. The percentages are based on the 78 women entrepreneurs who were visited by a government official during the past year.

**Table A-47. Required to pay a bribe or unofficial fee to a government official during the past year**

Required to pay a bribe/unofficial fee	Frequency	%
No, I have not been required to pay a bribe in the last year	180	86.5
Yes, once in the last year	13	6.3
Yes, 2-5 times in the last year	10	4.8
Yes, 6-10 times in the last year	2	1
Yes, more than 10 times in the last year	3	1.4
<b>Total</b>	<b>208</b>	<b>100</b>

**Table A-48. Subjected to any kind of harassment from a government institution during the past year**

Experience of harassment	Frequency	%
Yes	10	4.8
No	198	95.2
<b>Total</b>	<b>208</b>	<b>100</b>

## SECTION F: DEVELOPMENT OF THE BUSINESS

Table A-49. Made investments in the business during the past year

Investment	Number of respondents	%
Hired more workers	99	47.6
Purchased ICT (e.g. smartphone, computer system, management information system, etc.)	92	44.2
Made improvements in production equipment or upgraded technology	85	40.9
Invested in developing a new product or improving an existing one	85	40.9
Purchased new office equipment	80	38.5
Purchased new production equipment	76	36.5
Invested in training workers to improve their skills	57	27.4
Invested in the start-up of another business	55	26.4
Expanded existing premises	28	13.5
Moved to better premises	25	12.
Established additional premises or locations	21	10.1
Other	2	1

Note: Multiple response question.

Table A-50. Plans to make changes to develop or improve the business in the next year

Plan	Frequency	%
Yes, planning to make some changes	137	65.9
No, not planning to make any changes	45	21.6
Unsure or do not know	26	12.5
<b>Total</b>	<b>208</b>	<b>100</b>

Table A-51. Specific plans to develop or improve the business in the next year

Specific plan	Frequency	% with plans for changes
Invest in new equipment or technology for the business	112	81.8
Expand into new markets	111	81
Expand the range of products/services	107	78.1
Increase the number of workers	98	71.5
Integrate ICT to improve the efficiency and marketing capability of the business	97	70.8
Improve workers' employment conditions	90	65.7
Implement practices to be more environmentally-sensitive (conserve energy and water, reduce, recycle, reuse)	82	59.9
Invest in workers' training to improve their skills	78	56.9
Develop a website to increase online sales	42	30.7
Move to larger premises	42	30.7
Decrease the number of workers	3	2.2
Reduce the range of products/services	1	0.7

Note: Multiple response question.

**Table A-52. Likelihood of encountering a range of problems in growing the business in the future**

Type of potential problem	Likely to be a problem (%)	Not likely to be a problem (%)
Accessing financing	76.4	23.6
Finding qualified and trusted workers	59.6	40.4
Being able to use information communications technologies (computers, Internet, websites, ICT software)	54.3	45.7
Taxation issues	46.6	53.4
Finding a more suitable business location	43.3	56.7
Finding information on new markets (e.g. supply chain opportunities, exporting, etc.)	39.9	60.1
Transportation issues	38.9	61.1
Finding advisors/consultants/mentors to obtain growth advice	30.8	69.2
Getting family support	30.8	69.2
Dealing with government regulations and compliance costs	23.6	76.4
Other	7.2	-

Note: Multiple response question.

## SECTION G: PERCEPTIONS OF OPERATING CONDITIONS FOR WOMEN'S ENTREPRENEURSHIPS

**Table A-53. WES respondents' perceptions of the operating conditions and needs of women entrepreneurs**

Perception statements	Agree (%)	Disagree (%)	No opinion (%)
<b>Entrepreneurship and management skills and competence</b>			
<b>a</b> I know everything I need to know to make my business successful	69.2	25.5	5.3
<b>b</b> My previous education and experience prepared me well for my role as an entrepreneur	90.4	5.3	4.3
<b>c</b> I need more skills to operate my business successfully and grow it to the next stage	96.2	1.9	1.9
<b>Perceptions regarding equality and equity between the sexes</b>			
<b>d</b> Women have the same rights as men to own property and to have it registered in their own name	67.3	17.3	15.4
<b>e</b> Women have the same opportunities as men to participate in entrepreneurship education and training programmes	57.7	21.6	20.7
<b>f</b> Women have the same opportunities as men to access financing for their businesses	48.1	26.9	25
<b>g</b> Women entrepreneurs have the same opportunities as men to access technology	37.5	45.7	16.8

<b>Perception statements</b>		<b>Agree (%)</b>	<b>Disagree (%)</b>	<b>No opinion (%)</b>
<b>h</b>	Laws and regulations in my country support a high degree of gender equity and equality	21.2	33.7	45.2

#### **Experience in access to information**

<b>i</b>	Information about business development support services is widely available to women entrepreneurs	34.1	45.7	20.2
<b>j</b>	Information about types and sources of financing is widely available to women entrepreneurs	25	43.3	31.7
<b>k</b>	Information about business regulations is widely available to women entrepreneurs	26.4	46.6	26.9

#### **Effectiveness of business associations in the representation of women entrepreneurs and policy advocacy to address their interests and concerns**

<b>l</b>	I have lots of support from women's business associations and groups	13.9	76.4	9.6
<b>m</b>	Businesswomen's/women entrepreneurs' associations are influential in the policy and decision-making processes of government	22.1	27.9	50
<b>n</b>	Businesswomen's/women entrepreneurs' associations are able to effectively represent my interests and concerns as a woman entrepreneur to the Government	18.8	33.2	48.1
<b>o</b>	Business and industry associations advocate to the Government on policies to meet the needs of women entrepreneurs	14.4	31.7	53.8

#### **Perceptions regarding support programmes for women entrepreneurs**

<b>p</b>	It is difficult for a woman entrepreneur to deal with government regulations	31.7	45.7	22.6
<b>q</b>	The Government is supportive of women business owners in its attitudes and assistance programmes	13.9	31.7	54.3
<b>r</b>	Access to credit and finances are good, and lenders are women-friendly	17.8	46.6	35.6
<b>s</b>	Making better use of information technologies would enable women-owned enterprises to compete in markets more effectively	64.4	17.3	18.3

#### **Perceptions regarding societal support for the role of women as entrepreneurs**

<b>t</b>	Entrepreneurship is seen as an acceptable role for women in the economy and society	81.7	8.7	9.6
<b>u</b>	It is more difficult for a woman to start and grow a business than for a man	72.1	22.6	5.3
<b>v</b>	Overall, the business environment is very favourable to women entrepreneurs	42.3	25	32.7





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