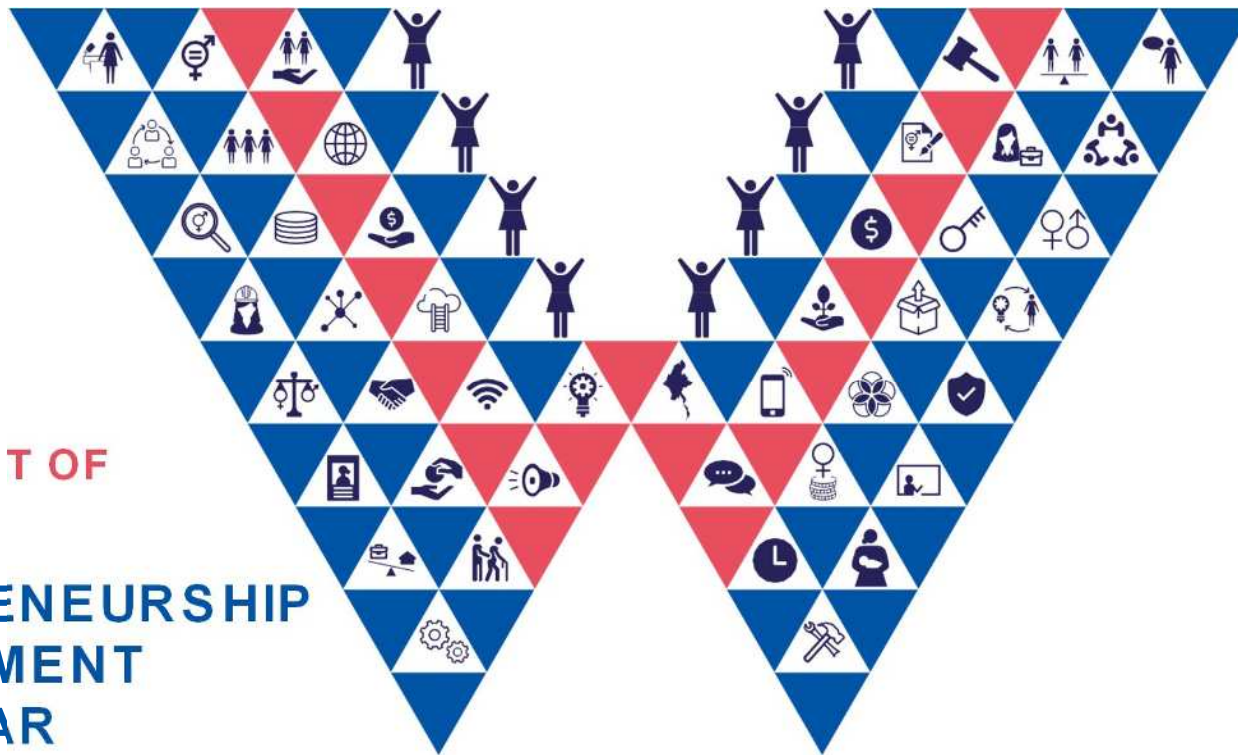


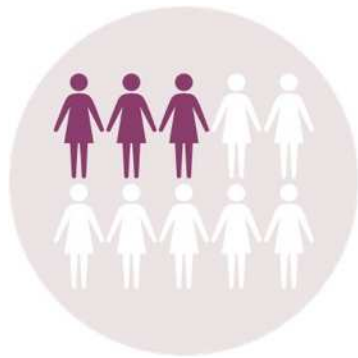
# IMPROVING THE SUPPORT ECOSYSTEM FOR WOMEN'S ENTREPRENEURSHIP IN MYANMAR

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

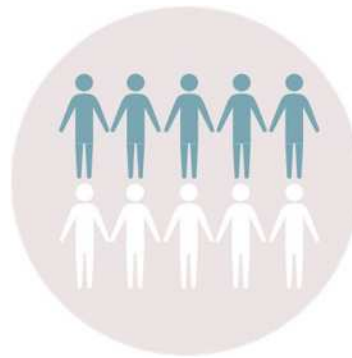


# PROFILE OF WOMEN ENTREPRENEURS IN MYANMAR'S ECONOMY

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**37.7 PER CENT**  
of employed women  
surveyed are self-  
employed **vs**

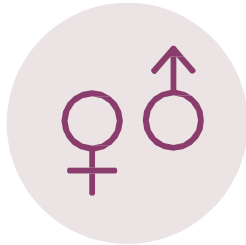


**47.3 PER CENT**  
of employed men



**25.6 PER CENT**  
of employers are  
women

# KEY CHALLENGES FACING WOMEN ENTREPRENEURS



**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



**WORK-LIFE  
BALANCE**  
challenges



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

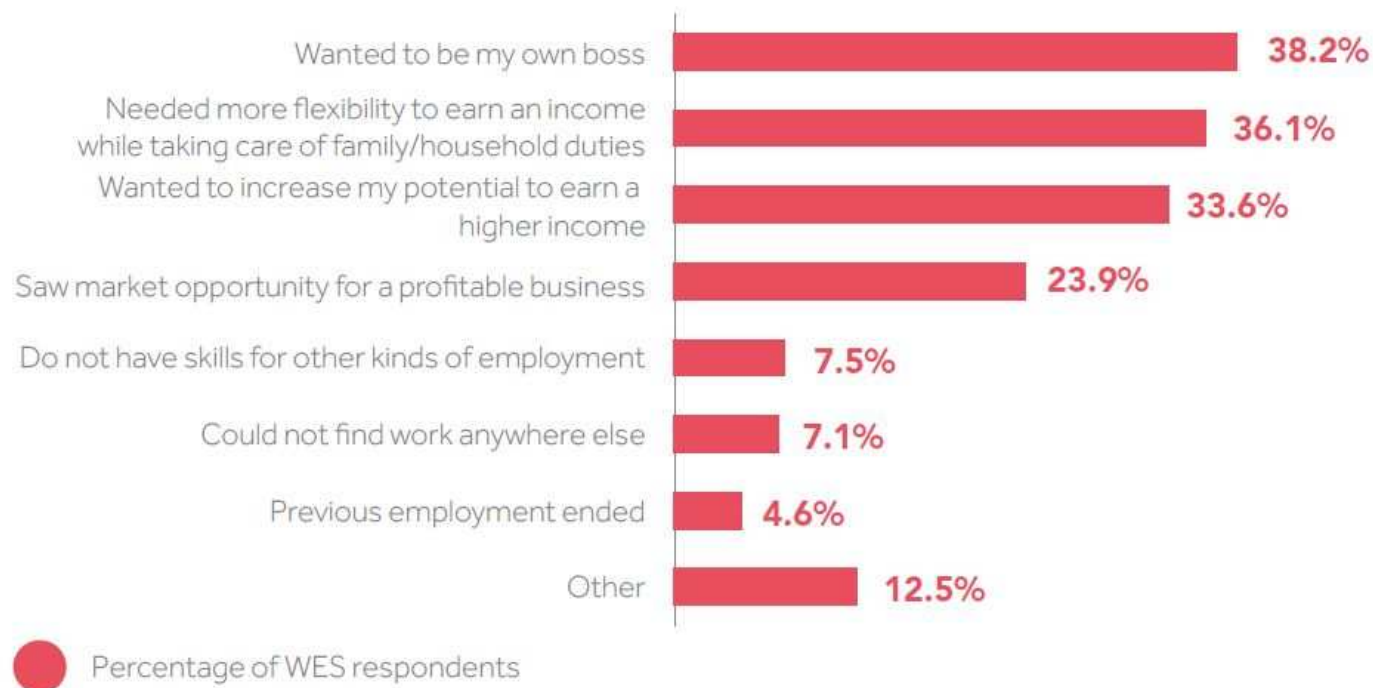


**FEW  
EFFORTS**  
to link women  
entrepreneurs  
to supply chains



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

# WOMEN ARE MOTIVATED TO HAVE A BUSINESS TO BE THEIR OWN BOSS



## Major motivations for becoming an entrepreneur/having a business

**Note:** Multiple response question.

**Source:** WES data.

# ACCESS TO FINANCE IS THE GREATEST CHALLENGE TO WOMEN STARTING A BUSINESS



## Challenges that women face to starting a business

**Note:** Multiple response question.

**Source:** WES data.

# WOMEN ENTREPRENEURS SURVEY (WES)

- Many survey respondents own multiple businesses
- There is potential for women entrepreneurs to create a significant amount of jobs
- Women entrepreneurs are under-represented in political and public life
- Socio-cultural gender norms and attitudes pose a barrier to women's entrepreneurship



**4,818 PEOPLE**  
benefited from economic  
opportunities generated by  
the 208 WES respondents

# WED FRAMEWORK CONDITIONS



1

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



2

Effective policy leadership and coordination for the promotion of WED



3

Access to gender-sensitive financial services



4

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



5

Access to markets and technology



6

Representation of women entrepreneurs and participation in policy dialogue



# OBJECTIVES OF THE WED ASSESSMENT

---

1

Highlight the specific barriers faced by women entrepreneurs in Myanmar

2

Examine how women business owners are affected by policies, laws and regulations (and whether these are gender-sensitive)

3

Assess whether policies and programmes that support enterprises (financial and non-financial) are sensitive/respond to women's needs

4

Assess the extent to which businesswomen have a “voice” in public-private policy dialogue, and the issues that affect them are raised in these fora

5

Identify country-specific recommendations on how to develop the potential of women's entrepreneurship



# WED ASSESSMENT METHODOLOGY



DEVELOPING A  
PROFILE OF  
WOMEN'S  
ENTREPRENEURSHIP



ASSESSING  
MYANMAR'S WED  
FRAMEWORK  
CONDITIONS

1

Preliminary data and desk review  
(statistics, studies, reports, documents,  
mapping of key stakeholders)

2

Key informant interviews

3

Women Entrepreneurs Survey (WES)

4

Focus groups with women entrepreneurs

5

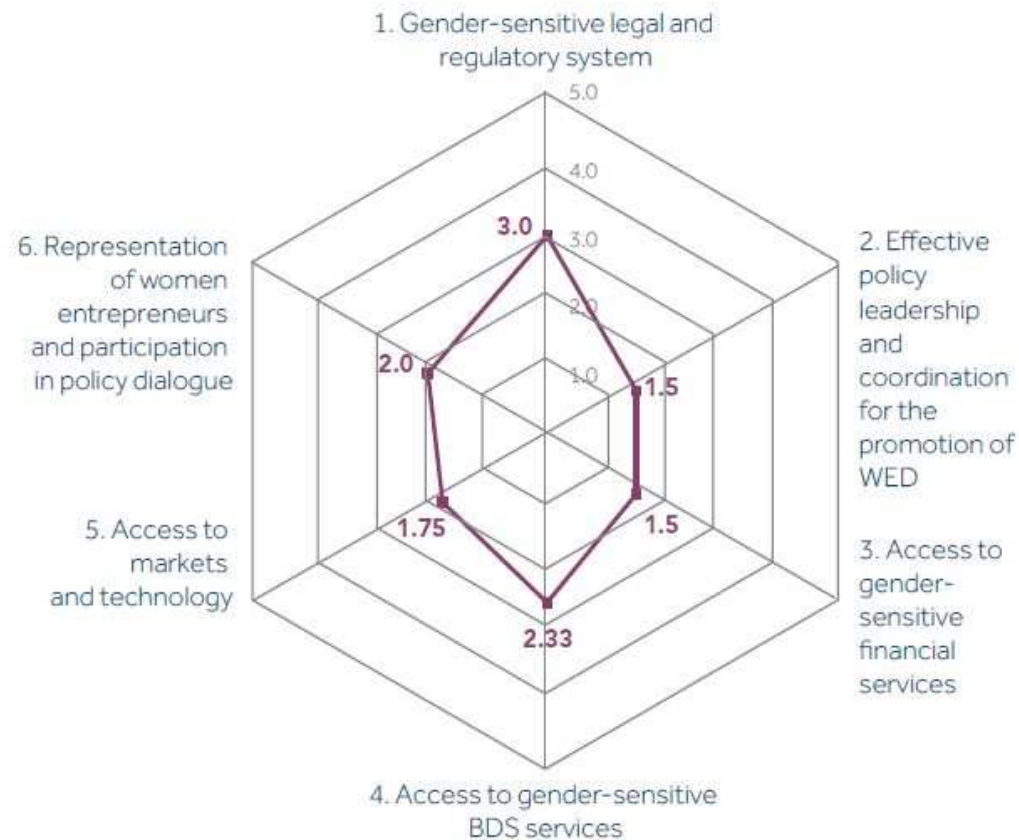
Results validation workshop(s)

6

Scoring of indicators for the WED framework  
conditions based on an analysis of all findings

# OVERALL SCORING OF THE SIX WED FRAMEWORK CONDITIONS FOR MYANMAR

Strongest WED Framework condition in Myanmar:  
1. Gender-sensitive legal and regulatory system



# WED FRAMEWORK CONDITION 1

SCORE

3.0

Gender-sensitive legal and regulatory system



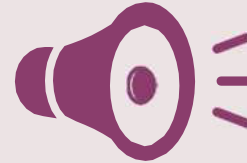
## GENDER EQUALITY

is enshrined in  
Myanmar's labour,  
property and  
inheritance laws



## ENFORCEMENT

of the equality  
principle is weak  
and traditions  
disadvantage women



## LIMITED EFFORTS

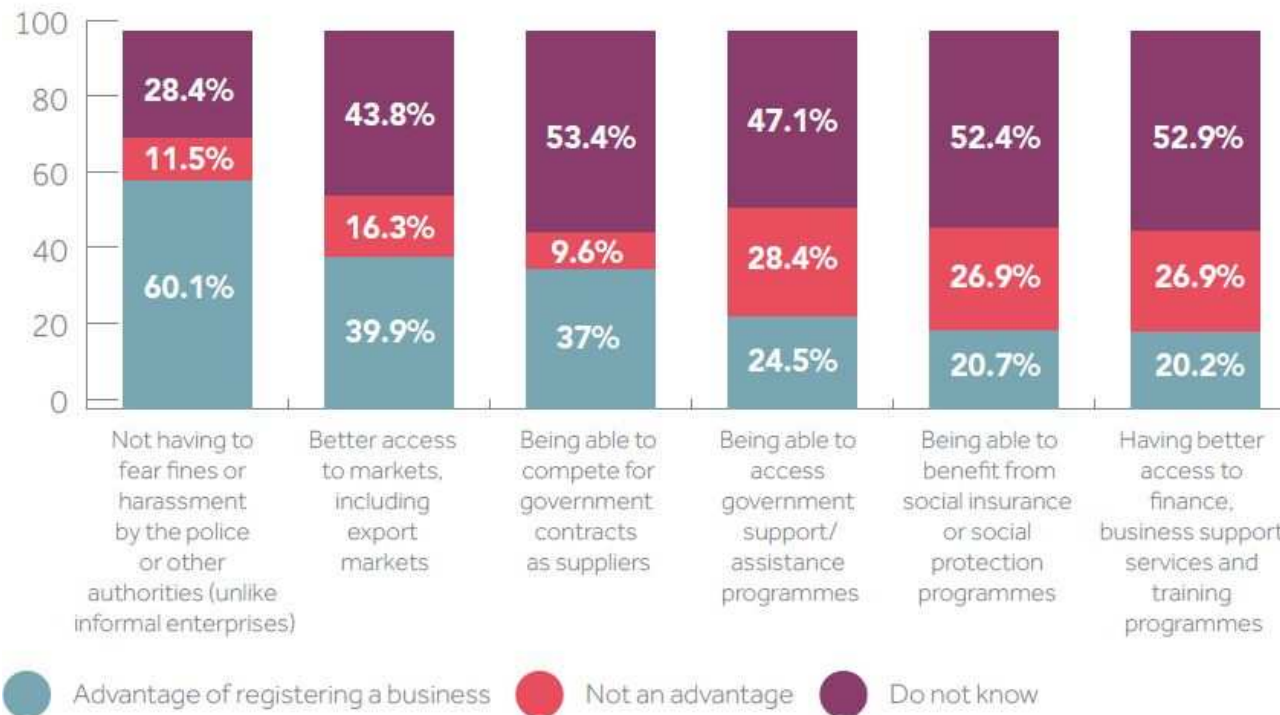
to raise women  
entrepreneurs'  
awareness of rights and  
registration procedures



## TARGETED EFFORTS

are needed to  
inform women of  
their property and  
inheritance rights

# REDUCING THE FEAR OF FINES IS AN ADVANTAGE OF HAVING A REGISTERED BUSINESS




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

## Women entrepreneurs' views on the advantages of a registered business

Source: WES data.

# RECOMMENDATIONS

---

- 
- Uphold women's employment rights
  - Enforce the wage equality provisions of the Minimum Wage Law
  - Disseminate information on business registration and licensing formalities to women entrepreneurs in urban and rural areas
  - Establish a baseline on the status of women's land ownership and effectively enforce women's equal rights to land
  - Provide training and build awareness of women's landholder and ownership rights
  - Ensure that local land use plans prepared by District Land Use Committees comply with the gender provisions of the Land Use Policy
  - Guarantee women's equal rights of inheritance, ownership, and use of land and property

# WED FRAMEWORK CONDITION 2

SCORE

1.5

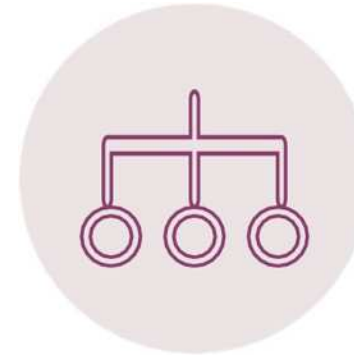
Effective policy leadership and coordination for the promotion of WED



**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

# RECOMMENDATIONS

---

- 
- Establish a National Commission on Women or Gender
  - Allocate adequate budget and staff resources for the National Strategy for the Advancement of Women (NSPAW) and gender mainstreaming activities
  - Conduct a gender impact review of the SME Development Law and policy
  - Perform a gender lens review of the Myanmar Private Sector Development Framework and Action Plan
  - Allocate a budget to the Central SME Development Department to implement the Action Plan for Women's Entrepreneurship
  - Develop a national WED strategy and action plan



# WED FRAMEWORK CONDITION 3

SCORE

1.5

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



## LOAN PRODUCTS FOR WOMEN-

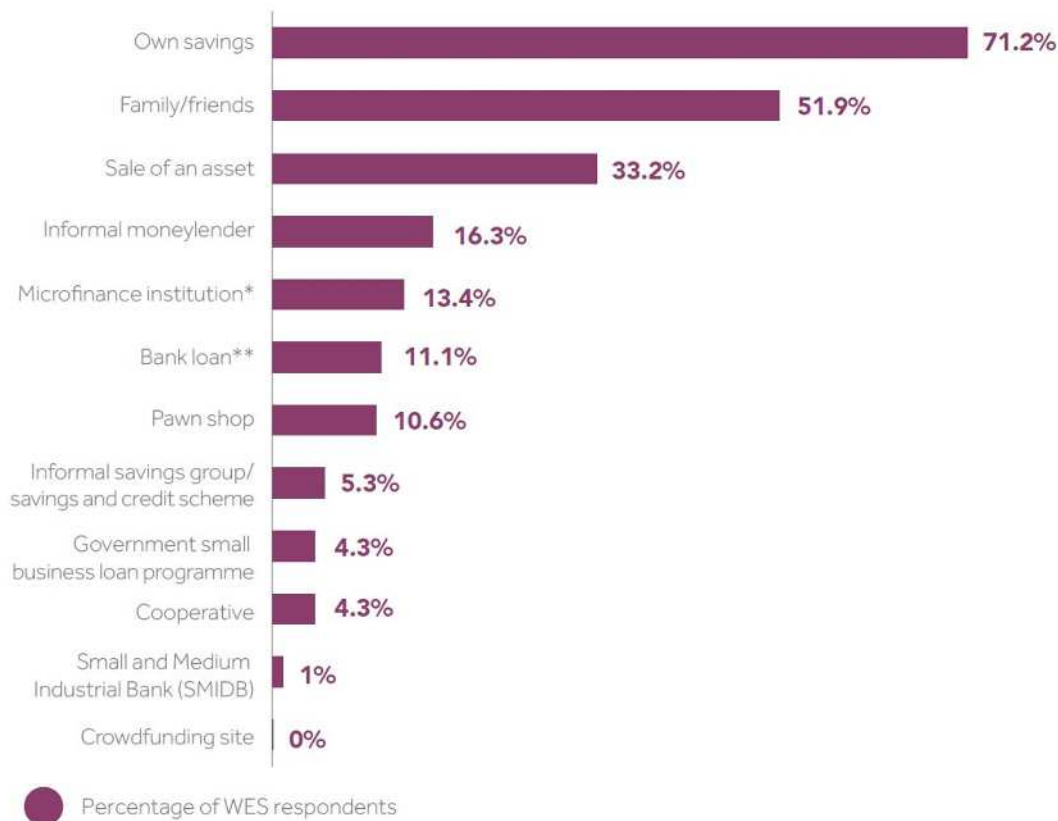
owned enterprises and a government-backed credit guarantee programme should be developed



## WOMEN-FRIENDLY BANKING

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

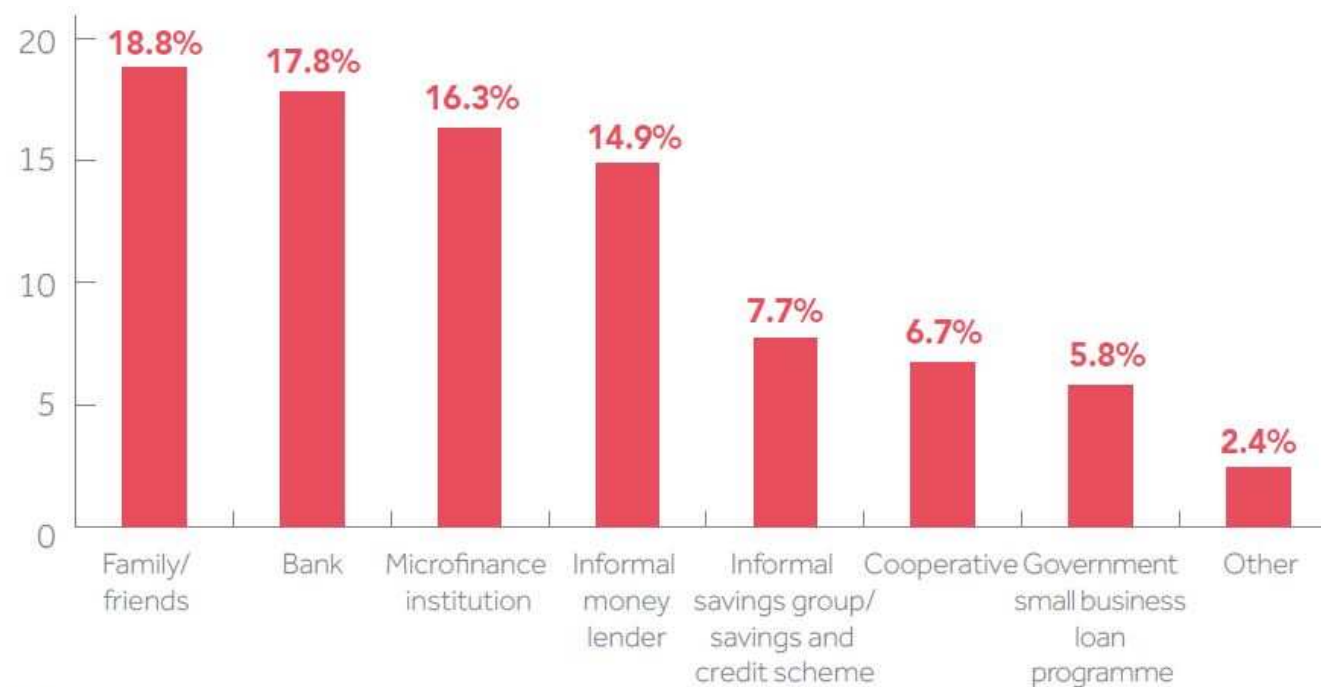
# WOMEN'S SAVINGS ARE THEIR MAIN SOURCE OF START-UP FINANCING



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

Source: WES data.

# FAMILY/FRIENDS ARE WOMEN ENTREPRENEURS' MAIN SOURCE FOR LOANS




Percentage of WES respondents

Women entrepreneurs who attempted to secure a loan in the past year

Source: WES data.

# RECOMMENDATIONS

---

- 
- Financial service providers should partner to increase women's access to commercial credit
  - Develop gender-sensitive approaches to delivery, under the leadership of the Central Bank
  - Create a government-backed loan guarantee scheme
  - Develop and launch a Transition Loan Fund for Women Entrepreneurs
  - Deliver a standardized financial literacy programme to women clients
  - Gather sex-disaggregated data on bank clients, their loan applications and the tracking of loan disbursements

# WED FRAMEWORK CONDITION 4

SCORE

2.3

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



## 74 PER CENT

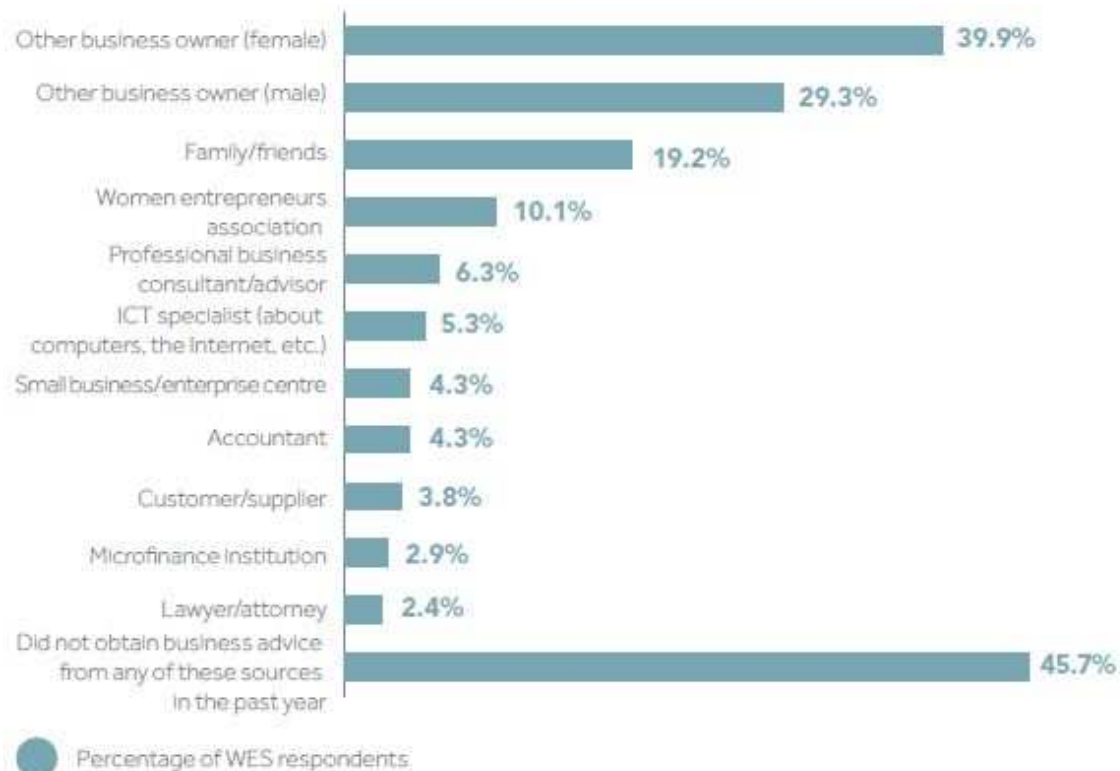
of WES respondents have never participated in entrepreneurship or business management training



## PROMOTING BDS ADVISORY AND TRAINING

services for women entrepreneurs are key to greater reach and participation

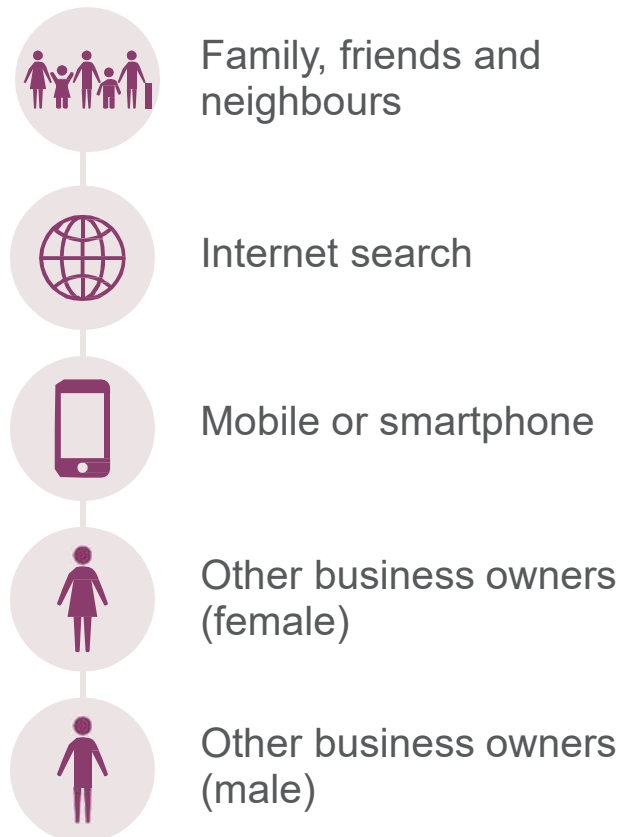
# WOMEN TEND TO SEEK BUSINESS ADVICE FROM OTHER WOMEN ENTREPRENEURS



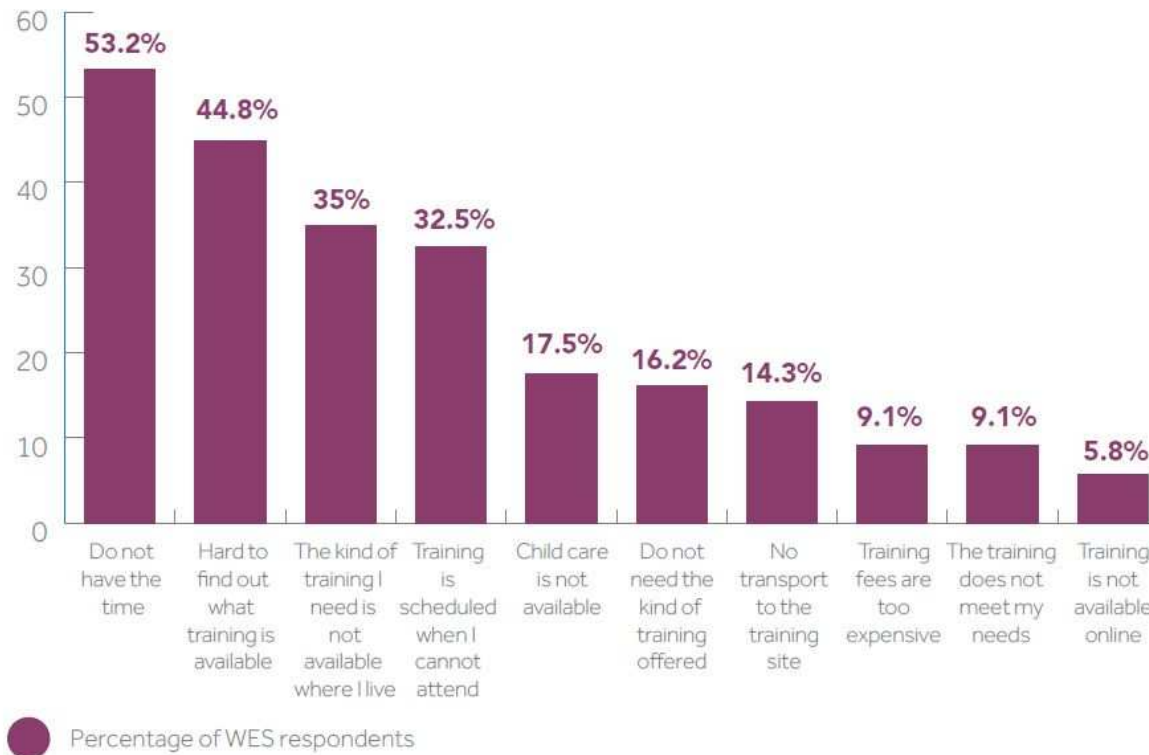
## Sources of business advice used by women entrepreneurs

Source: WES data.

## TOP 5 SOURCES OF BUSINESS INFORMATION



# WOMEN ENTREPRENEURS DO NOT PARTICIPATE IN TRAINING DUE TO A LACK OF TIME



Reasons for women entrepreneurs not participating business training programmes

Source: WES data.



# RECOMMENDATIONS

---

- Design and implement a gender-sensitive government web portal
- BDS service providers should collect and analyse sex-disaggregated data to better inform the tailoring of their programmes and services to the needs of women entrepreneurs
- Integrate gender analysis and data collection into the funding conditions of BDS providers
- Explore programmes to enhance the implementation of gender-responsive programming
- Create a dedicated women entrepreneurs' kiosk inside all SME Centres

# WED FRAMEWORK CONDITION 5

SCORE

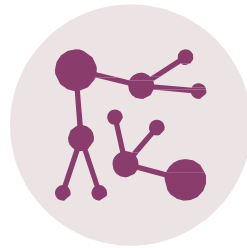
1.75

Access to markets and technology



## DOMESTIC MARKETS

are the primary area of operations for women entrepreneurs



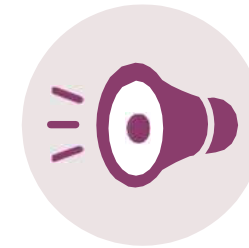
## FEW EFFORTS

to link women entrepreneurs to supply chains or public procurement



## ICT USAGE

is low and interest in improving ICT skills is high among women entrepreneurs



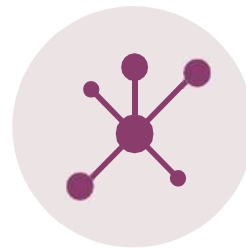
## AWARENESS RAISING AND SUPPORT

is needed for women entrepreneurs on government tendering



## DIGITAL LITERACY TRAINING

Is required to enhance women entrepreneurs' ICT capacities



## ACCESS TO FINANCIAL

and non-financial services should be facilitated to enable supply chain linkages



## AWARENESS OF THE INTERNET'S

marketing potential and capacity building are needed

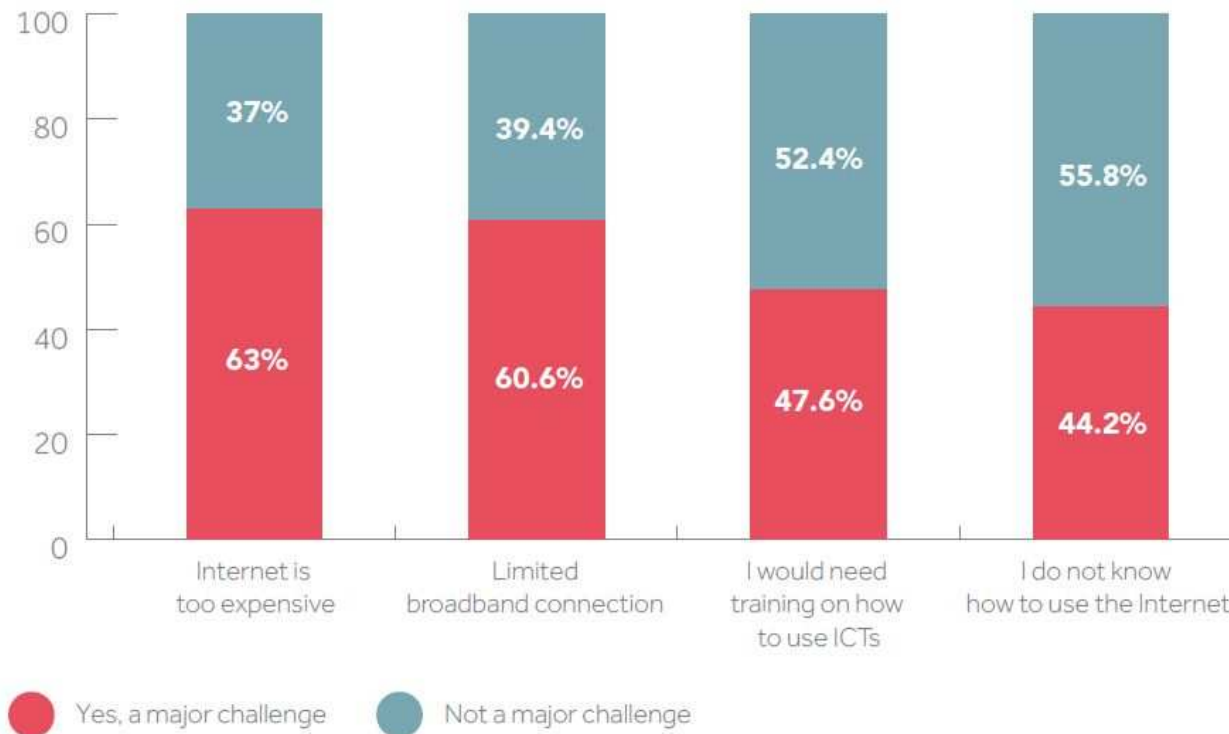


International  
Labour  
Organization



SASAKAWA  
PEACE  
FOUNDATION

# INTERNET COSTS AND LIMITED BROADBAND CONNECTIONS ARE A MAJOR CHALLENGE



**61.5 PER CENT**  
of women entrepreneurs  
surveyed wanted training  
on ICT to improve their  
businesses

**Major challenges women entrepreneurs' face in using mobile phones, smartphones, computers or the Internet to grow their businesses**

Source: WES data.

# RECOMMENDATIONS

---

- Design and deliver a new exporters' training and mentoring programme
- Organize sector-specific trade fairs on export promotion for women entrepreneurs
- Raise awareness of government procurement opportunities and requirements
- Scale up existing good practices on value and supply chain linkages
- Develop and deliver a women entrepreneurs' ICT training programme
- Explore the development of an ICT voucher scheme for women-owned MSMEs to increase their access to training and other BDS services, so that they can use ICTs in their businesses

# WED FRAMEWORK CONDITION 6

SCORE

2.0

Representation of women entrepreneurs and participation in policy dialogue



## WOMEN'S MEMBERSHIP

in 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



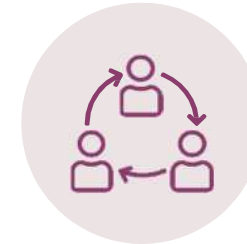
## SAVINGS AND LENDING GROUPS

require additional support



## GENDER-SENSITIVE ENVIRONMENT

should be created by business/sectoral associations



## CREATING AN ADVISORY COMMITTEE

on Women in MSMEs should be considered




International  
Labour  
Organization

 SASAKAWA  
PEACE  
FOUNDATION

# RECOMMENDATIONS

---

- 
- Ensure representation of women entrepreneurs in tripartite policy dialogue
  - Create a Businesswomen's Committee in UMFCCI
  - Support employer's organizations and sector associations in including women entrepreneurs
  - Strengthen the capacity of women entrepreneurs' associations

# WED FRAMEWORK CONDITIONS IN MYANMAR

## 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



# QUESTIONS AND ANSWERS

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International  
Labour  
Organization

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