

MARKET ASSESSMENT

Harmful Social Norms for Women Entrepreneurs



Art therapy in Vietnam to help de-stress

Entrepreneurship is an essential pillar of women's economic justice. Women face a multitude of barriers to growing their businesses, including gender-based social norms that discriminate against women entrepreneurs by either completely or partially excluding women from effective economic participation. These norms include restricting women's mobility, limiting access to education, property, assets, and digital literacy. Restrictions placed on women ultimately prevent business growth and economic empowerment.

The Ignite Program seeks to understand and address social norms barriers for female entrepreneurs through outreach campaigns that target mass audiences, communities, households, male family members and influencers to increase women's decision making, increase support for household chores and caregiving, and ultimately grow businesses. The following are synthesized findings on social norms and gender from a market assessment conducted across Vietnam, Pakistan, and Peru.

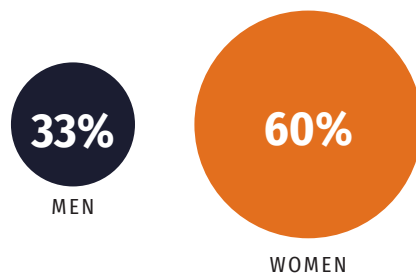
Gender Barriers

Decision-Making

Amongst those in the study, like many other segments of women entrepreneurs, we found that men have greater access to productive assets and influence over familial decision-making.

In Pakistan, only 33% of male entrepreneurs have had to seek their family's permissions before starting their business, while nearly 60% of female entrepreneurs felt the need to obtain their family's approval, mainly from their father or husband.

Who needs family permission to start a business? [Pakistan]



Women in Vietnam are 20% less likely than men to make decisions about daily business operations and 30% less likely to make more complex decisions about the business without input from their spouse.

In Peru, qualitative insights revealed that care-giving and domestic responsibilities deeply impacted female entrepreneurs' decisions to join business trainings or seek growth opportunities.

“Being a mother, I try my best to spend quality time with my children and be an active part of my family, but it’s not easy to do. Running a business and a house simultaneously is very hard. I get very little time to sleep.”

Hina Sadaf Butt, Ignite Participant, Pakistan.

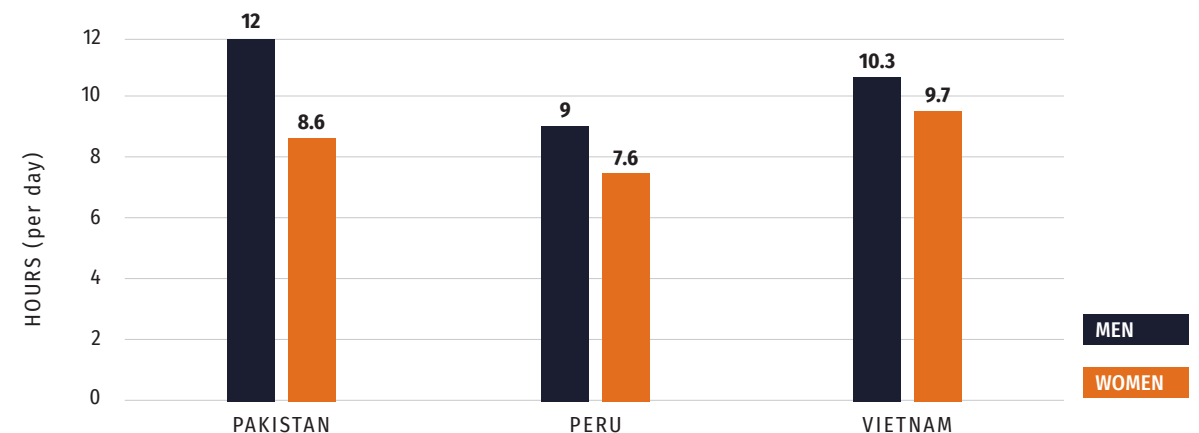
Caregiving Burden and Time Poverty

Women provided 75% of all unpaid care work before the pandemic; this has increased during COVID-19. Our study shows that female entrepreneurs are more likely to report being primary caregivers (58% PK, 60% PE, 33% VN), while only 4% of men in Pakistan and 6% of men in Vietnam reported the same. As a result, women spend less time than men on their business across all three countries, with

the largest gap in Pakistan and the smallest gap being in Vietnam.

Data from our digital platforms and from our research show that women are fundamentally time poor. In Peru, the most popular time for doing digital training is from 10pm to 4am. Women also report that they have only five minutes available for training.

Hours per day available for business



Harmful Norms and Perceptions of Women Entrepreneurs

“Women are emotional and sentimental beings.”

“Clients and partners prefer to deal with men.”

“Limited ability to operate their businesses in the market.”

“Families do not want their social circle to know that their women are working.”

What Women Want



Independence

Our study showed that top reasons for starting a business for many female growth entrepreneurs were economic independence and the increased control and decision-making that comes over time as the business grows.

Social Impact

Female entrepreneurs want to invest in their own communities. They are more likely to create a positive social impact because they often reinvest in the household and are also more likely to hire women. In Vietnam for example, female entrepreneurs are more likely (61.5%) than male entrepreneurs (37.6%) to employ women.

Confidence

Evidence shows a high correlation between a woman's confidence and her ability to make decisions, access resources, and expand her business. Our study showed lower levels of confidence across all three economies.

In Vietnam, women reported themselves as chief earner less frequently than men, even if their income was higher (20% vs. 76%). They also consistently reported lower self-confidence than men in their skills and capabilities: problem-solving ability (-6.5%); skills and information (-5%); ability to achieve business goals (-2.8%).

One Ignite participant said: "We are worried about what people will say. We do not have enough confidence. There is no family support."

"My vision is to help other aspiring businesswomen who want to succeed but don't have the market linkages. I want women to be empowered so they can contribute to our country's economy to make it prosperous."

Saeeda Begum, Ignite Participant, Pakistan.

How is Ignite Responding?

- Campaigns celebrating female entrepreneurs and their successes
- Mental health and emotional well-being sessions for women (art therapy, self-care, learning circles)
- Workshops and engagement targets towards men and other household influencers
- Mainstreaming messaging that "men should participate in household duties"
- Using male role models that support women entrepreneurs to encourage men to celebrate their wives, daughters, and mothers
- Gender training for financial services providers



THE IGNITE PROGRAM

WHERE:
Pakistan, Peru, Vietnam

WHEN:
2020-2022

DONOR:
Mastercard Center
for Inclusive Growth



Access to finance, such as loans with more flexible terms



Access to critical support, such as mentors and digital skills



Outreach campaigns, focused on financial education and harmful gender norms

IMPACT TARGETS BY 2022

- 3.9 million entrepreneurs
- 131,000 deeply supported entrepreneurs
- >50% women