

# Gender mainstreaming in enterprise development: starting to adequately address the needs of the majority of the world's poor

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*In the 21st century gender mainstreaming can no longer be dismissed as a marginal 'feminist' concern. Significant change in gender inequality is possible – often benefiting men as well as women and children. But all enterprise interventions should stop treating male needs and interests as 'the norm', and to give equal attention and resources to women who are the majority of the poor, and key actors in wealth creation.*

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WOMEN CONSTITUTE OVER HALF the world's population, and 70 per cent of the poor and poorest. Numbers of women entrepreneurs are growing fast in most countries. Most governments have signed the UN 1979 Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) as well as the 3rd Millennium Development Goal on women's empowerment. A significant body of research since the 1970s has shown the importance of gender equality for both poverty reduction and economic growth, and the significant negative impacts of women's lack of rights on their incomes and benefits from enterprise (World Bank/FAO/IFAD, 2009).

Most major development agencies now have official declarations and policies stating the importance of gender equality and women's empowerment. There are many training manuals for women's enterprise development, and also many female-targeted microfinance programmes and projects. Women's programmes have however been generally marginal to, and in some cases contradicted by 'mainstream' enterprise development that still implicitly (and sometimes even explicitly) sees men's activities, needs and interests as the norm. Gender evaporation is further reinforced because of competing imperatives underlying enterprise development. Even in participatory, poverty-targeted programmes the focus continues to be the household, ignoring substantial inequalities within households. Explicit attention

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to gender issues is widely dismissed as being a Western/middle-class imposition and/or a far too conflictual diversion from tackling 'real poverty' (Mayoux, 1998).

Gender mainstreaming does require services designed and promoted for women – as an integral part of any enterprise development programme. But gender mainstreaming requires much more fundamental changes in the ways in which 'mainstream' enterprise development is conceived, designed and delivered.

## Changing the mainstream

First, gender mainstreaming requires fundamental theoretical reconceptualization of what is and what is not 'economic' or 'enterprise' (Ahl 2004). This requires incorporation of informal, non-market and care activities in which women are overwhelmingly involved in all capacity-building, the types of financial services promoted, market and value-chain development and policy decision-making. Analysis of household budgeting, division of labour and decision-making needs to be an integral part of enterprise training for men as well as women to challenge and change assumptions that men have a right to women's income and unpaid labour.

Second, enterprise development needs to challenge and change power relations within households through the types of services provided and the ways they are provided. This has been discussed at length for microfinance (see for example Mayoux, 2009a). Very high levels of domestic violence in many cultures are a key constraint on women's economic activities, as are widespread theft by husbands of their wives' incomes and property and restrictions on their freedom of movement (Mayoux et al., 2009). Moreover, men's enterprise activities cannot be seen in isolation, but as part of household livelihoods where men also have time and resource responsibilities for their households. Changing men's behaviour may be as important in enabling women to develop their own livelihood activities as targeted women's projects.

Furthermore, none of this gender-based poverty is necessary. Change need not be conflictual. In Uganda in six months and with few resources, 1,500 men have been facilitated directly or through peer learning to analyse and change their behaviour in household decision-making and work, decreasing alcoholism and adultery. Because they themselves are benefiting through increased happiness, peace of mind and health, they are spreading the message and methodology to other men through their various networks and church meetings (Mayoux et al., 2009). In Baluchistan, Pakistan, men wanted their wives to be educated, to share household decision-making and they

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wanted to be able to go out and enjoy themselves with their wives (Mayoux, 2005).

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Third, enterprise development for women needs to go beyond projects for female micro and small entrepreneurs, important as these stakeholders are for economic growth and poverty reduction. Most women are involved in enterprises as family members. So-called 'self-employed' businessmen commonly rely on women's unpaid work as supervisors and workers. But because these women are not legal owners, they rarely receive training or financial services. Failure to adequately involve these women in enterprise development leads to serious inefficiencies within enterprises, as well as overwork and exploitation for women themselves. Reinforcing financial management and other skills of these women is likely to considerably improve enterprise profitability, as well as strengthen the negotiating position of these women within the household and above all promote women's property rights.

Large numbers of women are involved as paid workers – home/outworkers, part-time employees and full-time employees. Women's pay and working conditions are generally inferior to those of men through either direct discrimination (unequal pay for equal work and in recruitment) or indirect discrimination (job segregation and failure to implement family-friendly working practices). Despite the current discussions on corporate social responsibility in relation to child labour and environment, the stated commitment to gender equity receives very little attention, even in Fair Trade organizations, beyond the advocacy activities of women's organizations such as WIEGO and Maquila Solidarity Network (Mayoux, 2009b).

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Women entrepreneurs can be important role models and potential employers of large numbers of women

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There also needs to be removal of gender discrimination in women's access to services for medium- and large-scale entrepreneurs. These women are important role models, potential employers of large numbers of women, links in the marketing and supply chain for reaching poorer women and potentially influential in policy-making fora. However they are frequently ignored and often discriminated against in enterprise programmes – having to provide business plans that are much better than those of men in order to be taken seriously.

Fourth, the interests of all these women stakeholders need to be addressed as an integral part of financial sector, market and value chain development and macro-policies for an enabling enterprise environment (Mayoux, 2000; Mayoux and Mackie, 2009). This includes for example:

- financial services that enable women to move from microfinance to more substantial services for growth;

- mainstreaming women's needs (e.g. security, sanitation, registration provision) as an integral part of market development and measures to counter sexual harassment at all levels;
- recognition of women's care activities as an integral part of national economic decision-making, taxation policies (For detailed discussion of this see the many resources on [www.genderbudgets.org](http://www.genderbudgets.org)).

Finally in order to achieve the above, development institutions at all levels including national and local administration, consultancy firms and donor agencies as well as organizations directly in charge at programme level, will need to examine their internal structures, cultures and processes to remove both explicit and implicit gender discrimination. New 'metrics' and learning processes are needed for assessing gender impact and gender mainstreaming as an integral part of poverty and institutional assessment. Both male and female staff need to be familiar with gender issues and debates and how these affect their work, and equipped with gender skills in their dealings with both men and women. There need to be appropriate incentives for gender good practice at all levels. Importantly gender issues and training need to be an integral part of all training, both within organizations and in business schools and universities to equip all development workers with the concepts and skills they need.

In the 21st century, gender mainstreaming to address the needs of the majority of the poor, and key actors in wealth creation, can no longer be dismissed as a marginal 'feminist' concern. Promoting gender justice must be a central part of the new 'forward-looking' ethical agenda. We do know enough from a substantial body of research, and there are many effective (but poorly funded) innovations out there. What is needed now is serious political commitment in place of blinkered views, complacency and defensiveness.

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