

## Gender, Entrepreneurship, and Competitiveness in Africa

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An appreciation of gender issues is important when considering strategies to improve Africa's competitiveness in the world and ways to promote private-sector development. There are three main reasons why gender matters. First, women are major players in the private sector, particularly in agriculture and in informal businesses. It is estimated that women-owned businesses account for over one-third of all firms, and they are the majority of businesses in the informal sector in African countries. Second, the ability of women to formalize and grow their businesses, to create jobs, and to enhance productivity is hampered where legal and institutional barriers exist that affect men's and women's enterprises differently. Third, there is evidence—especially at the micro level—to indicate that gender disparities not only disadvantage women but also reduce the growth potential of the region as a whole. The existence of gender-related barriers can thwart the economic potential of women as entrepreneurs and workers, and such barriers have an adverse impact on enterprise development, productivity, and competitiveness in Africa. Consequently, addressing gender-specific barriers to entrepreneurship and leveraging the full participation of both men and women in the development of Africa's private sector together represent a significant opportunity to unleash Africa's productive potential and to strengthen economic growth.

This chapter aims to shed light on the nature of men's and women's enterprises in Africa, to assess the extent to which the constraints and obstacles faced by women and men entrepreneurs may differ, and to address whether the constraints and obstacles entrepreneurs face affect the productivity and performance of men's and women's businesses differently. We begin with a brief overview of gender in the economy, followed by a more detailed analysis of available Enterprise Survey data where key characteristics of businesses can be disaggregated by the sex of the business owner.<sup>1</sup> This allows us to look at various characteristics of men's and women's businesses, including perceptions of obstacles and constraints, and to assess productivity differences. After briefly placing this analysis in a wider context, the chapter concludes with some recommended actions to address the gender dimensions of entrepreneurship more systematically in policy and programs aimed at supporting private-sector development, along with suggestions for further data collection and analysis.

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## Gender in African economies

The study *Can Africa Claim the 21st Century?* made the argument that Africa has enormous unexploited potential, especially the potential of women. Specifically, it pointed out that women comprise one of Africa's hidden growth reserves, providing most of the region's labor, but their productivity is hampered by widespread inequality in education as well as unequal access to land and productive inputs. The report concluded that gender equality can be a potent force for accelerated poverty reduction.<sup>2</sup> The economic importance of women in Africa was reinforced by the Africa Commission Report, which noted that "all the evidence agrees that [women] make a greater contribution to economic life than their menfolk."<sup>3</sup> The World Bank's Africa Action Plan (AAP), developed in response to the G8 Summit in 2005, also reiterates the central contribution of women to African economies (see Box 1). The AAP progress report presented to the Bank's Board of Directors in March 2007 included women's economic empowerment as one of eight flagship areas for increased focus during implementation.

Gender inequality plays a significant role in accounting for Africa's poor growth and poverty reduction performance. A recent review of available evidence indicates that gender inequality in education may limit growth; that inequalities in access to land and productive inputs reduce agricultural productivity, investment, and modernization; and that inequalities in time burdens, alongside high demographic growth rates, all contribute

to reducing women's ability to participate effectively in, and to benefit from, economic growth.<sup>4</sup>

The legal and regulatory environment is a core element of the investment climate, and is also critical for competitiveness. In particular, property rights, labor laws, personal security, the performance of the judiciary, and the time and cost required to register, license, and operate a business all affect competitiveness and the dynamism of the private sector. This environment may affect men and women in quite different ways, as in many African societies laws and customs impede women to a greater extent than men in obtaining credit, productive inputs, education, training, and information needed to start and operate a business. Although in some cases there may be gender-specific legal and administrative barriers, for the most part the regulatory environment will be "gender-neutral" in principle, but with possibly gender-differentiated outcomes in practice—for example, women may be less able than men to afford long and expensive registration procedures. For these reasons, women may be more disadvantaged than men in starting-up and managing enterprises.

## Characteristics of men's and women's enterprises

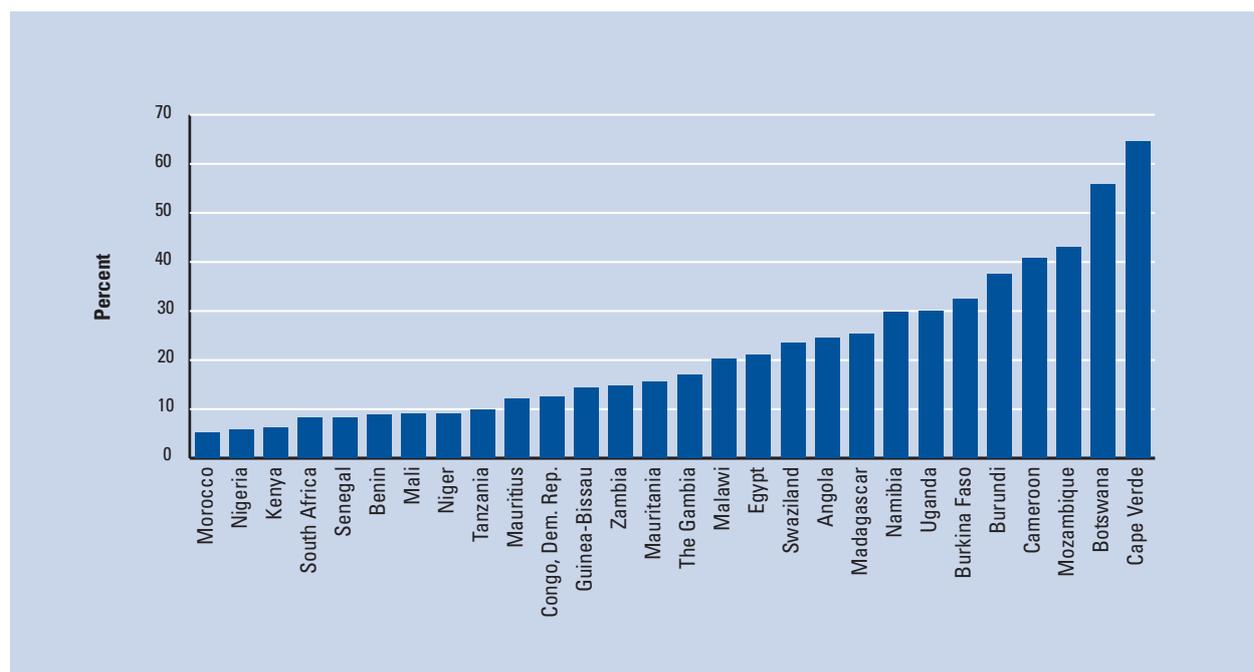
Enterprise Surveys allow us to identify certain characteristics of a business, such as the sector in which it operates, the size of the enterprise, the number of years it has been in operation, whether it is an individual or family enterprise, and, in many cases, the sex of the business owner.<sup>5</sup> This chapter examines some of these characteristics differentiated by the sex of the business owner. Entrepreneurs, whether they are men or women, are a small, select sample of the population. Since the Enterprise Surveys necessarily focus on entrepreneurs operating businesses, it is important to bear in mind that these entrepreneurs have already overcome whatever barriers exist to entry into business, including any gender-based barriers. It is likely that gender differences in *access* to entrepreneurship may well exist, but such barriers cannot be analyzed in these datasets. Moreover, and related to the previous point about selection, women and men entrepreneurs are likely to differ not only with respect to observable characteristics but also with respect to unobservable characteristics that make a good entrepreneur, such as motivation, innate ability, persistence, and intuition.

The Enterprise Survey data confirm that women entrepreneurs are a minority compared with their male counterparts.<sup>6</sup> However, there is large variation across countries. Including only manufacturing enterprises with at least 10 employees, women own fewer than 10 percent of firms in Kenya, Morocco, Nigeria, Senegal, and Tanzania, but up to 40 percent or more in Botswana, Cameroon, Cape Verde, and Mozambique (Figure 1).<sup>7</sup> These percentages are very similar if one looks at a sub-sample of enterprises run by a stakeholder with more

### Box 1: Africa Action Plan: The key contribution of women

Pro-active measures to build the assets of women and to connect women to markets are essential if Africa is to succeed in meeting the challenges of shared growth. A distinguishing characteristic of African economies is that gender differences lead to men and women playing substantially different economic roles. Much of Africa's economic activity is in the hands of women. Data from Uganda suggest both that women contribute about 50 percent of the country's GDP, and that women and men are not equally distributed across the productive sectors. Time allocation studies throughout Africa confirm women's preponderant role in agriculture. Because men and women differ in their access to, and control over, productive and other assets, economic capacities and incentives are strongly gender-differentiated in ways that affect supply response, resource allocation within the household, labor productivity, and welfare. These differences have implications for the flexibility, responsiveness, and dynamism of the economy, and they directly limit economic growth.

Source: World Bank, 2005.

**Figure 1: Percentage of enterprises owned by women in selected African countries**

Source: World Bank Enterprise Surveys, 2002–2006.

Note: The sample is restricted to individual and family firms. Enterprises with fewer than 10 employees and enterprises operating in the service sector are excluded.

than 50 percent of the firm's shares—the percentage of female-owned enterprises decreases in Cameroon and Egypt, and particularly in Mozambique and Cape Verde, but remains very similar in all the other countries. If it is reasonable to assume that a majority stakeholder also runs the business, these percentages can be interpreted as approximately reflecting the share of female owners who manage their own enterprise.

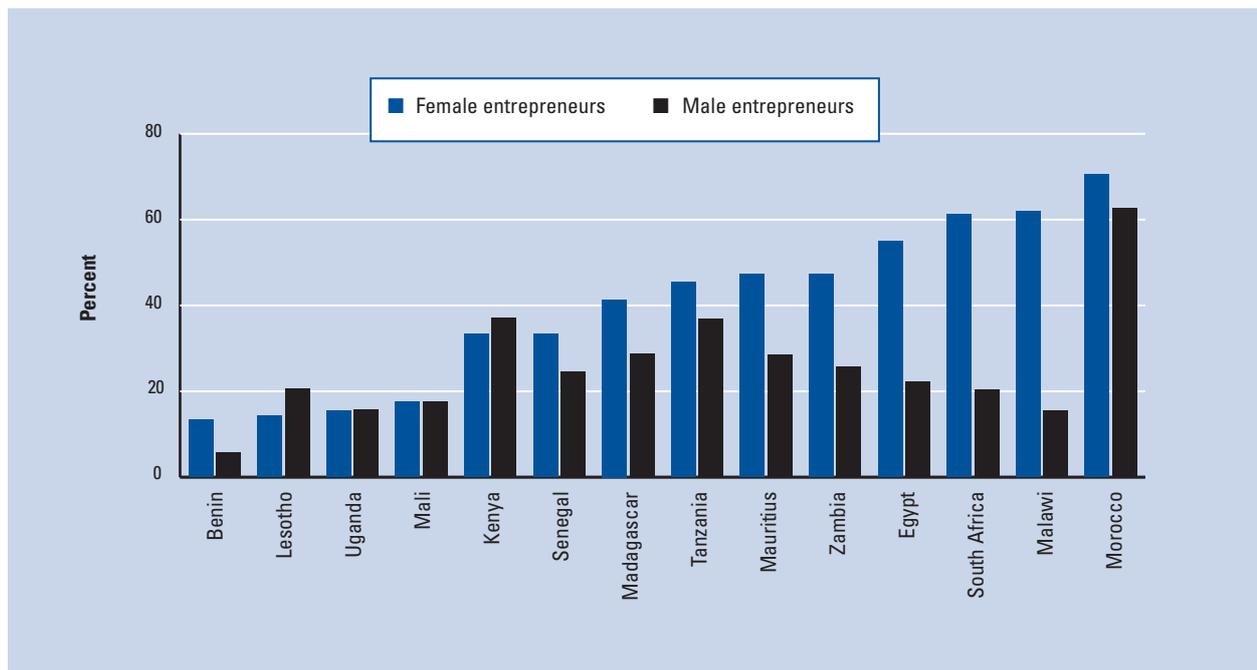
Research conducted in other regions indicates that women are less likely than their male counterparts to own businesses.<sup>8</sup> In the 40 countries included in this study, the percentage of women entrepreneurs ranges from a low of 1.9 percent of adult women in Belgium to 49.9 percent in the Philippines. While overall entrepreneurship rates for both men and women are higher in low/middle-income countries than in high-income countries, in all of the countries studied entrepreneurship rates for men are higher than those for women.

The data for African countries also distinguish between individual and family enterprises. The percentage of entrepreneurs in family enterprises (as distinct from individual enterprises) is higher—sometimes much higher—for female-owned enterprises than for male-owned enterprises in almost all countries. As shown in Figure 2, only in Kenya and Lesotho are men entrepreneurs more likely than women entrepreneurs to be in a family enterprise. Overall, women are more likely than men to own (and possibly manage) their enterprise together with other family members, rather than on their own. The predominance of women in family

enterprises is also significant in two other respects. First, it may be that family enterprises are a way for women to combine their business activities with their domestic or household tasks, which are disproportionately women's responsibility. Second, other factors affecting family members—such as their legal status and their marital and property rights—are likely to affect the type of constraints that the firm may face and the performance of the business as well.

Unfortunately, the Enterprise Survey data do not include much information on the personal characteristics of the entrepreneur. To build a profile of men and women entrepreneurs, we have therefore analyzed household survey data<sup>9</sup> that allow us to distinguish between several categories of workers, including “employers” (defined as self-employed people who hire employees), whom we believe to be a reasonable proxy for the category of “entrepreneurs” in the Enterprise Surveys. The analysis of household survey data indicates that women entrepreneurs tend to be younger than men (by two to six years), an encouraging sign that access into entrepreneurship may be easier for younger cohorts of women. In almost all countries, a much lower share of female than male entrepreneurs is married. This is a particularly significant finding in that it suggests that women may not find it easy to combine both family and enterprise responsibilities. Case studies confirm this finding, as it is rare to find women entrepreneurs whose husbands support their enterprises.<sup>10</sup> Finally, these data confirm that women entrepreneurs are much more

**Figure 2: Percentage of entrepreneurs in family enterprises (as opposed to individual enterprises), by the sex of the owner**



Source: World Bank Enterprise Surveys, 2002–2006.

likely than men to live in a household with other entrepreneurs—suggesting that women are more likely to own and manage the enterprise together with family members rather than independently (for example, they may be likely to work in the enterprise of their family of origin). This reinforces the findings of the Enterprise Survey data presented above.

Table 1 summarizes key characteristics of male- and female-owned enterprises in Africa. These include the sector, the size, and the number of years in business. Female-owned enterprises are more likely found in some sectors than in others, although the sector with more women entrepreneurs varies depending on the country. For example, women are more likely found in the textile sector in the Democratic Republic of Congo (DRC), Madagascar, Mauritius, and South Africa; in agro-food in Angola, Malawi, and Mali; and in services in The Gambia, Mauritania, Namibia, and Uganda. As the table shows, there is no unambiguous pattern, either in terms of sector or business size, that differentiates male-owned from female-owned enterprises.

Contrary to *a priori* expectations, female-owned enterprises in the formal manufacturing sector are not disproportionately small and medium-sized enterprises (SMEs). Women are as likely to own large firms as they are to own small ones. In fact, in five of seven countries for which data are available, the percentage of female-owned enterprises is higher among large firms than among small firms.<sup>11</sup> Although the Enterprise Survey data do not tell us how long the woman herself has

owned the enterprise, there is information about the age of the enterprise. Table 1 shows that women are not systematically more likely than men to own new firms. While in some countries (Benin, DRC, Eritrea, Lesotho, Mali, and South Africa) the average age of the enterprises owned by women is lower than those owned by men, in other countries (Kenya, Mauritius, Mozambique, Nigeria, and Tanzania) the opposite is the case. With few exceptions, countries where businesses are on average younger (older) for both men and women tend to have a higher (lower) share of female-owned enterprises. This may indicate that a higher level of female entrepreneurship exists where it is easier altogether to start a business (that is, where obstacles at entry are lower) and there is a higher level of entrepreneurial activity.

The multivariate analysis confirms the patterns highlighted in Table 1. In several countries (DRC, Madagascar, Mauritius, Morocco, Namibia, Niger, South Africa, and Uganda), enterprises in the textiles sector are disproportionately more likely to be owned by women than enterprises in other sectors. In other countries (Angola, Cape Verde, The Gambia, Madagascar, Mali, Mauritania, Senegal, Tanzania, and Uganda), manufacturing enterprises are *less* likely to be owned by women than enterprises in other sectors. After controlling for sector, size is not correlated in any significant way with female ownership except in South Africa (where big firms are less likely to be owned by women) and in Angola (where medium-sized enterprises are more likely to be female-owned). Even after controlling for

**Table 1: Percentage of female-owned enterprises, by sector and size (selected countries)**

Country/Year of survey	Sector of enterprise					Size of enterprise				Total	Years in business	
	Textile	Agro-food	Other manuf.	Services	Other	Micro (1–9 employees)	Small (10–49 employees)	Medium (50–99 employees)	Large (100+ employees)		Female-owned	Male-owned
Angola	.	40	10	29	30	25	25	.	.	25	7.8	7.6
Benin	.	13	8	n/a	.	10	7	.	.	9	6.9	14
Botswana	.	.	58	56	.	56	54	.	.	55	9.2	9.3
Burkina Faso	.	.	.	n/a	.	.	.	.	.	29	14	15
Burundi	.	.	21	32	39	31	42	.	.	33	8.2	7.9
Cameroon	.	.	37	.	.	.	41	.	.	42	15	16
Cape Verde	.	.	.	n/a	.	.	.	.	.	51	23	21
Congo, Dem. Rep.	46	7	8	25	26	25	17	.	.	22	7.8	10
Egypt	21	25	20	.	.	19	19	22	24	21	22	21
Eritrea	.	.	.	n/a	.	.	.	.	.	5	22	29
Ethiopia	14	11	10	n/a	.	11	12	.	.	11	20	13
Gambia, The	24	.	11	36	.	27	18	.	.	25	12	9.2
Guinea-Bissau	.	.	13	11	.	18	15	.	.	14	10	9.9
Kenya	8	.	6	n/a	.	.	6	6	6	6	28	24
Lesotho	.	.	.	n/a	.	.	.	.	.	20	7.8	12
Madagascar	48	22	12	n/a	.	.	21	.	24	24	14	17
Malawi	.	23	15	n/a	.	.	15	.	18	18	17	14
Mali	.	30	3	n/a	.	19	11	.	.	13	8.4	13
Mauritania	.	.	6	20	11	16	20	.	.	17	7.8	9.7
Mauritius	21	.	7	n/a	.	.	9	17	.	12	26	23
Morocco	8	2	2	n/a	.	.	5	8	7	6	14.6	18.6
Mozambique	.	46	42	n/a	.	.	43	.	.	44	27	20
Namibia	.	.	17	45	19	41	32	.	.	37	9.7	11
Niger	.	.	.	n/a	.	12	10	.	.	11	14	16
Nigeria	.	.	5	n/a	.	.	3	.	.	6	28	18
Senegal	.	9	4	n/a	.	4	8	.	.	7	17	16
South Africa	15	3	10	.	.	.	12	7	8	9	15	21
Swaziland	.	.	.	48	.	38	27	.	.	39	8.2	7.9
Tanzania	.	9	6	n/a	.	3	10	.	.	8	25	16
Uganda	.	38	16	41	.	31	30	.	.	32	12	11
Zambia	.	15	13	.	.	.	8	20	18	14	18	19

Source: World Bank Enterprise Surveys, 2002–2006.

Note: The figures represent the percentage of women entrepreneurs within each group. Figures are not shown when the sample size is fewer than 30 enterprises (= .). n/a indicates that the data were not collected in the survey.

other characteristics, family enterprises are still two to seven times more likely to be owned by women than individual enterprises. This is the case in Egypt, Ethiopia, Madagascar, Malawi, Mauritius, Zambia, and especially in South Africa.

### Gender differences in constraints and opportunities

Do women and men entrepreneurs face different constraints in managing their businesses? Table 2 indicates for selected constraints, separately for men and women, the percentage of entrepreneurs who are more likely to complain that a specific constraint represents a “major” or “very severe” obstacle for the operation and growth of their enterprise. Some constraints tend to be more closely associated with women entrepreneurs. For example, corruption is identified as a “major” or “very severe” constraint by female-owned enterprises somewhat more frequently than by male-owned enterprises, while the reverse is the case for labor regulations. However, although there are differences in their perceptions about the severity of an obstacle, there is no clearly discernible

gender-distinct pattern in either the nature of the constraint (that is, there is no obstacle that women find systematically more severe than men in all countries) or the country (that is, there is no country where women are systematically more likely than men to complain about all obstacles) in which the entrepreneur operates. Unfortunately, small sample sizes—especially for the sample of women entrepreneurs—again limit in many cases the possibility of testing whether the difference between female and male entrepreneurs is significant, and to draw firm conclusions.

A related but important question is whether the differences between women and men entrepreneurs is due to **gender** rather than to other factors, such as the size of the enterprise or the sector within which the enterprise operates. The answer is “Yes”—to some extent. After accounting for the fact that enterprises of different size and age, and that are operating in different sectors and geographical locations, can be affected differently by the severity of business constraints, we still observe some differences between men and women entrepreneurs in their judgment about the severity of a

**Table 2: Percentage of entrepreneurs who identify selected obstacles as “major” or “very severe,” by sex of the business owner**

Country/Year of survey	OBSTACLE											
	Access to land		Skills and education of available workers		Corruption		Crime, theft, disorder		Labor regulations		Licenses and permits	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Angola	15	26	10	22	22	37	27	35	3	12	31	31
Benin	.	32	.	21	.	85	.	50	.	34	.	52
Botswana	31	23	18	14	23	22	14	22	5	9	16	16
Burkina Faso	.	8	.	19	.	50	.	8	.	19	.	22
Burundi	29	30	12	10	24	14	21	17	0	2	16	10
Cameroon	26	6	17	6	42	29	26	6	75	61	42	29
Cape Verde	.	.	.	.	.	.	.	.	.	.	.	.
Congo, Dem. Rep.	24	15	14	15	18	18	30	20	14	12	31	25
Egypt	29	20	35	36	59	63	n/a	n/a	24	31	14	11
Eritrea	.	.	.	36	.	3	.	0	.	3	.	6
Ethiopia	61	63	14	15	46	43	8	11	0	4	3	10
Gambia, The	30	27	18	8	15	9	15	11	7	2	13	14
Guinea-Bissau	26	24	15	11	40	45	29	33	12	3	9	20
Kenya	.	24	.	29	.	77	.	72	.	25	.	16
Lesotho	.	29	.	33	.	38	.	51	.	19	.	27
Madagascar	18	22	32	27	41	48	42	35	19	10	14	14
Malawi	.	19	.	45	.	48	.	49	.	15	.	5
Mali	.	40	.	21	.	52	.	25	.	4	.	10
Mauritania	14	29	26	15	21	15	0	4	0	3	2	4
Mauritius	.	23	.	39	.	35	.	24	.	26	.	46
Morocco	38	45	36	20	16	16	9	8	18	15	18	19
Mozambique	35	24	32	32	63	56	49	51	18	43	31	25
Namibia	19	14	13	24	26	18	26	26	9	10	9	7
Niger	.	14	.	2	.	58	.	6	.	17	.	17
Nigeria	n/a	n/a	.	5	n/a	n/a	.	26	.	17	.	12
Senegal	.	28	.	18	.	36	.	13	.	16	.	7
South Africa	6	3	19	30	19	16	35	32	16	33	0	3
Swaziland	10	13	12	11	19	24	31	32	4	6	21	26
Tanzania	.	29	.	29	.	54	.	29	.	13	.	30
Uganda	13	22	9	9	25	20	15	14	1	2	8	16
Zambia	.	19	.	39	.	50	.	56	.	19	.	15

Source: World Bank Enterprise Surveys, 2002–2006.

Note: The figures represent the percentage of entrepreneurs reporting the identified obstacle as “major” or “very severe.” Figures are not shown when the sample size is fewer than 30 enterprises (= .). n/a indicates that the data were not collected in the survey.

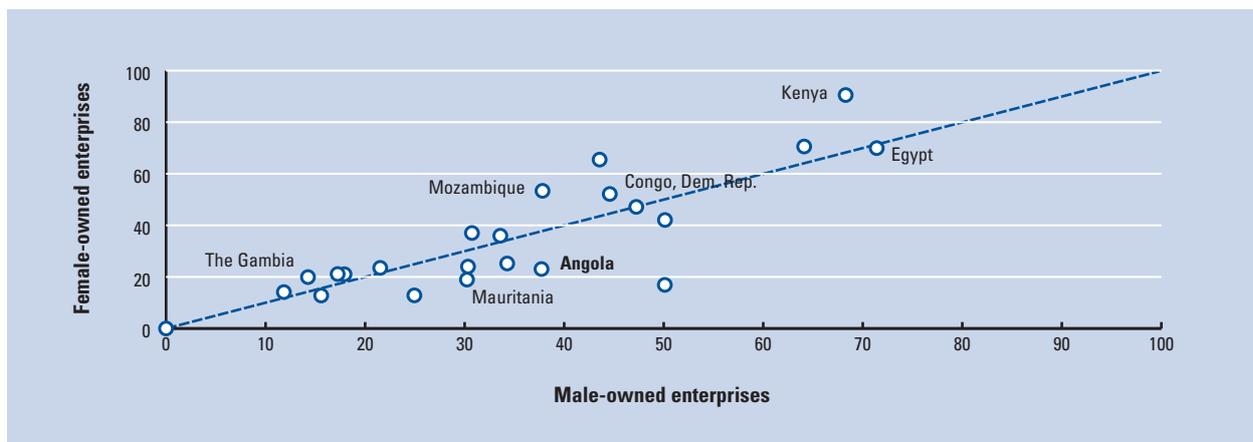
given constraint. Figure 3 shows predicted probabilities of complaining about an obstacle being “major” or “very severe” for a man and a woman entrepreneur with fixed characteristics—that is, similar in all respects except for their sex.<sup>12</sup> The results are shown for 6 of the 18 constraints identified in the Enterprise Survey questionnaire—these are the constraints that are usually indicated as more binding and critical for women than for men, such as corruption and access to finance. Women and men entrepreneurs do differ in their perceptions of business constraints, after controlling for the most important observable characteristics. Again, however, there is no consistent pattern across countries and constraints. In some countries, men are more likely than women to report a constraint as “major” or “very severe”; in other countries the opposite holds—even when looking at the same type of constraint. In several cases, men and women entrepreneurs agree on the severity of a constraint. No constraint appears to be a “female-type” of constraint, that is, one overwhelmingly suffered by women. Corruption, for example, is, along

with access to finance, a constraint that one would expect women to be more likely to complain about than others. As shown in Figure 3b, in Mozambique, Senegal, and Zambia, women are more likely than men to judge corruption a “major” or “very severe” obstacle, but in Angola, Benin, Egypt, Malawi, and Mali, men are much more likely to complain about corruption.

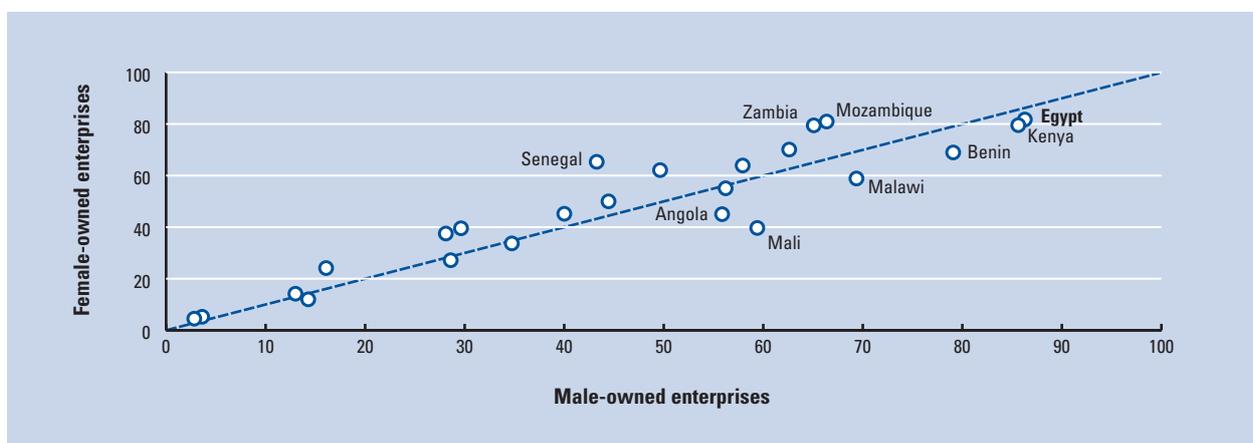
Access to finance appears to be as much a male problem as it is a female one. If women are more likely to indicate this constraint as “major” or “very severe” in Burundi, Eritrea, Kenya, Lesotho, and Madagascar, men identify this more as a constraint in Angola, Mauritania, and Tanzania. Figure 3 reveals a very clear positive correlation—in countries where the probability of a woman considering an obstacle “major” or “very severe” is higher, the probability of men complaining about the same obstacle to the same degree is also higher. So, for example, corruption is clearly a problem for both men and women in Egypt and Kenya, access to finance in Guinea-Bissau and Cameroon, and tax administration in Cameroon and Kenya. Some issues appear to be more

**Figure 3: Probability of an entrepreneur declaring that a specific constraint constitutes a “major” or “very severe” obstacle for the operation and growth of the business, by sex of the business owner**

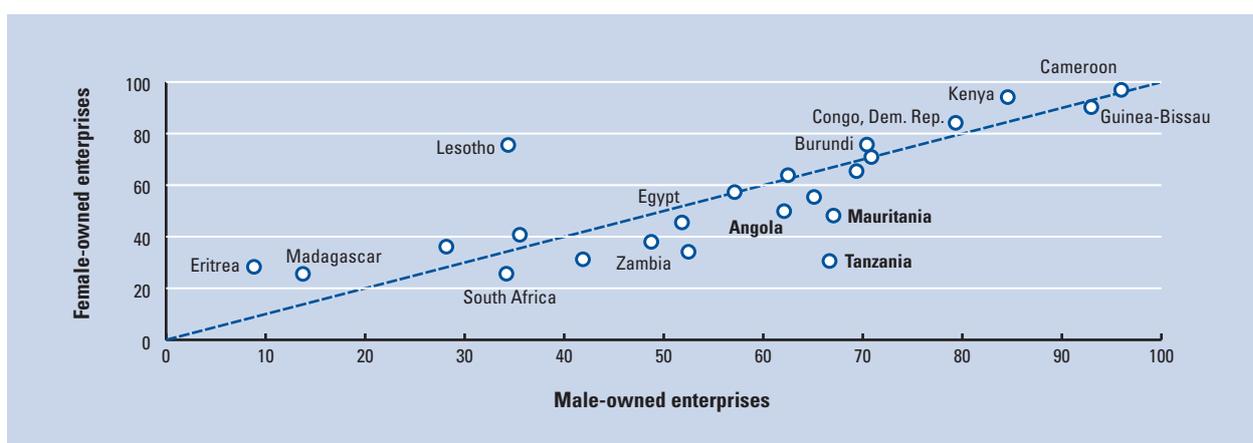
### 3a: Anticompetitive and informal practices



### 3b: Corruption



### 3c: Access to finance



Source: World Bank Enterprise Surveys, 2002–2006.

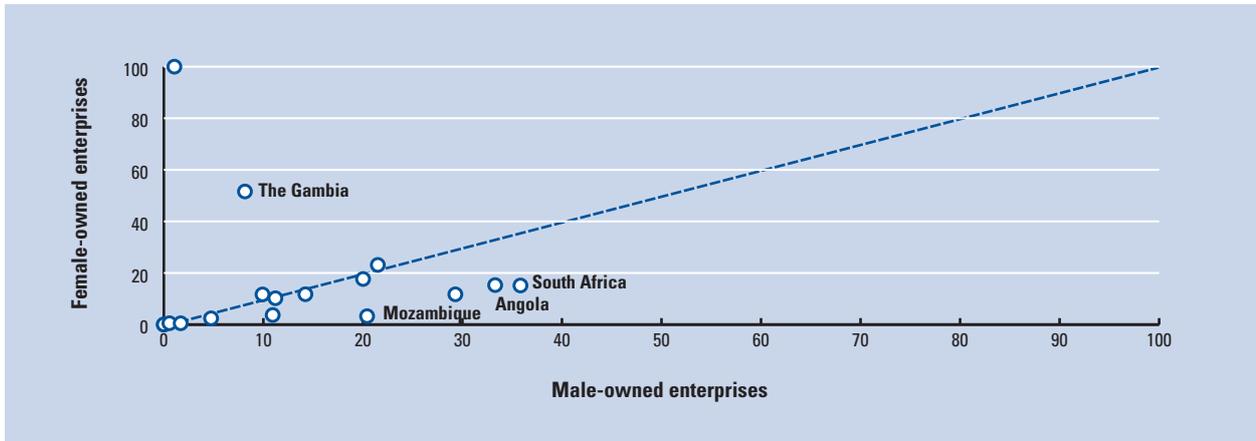
Note: Predicted probabilities are evaluated for a stylized enterprise with the following characteristics: small firm, in manufacturing (outside textile and agro-food), located in the capital city, in operation for about seven years, and where top management has an education level below university.

The points above the diagonal line represent countries in which the estimated probability of the “stylized enterprise” complaining about the constraint as a “major” or “very severe” obstacle is greater for women enterprises. The points below the diagonal line show where the probability is greater for male enterprises.

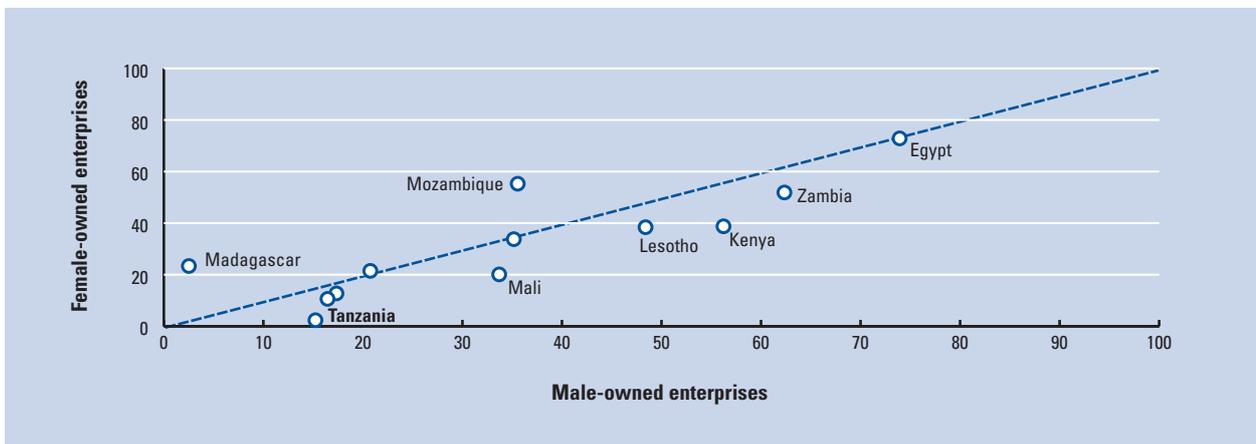
Only in countries indicated in bold is the difference significant in a statistical sense (at the 5 percent level). However, because the sample sizes are often quite small, it is not possible to determine in countries with a substantial but not statistically significant difference whether this result is due to the small sample size or whether it reflects the fact that there is no economic difference between men and women. For this reason, where this is the case, these countries are also included in the figure.

**Figure 3: Probability of an entrepreneur declaring that a specific constraint constitutes a “major” or “very severe” obstacle for the operation and growth of the business, by sex of the business owner (cont’d.)**

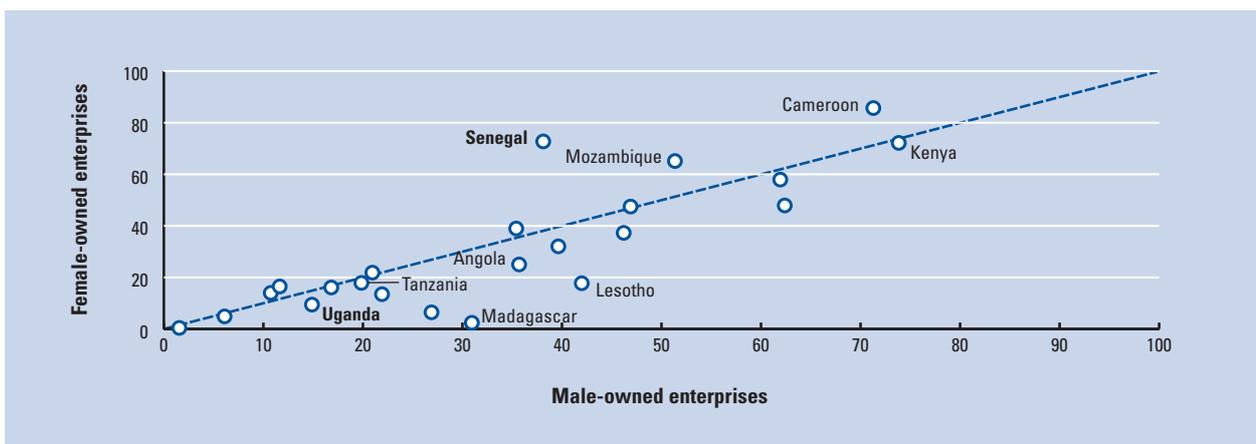
3d: Labor regulations



3e: Macroeconomic instability



3f. Tax administration



Source: World Bank Enterprise Surveys, 2002–2006.

Note: Predicted probabilities are evaluated for a stylized enterprise with the following characteristics: small firm, in manufacturing (outside textile and agro-food), located in the capital city, in operation for about seven years, and where top management has an education level below university.

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severe than others—access to finance is in general clearly felt as a more problematic constraint than labor regulations.

International research in other regions indicates that a lower level of confidence, a greater fear of failure, and the lack of role models may be preventing some women from entering into business ownership in the first place. In interviews conducted as part of the 2006 Global Entrepreneurship Monitor surveys in 40 countries, fewer adult women than men interviewed feel that they “have the required skills and knowledge to start a business”: 41 percent of women in low- or middle-income countries compared with 50 percent of men, and 33 percent of women in high-income countries compared with 46 percent of men. These gender differences disappear among the women and men interviewed who actually own enterprises, with over three-quarters of male and female respondents saying they have the required knowledge and skills. Likewise, women who are not business owners are more likely than men to agree that “fear of failure would prevent me from starting a business” (40 percent compared with 33 percent in low- or middle-income countries and 44 percent compared with 39 percent in high-income countries) and, again, gender differences disappear among the active business owners interviewed.<sup>13</sup>

The lack of role models is another constraint to women’s entrepreneurship, but one that appears to be diminishing with time. Among the adult women interviewed for the 2006 Global Entrepreneurship Monitor study, just 35 percent in low- or middle-income countries and 27 percent in high-income countries personally know someone who has started a business. That share increases to 53 percent and 47 percent, respectively, among established business owners (those who have been in business for more than 42 months), and it is even higher for newly established businesses—61 percent of women in low- or middle-income countries and 56 percent of women in high-income countries.<sup>14</sup> Consequently, familiarity with someone involved in entrepreneurship is positively correlated with becoming an entrepreneur, and it appears that there are now more such role models for women getting into business today than even in the recent past. These factors all affect selection into entrepreneurship at the outset, and help to explain why, once already engaged in entrepreneurial activity, differences based on gender seem to become less immediately relevant.

The results derived from the Enterprise Survey data presented here need to be interpreted with caution. First, sample sizes are small. Second, there are missing observations that are likely not to be random and therefore are likely to affect the results. For example, entrepreneurs who have a strong feeling about a constraint being severe may be more likely to answer the question (or vice versa). This selection effect on the missing values may be different for men and women. Third, these

results reflect perceptions, not objective measures of the constraints identified. Finally, the severity of the constraints is assessed by entrepreneurs *already in business*—therefore these constraints are perceived in relation to how they affect the firm’s *operations*, not its *startup*. It may be that women are affected more than men by specific constraints at the startup stage, so that they are not able to enter into business, but this is not amenable to analysis through the Enterprise Survey data.

### How is the performance of businesses affected?

The analysis of constraints developed in the previous section indicates that, although there are cases in which women are more likely to identify certain obstacles as “major” or “very severe,” men’s and women’s perceptions tend to be in agreement more often than we might have expected. Even if perceptions of constraints are frequently similar for men and women, it is important to ask whether some constraints affect the performance of female-owned enterprises more than they affect the performance of male-owned enterprises.

In what follows, two indicators of performance have been analyzed: value-added per worker and total factor productivity (TFP).<sup>15</sup> *A priori*, differences between female- and male-owned enterprises may be expected, due, for example, to women facing greater difficulties than male entrepreneurs in managing their enterprises. Or, conversely, differences may be due to women entrepreneurs being a very selected sample, because they had to face greater obstacles than men to *start* their businesses in the first place.

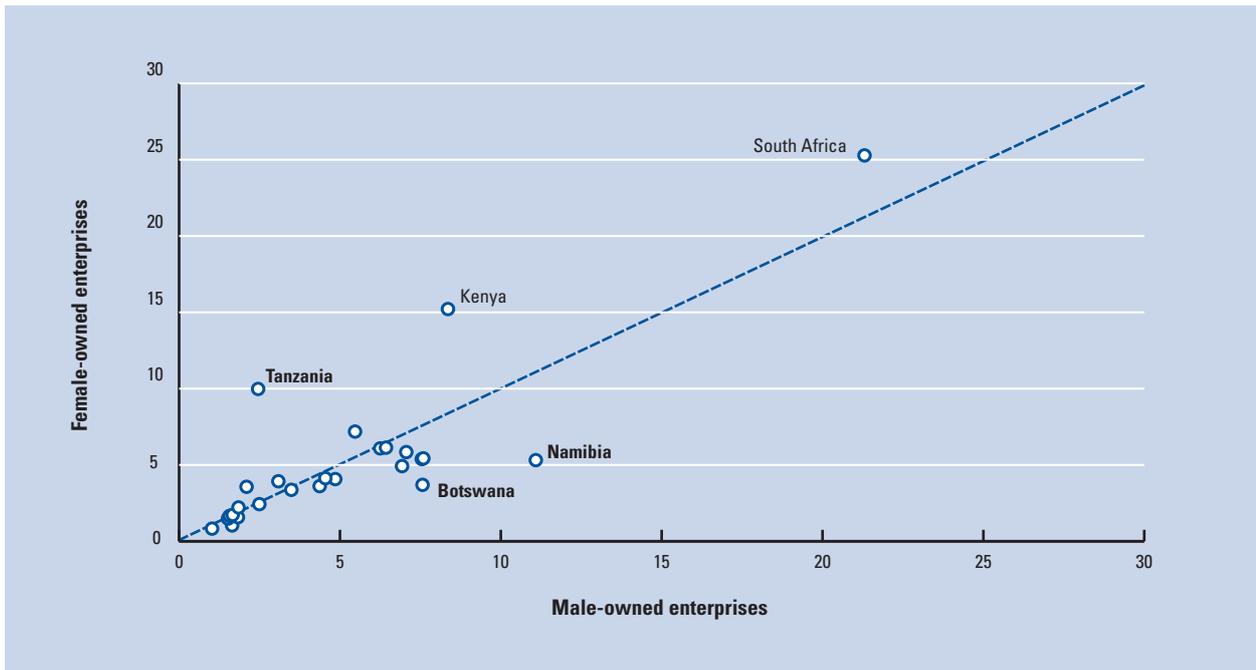
The value-added per worker is very similar for men and women, as Figure 4 illustrates. This analysis disaggregates the results presented in Chapter 1.2 by sex of the owner of the enterprise. Only in three countries (Tanzania, in favor of women; Namibia and Botswana, in favor of men) is there a statistically significant difference between the median of the value-added per worker of the two groups of entrepreneurs.

Women entrepreneurs are also fairly equally distributed across quintiles of TFP—see Figure 5.<sup>16</sup> Women are not overrepresented at the top of the distribution of TFP, nor are they overrepresented at the bottom.

These results suggest that, once men and women entrepreneurs are in business (and survive in business), they face on average the same conditions, and their enterprises display very similar levels of value-added per worker and TFP. It may be that, if selection of women into entrepreneurship is tougher than for men, higher unobservable characteristics of women compensate for higher obstacles that they may be facing as women, but the net result is essentially one of no difference in productivity. The positive message, therefore, is that in Africa women’s enterprises can be just as productive as men’s.

What about the impact of business constraints on firm productivity? Even in this case there is no evidence

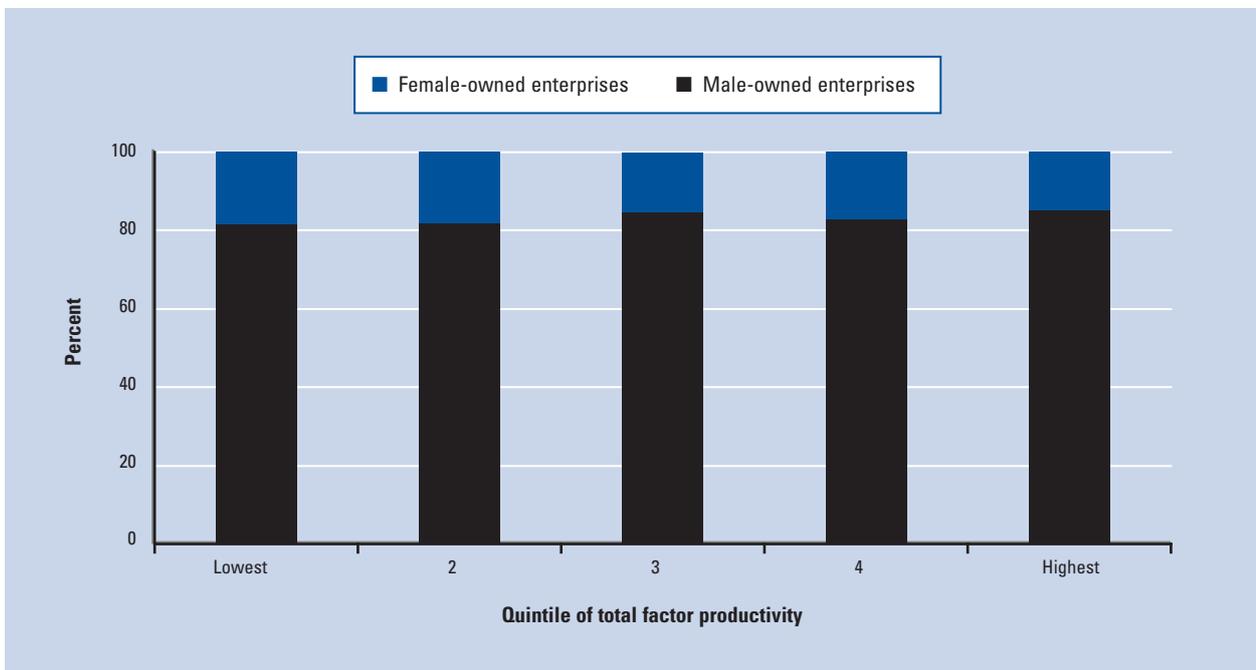
**Figure 4: Median value-added per worker, by sex of the business owner (2005 US\$)**



Source: World Bank Enterprise Surveys, 2002–2006.

Note: Countries where the difference between male and female owners in the values given is statistically significant (at the 5 percent level) are indicated in bold.

**Figure 5: Total factor productivity, by quintile and sex of the business owner**



Source: World Bank Enterprise Surveys, 2002–2006.

of the performance of female-owned enterprises being disproportionately negatively affected. Figure 6 shows the relationship between median value-added per worker (by sex of the business owner) and the severity of two constraints that are generally identified as gender-adverse: corruption (measured by the percentage of entrepreneurs forced to pay bribes to obtain a service or a license, Figure 6a) and access to finance (measured by the average percentage of working capital financed by “formal” sources—from local or foreign commercial banks, leasing arrangements, investment funds, trade credit, credit cards, Figure 6b—and by all types of external sources, including informal networks, Figure 6c). In this case, the chosen constraints are more “objective” than the perceptions of entrepreneurs about the severity of an obstacle, analyzed in the previous section.

The negative relationship between corruption and productivity highlighted in Chapter 1.2 exists for both men and women entrepreneurs. However, according to the Enterprise Survey data, the productivity of female-owned businesses does not appear to be affected more than the productivity of male-owned businesses.<sup>17</sup> The same holds for access to finance, measured as the average percentage of working capital from formal sources. Similarly, across countries, a larger share of working capital derived from external sources (that is, from formal sources as well as informal channels such as family, friends, money lenders, but excluding internal funds and

sale of stock) is associated with higher productivity, but the same relationship exists for men and women alike.

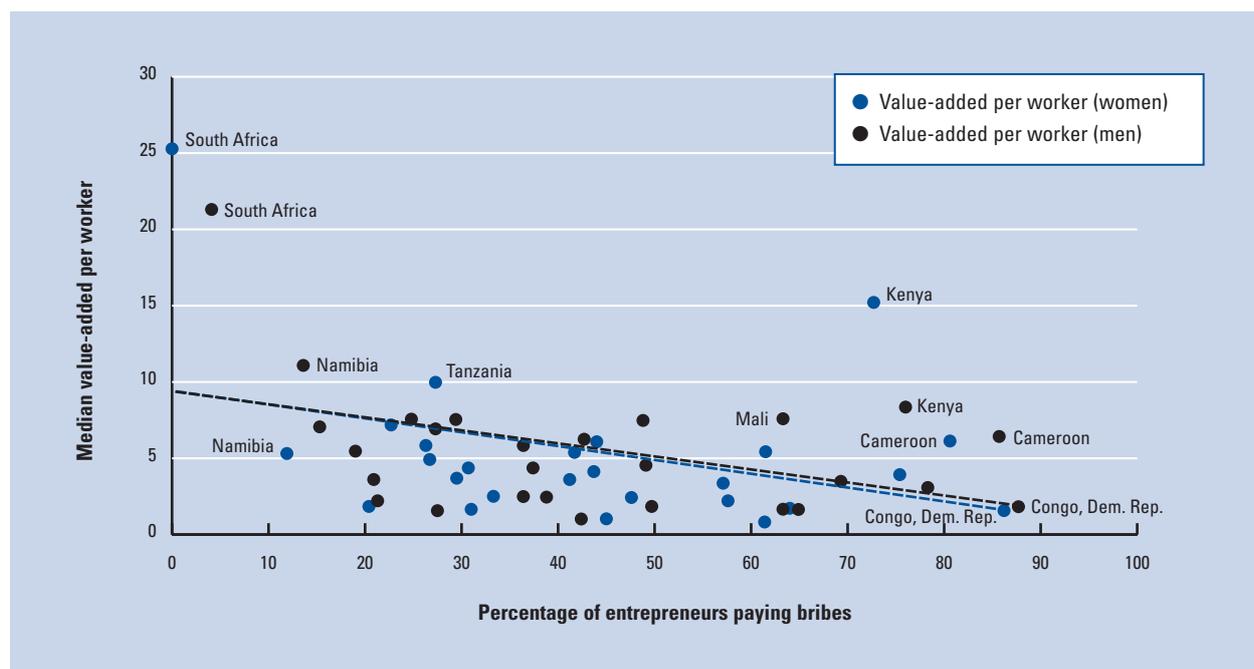
These findings are confirmed even after controlling for the firm’s characteristics (size, sector, location, and whether the firm exports or not). Except in a few cases, the performance of female-owned enterprises is not disproportionately affected by the severity of the constraints.<sup>18</sup> In other words, once they are over the entry threshold and are operating businesses, both men and women entrepreneurs in this sample are by and large affected by these constraints in the same way.

### The broader context

Although the focus on formal sector entrepreneurs sheds light on a particular, if small, facet of entrepreneurial activity, it is important to bear in mind both the wider context in which such activity occurs in Africa and the limitations of available data in interpreting these results. First, much economic activity in Africa takes place in the informal sector, which is poorly captured in available data and statistics. Second, data on the legal status of men and women, on gender differences in property rights—for example, with respect to land ownership—or rights relating to marriage and inheritance, which are highly relevant for understanding how the business climate affects men and women differently, are largely unavailable and require in-depth and

**Figure 6: Median value-added per worker and intensity of selected constraints, by sex of the business owner**

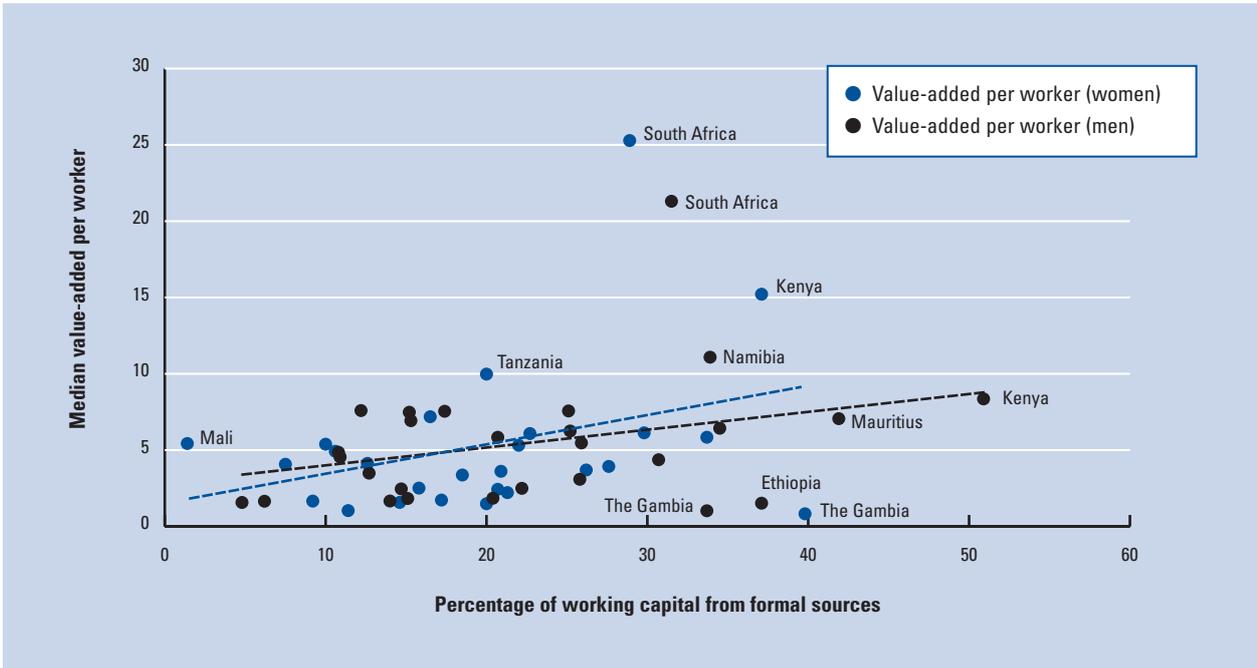
6a: Corruption (percentage of entrepreneurs paying bribes)



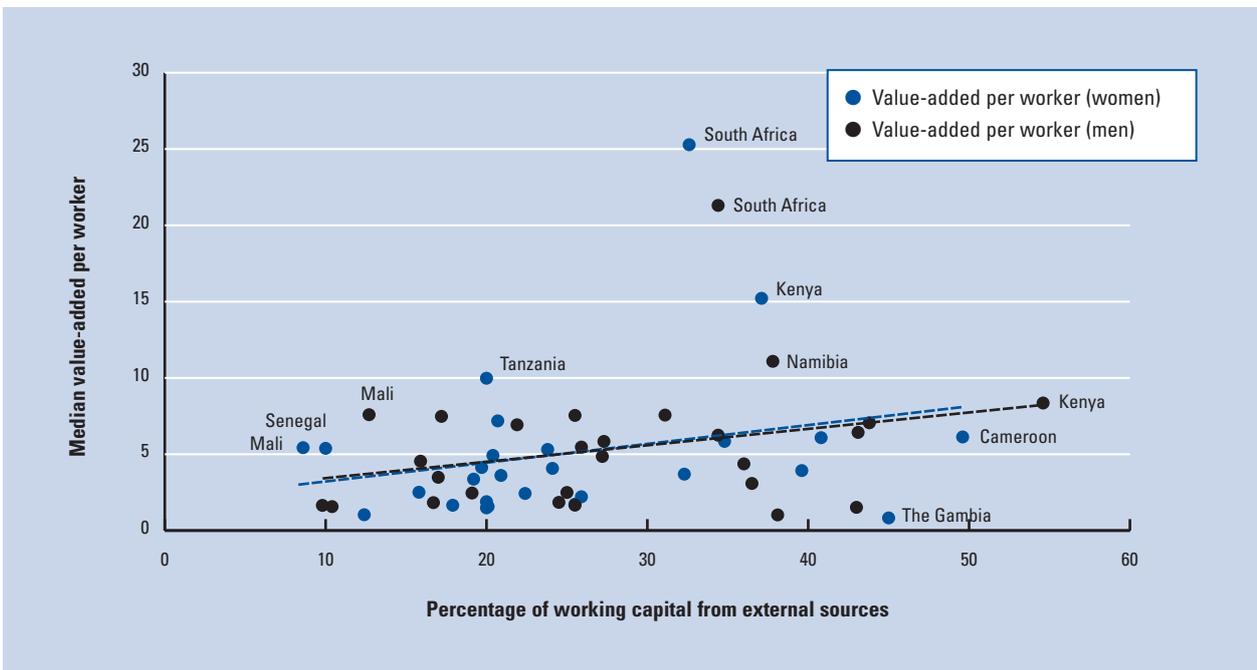
Source: World Bank Enterprise Surveys, 2002–2006.

Figure 6: Median value-added per worker and intensity of selected constraints, by sex of business owner (cont'd.)

6b: Access to finance (percentage of working capital from formal sources)



6c: Access to finance (percentage of working capital from external sources)



Source: World Bank Enterprise Surveys, 2002–2006.

country-specific analysis that is beyond the scope of this chapter. Third, Enterprise Surveys have important limitations for the analysis of female entrepreneurship in terms of coverage, sample size, and information collected. These issues will be addressed in turn.

### The informal sector

Entrepreneurs—male or female—constitute a very small percentage of the population, according to household survey data. Almost everywhere, less than 1 percent of all women of working age (15 to 65 years old) are “employers”—that is, women who own a business in which they employ hired labor. In Africa, most working women are not “formal” entrepreneurs but are rather self-employed and own-account workers in the informal sector. The informal sector is particularly important in Africa, and is often an entry point for broadening participation in the private sector. International Labour Organization (ILO) data indicate that the informal sector represents 48 percent of nonagricultural employment in North Africa, and 72 percent of nonagricultural employment in sub-Saharan Africa.<sup>19</sup> Informal employment is generally a larger source of employment for women, though not in North Africa.

For example, the recently completed Gender and Growth Assessment (GGA) for Tanzania confirmed the importance of the informal sector in the economy, noting that the vast majority of businesses in the country are outside the formal legal system. It is estimated that the number of women entrepreneurs ranges from 730,000 to 1.2 million, and are particularly found in the micro, small, and medium-sized enterprise (MSME) sector where they make up 43 percent of the total. Barriers to the formalization of a business—particularly lengthy and complex business registration, incorporation, and licensing practices—have a disproportionately negative effect on women, in some cases making it impossible for them to formalize their businesses.<sup>20</sup> Women’s participation in the informal economy may help in understanding their participation in the formal sector. It has been argued, for example, that women running informal enterprises value the higher flexibility offered by the informal sector. This is confirmed by women entrepreneurs in both Kenya and Tanzania.<sup>21</sup>

One of the important reasons that women may prefer the flexibility of informal arrangements is that this flexibility makes it easier for women to manage their “double workday.” Because women usually have to assume by far the greater burden of domestic tasks, as revealed in time allocation data in Africa, their capacity to engage in economic, including entrepreneurial, activity is much more constrained.<sup>22</sup> Moreover, the boundary between economic and household activity is less well drawn in Africa than in other regions,<sup>23</sup> and conventional labor force data capture a much more limited share of women’s total workload than men’s. This additional workload means that women can essentially carry out

economic activities only in conjunction with or after fulfilling their domestic responsibilities. This may help to explain why, as indicated earlier, women are more likely to be involved in family enterprises that are more compatible with combining both domestic and economic activity.

### Legal and regulatory constraints

Many African countries are characterized by the coexistence of dual or multiple legal systems, which lead to greater insecurity of women’s legal status, compared with men. A 10-country study of women’s legal rights in sub-Saharan Africa finds that under both statutory and customary law, the overwhelming majority of women in sub-Saharan Africa—often regardless of their marital status—cannot own or inherit land, housing, or other property in their own right.<sup>24</sup> Eligibility to access finance is identified as a hurdle in the World Bank’s recent study of finance in Africa. In Swaziland, for example, legislation mandates that a woman can be party to a contract (such as opening an account or taking out a loan) only with the consent of her father, husband, or other male family member. This might explain the large gender gap in bank accounts—52 percent of men but only 30 percent of women have accounts in that country.<sup>25</sup> Many country studies document the ways in which property rights differ for men and women, and how protections and remedies afforded to women are different from those afforded to men. These constraints may not have as much impact on women who are already entrepreneurs, but may have a severe impact on women who want to become entrepreneurs and are not able to do so. Unfortunately, data are “sorely lacking” according to one study of women’s property rights in sub-Saharan Africa.<sup>26</sup> This makes it difficult to know the true extent of women’s ownership or control of key assets and resources.

Some African countries have embarked on reforms aimed at reducing the discriminatory treatment of women by their legal systems. Reforms have generally focused on gaining equal legal protection for women under constitutions, suffrage rights, fair labor laws, family law (for example, incorporating the various customs governing women’s role in the family into a uniform legal code), and improving women’s right to property under intestate laws. Not all constitutions guarantee women equal rights with men, and in countries where they do, lower-level laws or application of laws may violate the gender equality provision of the constitution, and common practice may ignore it altogether. To address some of these issues, African heads of state adopted a protocol to the *African Charter on Human and Peoples’ Rights* on the *Rights of Women in Africa* in Maputo in 2003, which entered into force in November 2005. In all, 43 countries have signed the protocol, and 20 have ratified it.<sup>27</sup>

A promising area of intervention in support of women's entrepreneurship has been opened up through the work pioneered by the Gender Entrepreneurship Markets (GEM) unit of the International Finance Corporation (IFC), in collaboration with the Foreign Investment Advisory Service (FIAS) and the World Bank. A program of Gender and Growth Assessments (GGAs) is now being developed to address legal and regulatory obstacles that affect men and women differently, to build the capacity of entrepreneurs, bankers, and other stakeholders, and to put in place financing mechanisms for women entrepreneurs in partnership with commercial banks (Box 2).

The Uganda GGA, for example, found that women comprise 39 percent of businesses with registered premises, yet most female workers in Uganda either are unpaid family farm workers or are self-employed in the informal sector.<sup>28</sup> Barriers to the formalization of a business appear to have a disproportionate effect on female entrepreneurs in Uganda due to increased time constraints, fewer official contacts, and less access to funds.

In some cases, these constraints create an absolute barrier to women's ability to formalize their businesses. The costs of registration and licensing regulations are markedly different for women compared with men (see Box 3).

#### Limitations of Enterprise Survey data for gender analysis

Although the Enterprise Survey data are without doubt a rich source of information about enterprises, their activity, and their constraints, they have important limitations for investigating entrepreneurship disaggregated by sex. The first problem is one of coverage. Because only enterprises are sampled, it is impossible to analyze the process of selection into entrepreneurship and the effect of the constraints on the startup of enterprises, including those owned and managed by women. Second, sample sizes are often too small to allow an in-depth analysis of women entrepreneurs, who represent in some cases only 10 percent or less of the sample. Third, the relationship between ownership and management is not thoroughly examined in these data. Yet this

### Box 2: World Bank–IFC partnership focuses on women entrepreneurs

To strengthen the business-enabling environment for women entrepreneurs, the Gender Entrepreneurship Markets (GEM) unit of the International Finance Corporation (IFC) in collaboration with the Foreign Investment Advisory Service (FIAS) and the Africa Region of the World Bank has developed new advisory and analytical products. At government request (usually finance or trade ministries), Gender and Growth Assessments (GGAs) have been carried out in Kenya, Tanzania, and Uganda and are underway or planned in Ethiopia, Ghana, and Rwanda. Building on the "Doing Business" indicators, Investment Climate Assessments, and FIAS Assessments, these GGAs address—through a gender lens—the legal and regulatory obstacles that affect businesses and propose concrete measures to tackle the obstacles identified. In Ghana, Kenya, and Tanzania, accompanying *Voices of Women Entrepreneurs* reports showcase successful women entrepreneurs as role models. Key results to date include:

- In Uganda and Kenya, GGA recommendations have been fully integrated into these countries' private-sector development strategies.
- In Uganda, a Gender Coalition has been created to support the implementation of GGA recommendations. Following lobbying from the coalition, GGA recommendations have been incorporated into four labor reform bills covering employment, occupational safety and health, labor disputes, and labor unions, which were passed in 2006. The Ministry of Finance, acting on GGA recommendations, commissioned new legal drafts of the Companies Act, the Chattels Transfer Act, and other bills.
- As access to formal finance is now identified as among the most significant obstacles, IFC-GEM has worked with IFC Financial Markets to put in place lines of credit for onlending to women entrepreneurs through commercial banks. In Nigeria, a US\$15 million line of credit was provided to Access Bank plc, to onlend to women entrepreneurs, and by January 2007 US\$4.5 million had been disbursed to 33 women-owned businesses. In Uganda, US\$6 million has been provided to Development Finance Company of Uganda (DFCU), with US\$2 million set aside for women entrepreneurs. In Tanzania, a US\$5 million line of credit for onlending to women entrepreneurs has been provided to ExIm Bank, of which US\$1 million has been onlent to a woman-owned microleasing company.
- Lending to women is only part of the story. Under a financial products and advisory services package, the IFC is helping to train bank staff in areas such as market positioning and gender sensitivity, and is advising banks on new product development, such as insurance services for women. Women clients receive tailored training in how to prepare a bankable business, in product development, and in access to markets. To date, around 280 stakeholders in Ghana, Kenya, Tanzania, and Uganda—including government staff, lawyers, entrepreneurs, and members of civil society—have been trained in public-private dialogue, advocacy and media issues, and business management skills.

Source: Based on materials provided by the IFC GEM Unit.

### Box 3: Regulatory reform and female-headed enterprises in Uganda

The *Uganda Regulatory Cost Survey Report 2004*, which covered 241 enterprises in four regions, measured the compliance cost of registration and licensing requirements. Key findings were:

- Over a quarter of all enterprises reported that government officials had “interfered” with their business, by, for example, threatening to close it or asking for bribes. For female-headed enterprises, the figure rose to 43 percent.
- Forty percent of micro enterprises headed by a woman felt that the total burden of regulation was “heavy” or “severe” (as compared with 35 percent for enterprises headed by a man).
- Trade licenses were identified as the most burdensome regulation. Over 40 percent of women, compared with just over 30 percent of men, reported trade license procedures as an obstacle to the growth of their business.

The **Regulatory Best Practice Program** has started pilot projects to reduce the time and monetary cost of obtaining trade licenses, by streamlining licensing procedures and reducing the number of approvals. A pilot project in Entebbe Municipality reduced the time spent by Ugandan businesses in obtaining licenses by 90 percent, reduced compliance costs by 75 percent, and increased revenue collection by 40 percent. The impact assessment of the first pilot at Entebbe (which has recently won an International Investors award) suggests that the reforms were encouraging female-owned enterprises to obtain licenses for the first time—most of the license applications from women were first-time registrations.

Source: Ellis et al., 2006.

issue appears to be particularly relevant for women, given that one of the more pertinent findings presented in this chapter concerns the very high percentage of women entrepreneurs who are part of a family enterprise. Finally, in addition to clarifying the relationship between ownership and management, Enterprise Surveys would be better suited to the analysis of female entrepreneurship if they included more questions about the background of the entrepreneur, for example, more information about personal characteristics and family background, and the reasons that motivated the individual to become an entrepreneur in the first place.

### Conclusions

This chapter shows that both men and women are active as entrepreneurs in Africa, and their enterprises share many common characteristics. For the select sample of manufacturing and service sector entrepreneurs captured in the Enterprise Surveys, the analysis reveals surprisingly little difference between men and women entrepreneurs. There are some differences in the type of businesses in which men and women are engaged, and some differences in perceived constraints. However, these differences are often quite small and are not consistently associated with specific countries, sectors, or types of business.

Because this chapter finds such small differences between men and women entrepreneurs along the dimensions analyzed here, it may be tempting to conclude that there is little to be gained from addressing

entrepreneurship in Africa through a gender lens. This would be a mistake, as even the absence of differences—for example, with respect to firm performance—is an important and positive finding. This analysis brings to light several important findings that are relevant for strengthening Africa’s competitiveness and entrepreneurship:

- Women entrepreneurs are more likely than their male counterparts to be engaged in family enterprises. They are also generally younger and less likely to be married. In recent years, it seems to have become easier for women to enter into entrepreneurship. This suggests that family dynamics play an important role in entrepreneurship in Africa, and that these dynamics are particularly relevant for women entrepreneurs. The confluence of family and business activity, or, as mentioned earlier, the blurring of the boundary between household and economic activity, suggests that the legal status and rights of women within the family—especially in relation to marriage, inheritance, and property rights—have a bearing on their capacity to engage in entrepreneurial activity.
- Contrary to what one might expect, in the sample analyzed here women are as likely to own large businesses as small ones, and there is no gender-distinct segmentation of women entrepreneurs in terms of the sector of operation or the size and age of the business.

- Women's businesses are at least as productive as those of their male counterparts, as measured by value-added per worker and TFP. Once men and women entrepreneurs are operating their businesses, the constraints and obstacles they face affect them in largely the same way. Differences based on gender tend to disappear, as shown both in this chapter and in the Global Entrepreneurship Monitor surveys in 40 countries. This is further confirmed in the finding that in countries where it is easier overall to start, register, license, and operate a business, there are more women entrepreneurs.
- The absence of significant gender-based barriers in operating a business does not mean that there are no gender-based obstacles to entrepreneurship. It is very likely that barriers to *entry* into entrepreneurship present greater obstacles for women than for men.
- Consequently, measures aimed at facilitating entry into entrepreneurship through legal, regulatory, and other reforms are likely to have a more positive impact on women entrepreneurs. As shown in the GGA program, priority needs to be given to tackling gender-based legal and regulatory obstacles to starting a business as a specific component of the wider effort to improve the business-enabling environment.

This analysis suggests that complex family dynamics are at work in relation to business activity in ways that are particularly important for women. This raises questions that merit further analysis, such as what decision-making power women have, and whether the presence of a male relative in the enterprise either dilutes or facilitates (for example, by mediating access to credit) the discharge of their managerial responsibility. A further question concerns the ways in which women manage their “double workday,” including through preferring informal arrangements that are more compatible with their domestic responsibilities. The wider realms of family relations, and of property, marital, and inheritance rights, all have a bearing on the potential and prospects facing women entrepreneurs that are not the same as for men. Though data are very limited, available evidence suggests that there is persistent discrimination against women and greater precariousness of their legal status and rights.

An important arena for further work is to address women's disadvantage by analyzing other types of data—for example, household surveys, or surveys of informal sector activities. Also, more could be done using Enterprise Surveys if they included more information about observable characteristics of the entrepreneur that are not currently collected—for example, family background (what do parents and spouses do?), the way

the firm was acquired, and the role played by men and women in managing the firm. Since sex-disaggregated data on property ownership, assets, and legal rights are lacking, one critical task is to develop statistical and data-gathering capacity in this area.

The finding that there are no or few significant differences between female and male entrepreneurs once they are already operating businesses—in terms of the sectors of operation, the size or age of the business, and the performance and productivity of the business—is encouraging. It suggests, for example, that Africa does indeed have considerable hidden growth potential in its women, and that tapping that potential, including through removal of barriers that exist at entry, and reducing disparities in access to and control of resources by empowering women economically, can make a substantial difference for Africa's growth and poverty reduction. If Africa is to remain competitive, and is to tap the full productive potential of all economic actors—male and female—it is important to understand and tackle gender-based barriers to entrepreneurship. Once Enterprise Surveys obtain more information on the background of male and female entrepreneurs, including through larger samples of female entrepreneurs, it will be possible to undertake more robust analysis of the gender dynamics of entrepreneurship in Africa.

## Notes

- 1 The World Bank's Enterprise Surveys, some results of which are presented in the Investment Climate Profiles at the end of this *Report*, were earlier termed the “Investment Climate Surveys.”
- 2 World Bank 2000.
- 3 Commission for Africa 2005.
- 4 Blackden et al., in Mavrotas and Shorrocks 2007. For recent overviews of analysis relating to gender, economic growth, and macroeconomic policy, see Stotsky 2006 and World Bank 2007a. For a wider discussion of the relevance of gender for growth and development, see World Bank 2001.
- 5 For more information on Enterprise Surveys, see <http://www.enterprisesurveys.org/>.
- 6 Throughout this chapter, the data included in the analysis refer only to individual and family enterprises where it is both possible and useful to determine the sex of the business owner. Government enterprises and foreign enterprises are excluded. As a general rule, no results are presented when there are fewer than 30 enterprises in the sample or subsample being analyzed.
- 7 More recent surveys include a much larger percentage of very small firms than older surveys, and some include only manufacturing enterprises, while in others services are also covered. Because it may be expected that women are more concentrated in small firms and in services, and to facilitate comparability across surveys and time periods, we have excluded these enterprises in computing the percentages shown in Figure 1. In fact, women are not overrepresented in small and service sector enterprises in these datasets, and very similar figures are obtained using the full sample.
- 8 Allen et al. 2007.
- 9 We used Living Standards Measurement Survey (LSMS) data for the countries analyzed in this chapter.
- 10 Case studies of women entrepreneurs are presented in *Voices of Women Entrepreneurs* reports for Kenya and Tanzania (Cutura 2006, 2007).

- 11 Because of small sample sizes for large firms, we are able to report results only for a minority of countries.
- 12 These characteristics are chosen to represent a “common type” of enterprise—a small firm, in manufacturing other than textile and agro-food, located in the capital city, which has been in operation for about seven years, and with top management at an education level below university. The predicted probabilities are based on the estimates of a logit model—very similar results are obtained with an ordered logit model.
- 13 Allen et al. 2007.
- 14 Allen et al. 2007.
- 15 The value-added per worker has a more straightforward interpretation and has been used for the univariate analysis (Figures 4 and 6). Total factor productivity has been derived from estimating production functions including a dummy variable for female entrepreneurship, and interactions between this variable and the investment climate constraints. Several specifications have been used, in one- and two-step procedures, to assess the robustness of the results.
- 16 The quintiles of TFP are created by dividing all the entrepreneurs in five groups of 20 percent each, after sorting all the entrepreneurs in order from the least productive (the ones with the lowest TFP) to the most productive (with the highest TFP).
- 17 The slope of the line that captures the relationship between average value-added per worker and percentage of entrepreneurs paying bribes is the same for men and women (the same results hold when fitting functional forms other than the linear one).
- 18 We run one-step production function regressions for each country, including a dummy for female ownership and an interaction between female ownership and each constraint. We addressed the potential endogeneity of the constraint by computing its average over enterprises’ sector, size, and geographical location. We tested whether the coefficient of the interaction term (female ownership\*average constraints) was significantly different from zero.
- 19 ILO 2002; see also UNIFEM 2005.
- 20 World Bank 2007b.
- 21 Cutura 2006, 2007.
- 22 For more on the time poverty issue, see Blackden and Wodon 2006.
- 23 Gelb 2001.
- 24 COHRE 2004.
- 25 Honohan and Beck 2007.
- 26 Strickland 2004.
- 27 Data on the protocol are maintained by the African Union: <http://www.africa-union.org/root/au/Documents/Treaties/List/Protocol%20on%20the%20Rights%20of%20Women.pdf>
- 28 Ellis et al. 2006.
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