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**Promotion and protection of all human rights, civil,
political, economic, social and cultural rights,
including the right to development**

Written statement* submitted by Graduate Women International (GWI), a non-governmental organization in special consultative status

The Secretary-General has received the following written statement which is circulated in accordance with Economic and Social Council resolution 1996/31.

[30 May 2023]

* Issued as received, in the language of submission only.

The significant role education plays in the success of women's entrepreneurship: Increasing women's entrepreneurial opportunities improves the education sector and reduces gender-based inequities in business ventures

Graduate Women International (GWI) is an international non-government organisation (NGO) founded in 1919 who's international network of graduate women advocates for women and girls' human rights, equality, and empowerment through safe access to quality education and lifelong training up to the highest levels. On the occasion of the 53rd session of the Human Rights Council (HRC53), GWI takes the opportunity to draw the Council and Member State's attention to the significant role education plays in the success of women's entrepreneurship endeavours. The statement also informs about the effects of gender-based inequalities that persist regarding access to sustainable entrepreneurship businesses for women, connects women entrepreneurs in the education sector to the implementation of the Sustainable Development Goals (SDGs), and provides recommends HRC53 action.

Education plays a significant role in women's entrepreneurship opportunities. Through knowledge and skills development gained from an educational background, women are prepared to navigate the challenges of entrepreneurship and make informed decisions. By acquiring knowledge and skills, women challenge stereotypes and break through traditional gender roles, opening opportunities for them to pursue entrepreneurial endeavours.

Education enhances women's confidence, which is essential for overcoming obstacles; education provides access to networks and resources at all levels and invaluable exposure to impactful role models. Education serves as a foundation for women to navigate the entrepreneurial landscape and break gender-based inequalities that persist today.

GWI importantly notes that lack of education opportunities is not the sole determinant of women's entrepreneurial success. Other factors, such as no access to funding or financial systems and supportive policies, also play crucial roles in enabling women to thrive as entrepreneurs.

Globally, women have lower participation than men in compensated economic activities. Women's participation in the labour market currently stands at 49%, while that of men reaches 75%. This consequent difference may even double according to the different regions of the world, especially the least developed countries.[1] When women can work, they often work in less skilled jobs than men and in lower-paid sectors. This was compounded by the COVID-19 crisis, which had disproportionate economic and social impacts on women and girls, challenging progress made in pre-pandemic years toward gender equality in the workplace.[2]

Entrepreneurship and self-employment in general, whether in a micro, small, medium, or large company, is an important vehicle for empowering women. However, inequalities based on gender, already glaring in the world of work, are deepening entrepreneurship.

GWI applauds the United Nations (UN) General Assembly resolution adopted in November 2022 entitled Entrepreneurship for Sustainable Development. Through its modalities, the General Assembly calls Member States to adopt an inclusive approach to promoting entrepreneurship and to develop coherent and targeted policies that address legal barriers, social and regulatory aspects of equal economic participation between men and women.[3]

GWI highlights the International Labour Organisation Women's Entrepreneurship Development (ILO-WED) programme that works with partners to increase economic opportunities for women entrepreneurs by supporting them in starting and expanding their enterprises. The ILO-WED programmes create optimal conditions for women's entrepreneurship to thrive by creating an enabling environment for women's entrepreneurship development, strengthening government capacity, employee

organisations, trade and unions and local community organisations, and offering ILO training and post-training support for women entrepreneurs.[4]

Initiatives targeting a particular region or state are multiplying through projects implemented by the UN Industrial Development Organisation (UNIDO), such as a project in Egypt in collaboration with UN Women. The joint programme aims to increase the economic participation of at least 6,300 women in Egypt's private sector across growth-oriented sectors in seven governorates. It will harness these women's full potential as entrepreneurs and employees in the following target value chains: date palm; medicinal and aromatic plants; handicrafts, and information and communications. It adopts a multi-sectoral approach and combines activities at policy, institutional and individual levels.[5]

GWI makes special note of the She Trades initiative launched by the International Trade Centre, a joint agency of the United Nations and the World Trade Organisation. The She Trades initiative aims to connect and empower women entrepreneurs worldwide, focusing on increasing their participation in international trade. She Trades connects over 40,000 women-made product entrepreneurship to buyers around the globe, providing learning resources and opportunities to grow their business.[6]

Although progress has been made in recent years regarding women's access to entrepreneurship, it has been slow to materialize as barriers persist.

Firstly, these challenges remain due to the financial exclusion of women. Women face persistent barriers in accessing bank accounts and financial services. In all regions except North America, the proportion of women with access to bank accounts is lower than that of men. In both sub-Saharan Africa and the Middle East, less than 40% of women have a bank account. Corporate borrowing and savings rates are consistently higher for women than for men. According to the World Bank's latest estimates, women entrepreneurs face a funding deficit of \$1.5 trillion.[7]

In addition, expectations regarding women regarding unpaid work and maternity leave prevent them from carrying out their entrepreneurial dreams and careers successfully and sustainably. The burden of unpaid work, such as childcare and household of responsibilities related to traditional gender roles, also prevents 18% of women from achieving gender parity at the top of the business and advancing entrepreneurially.[8]

Finally, sociocultural barriers and discrimination remain a hindrance to women's entrepreneurship. Women are often victims of discrimination in the entrepreneurial world, from access to labour markets, decent employment, opportunities, and economic empowerment to the creation of a business.[9] In addition, these barriers overlook the legal texts and laws favourable to women entrepreneurship and sometimes the authorities in charge of the protection and promotion of women's rights in decentralized services ignore the existence of these laws themselves.

Apart from being an undeniable vector of economic growth, the promotion of female entrepreneurship is directly related to SDGs. GWI specifically notes the relevance of SDG 4, which aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. Women's entrepreneurship promotes skills development, which is a key aspect of SDG 4.

Specifically, advancement in women's entrepreneurship in the education sector can help implement SDG 4. Increasing women entrepreneurs in the education sector can remarkably improve education. They bring innovative approaches to teaching and learning; they address the issue of educational equity and inclusion as it encourages the provision of education to marginalized groups, including girls, women, and underserved communities; they often incorporate concepts of sustainability, environmental awareness, and social responsibility into their educational programmes and curricula. By doing these things, they contribute to the broader objectives of SDG 4 by promoting sustainable practices and nurturing a generation of learners who understand and prioritize sustainability.

While the COVID-19 crisis threatened women entrepreneurs, it has also provided an opportunity to rethink the traditional work model. The development of e-commerce plays a crucial role in women's economic empowerment and gender equality, and the achievement of the SDGs. The digital transformation of the economy has opened new opportunities for more flexible ways of working, such as teleworking, when highlighted by inclusive policies.

Having noted the impact of education on women's entrepreneurship and the education sector, and the existence obstacles to the access to entrepreneurship for women, GWI appeals to the HRC53 to urge Members States to:

1. Support women entrepreneurs in all sectors, especially in male-dominated sectors such as STEM or ICT, where negative stereotypes are triggered by the stigma and false idea of women's inferiority in this field.
2. Develop school and university curricula on entrepreneurship learning and business creation with a gender perspective and integrate entrepreneurial attitudes and activities at all levels of education.
3. Incentivise companies in all sectors to promote and support women's entrepreneurship.
4. Create modules to enforce laws, rules, and legal texts favorable to women's entrepreneurship; provide training on these modules.
5. Develop and provide access to particular tools and services such as dedicated funds for women, exchange, and advisory platforms to develop their businesses to create an environment conducive to the success of women's entrepreneurship.
6. Work with financial institutions and governments to develop and promote targeted financial products and services that specifically address the needs of women entrepreneurs, such as affordable loans, microcredit programs, and venture capital funds.
7. Document, research, and promote women's entrepreneurship, whether it concerns the careers of women entrepreneurs, the development of their businesses, or the inequity challenges; then distribute widely achievable action items.
8. Collect and analyze gender-disaggregated data on women's entrepreneurship to identify gaps, monitor progress, and inform evidence-based decision-making for policymaking.
9. Encourage Member States to foster collaboration with private sector and NGOs to leverage their expertise, resources, and networks in supporting women entrepreneurs.

[1] <https://ilo.org/infostories/fr-FR/Stories/Employment/barriers-women#global-gap>

[2] Ibid.

[3] <https://documents-dds-ny.un.org/doc/UNDOC/LTD/N22/690/86/PDF/N2269086.pdf?OpenElement>

[4] https://www.ilo.org/empent/areas/womens-entrepreneurship-development-wed/WCMS_431680/lang--en/index.htm

[5] <https://www.unido.org/stories/their-own-businesses-and-workers-egypts-women-can-be-winners>

[6] <https://www.shetrades.com/#/?lan=en>

[7] <https://blogs.worldbank.org/fr/opendata/letat-de-lentrepreneuriat-feminin-les-statistiques-parlent-delles-memes>

[8] <https://www.ypo.org/ypo-reports/gender-equality-in-the-c-suite/>

[9] <https://africa.unwomen.org/fr/stories/nouvelle/2022/08/les-barrieres-socioculturelles-un-frein-a-la-promotion-de-lentrepreneuriat-feminin>