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Statement submitted by World Union of Small and Medium Enterprises, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

Shining a light on the social issues facing female entrepreneurs

The World Union of Small and Medium Enterprises represents the highest interests and standards of those men and women who invest their lives in small- and medium-sized businesses, as well as those engaged in trades and crafts no matter where they are around the world. In this capacity, the World Union of Small and Medium Enterprises has long advocated that the United Nations, federal governments, appropriate associations, suitable institutions, and pertinent foundations expand their participation to include advocacy and action, regarding the increasing growth of enterprises that are started, held, and directed by women. As the World Union of Small and Medium Enterprises has learned first-hand, this is critical if we are to eliminate the social issues that block this segment of virtually every economy, particularly at the intersection where today's woman finds herself caught between the demands of operating a successful small, medium, or crafts-oriented enterprise and those of raising a family.

Within the World Union of Small and Medium Enterprises, we have seen that female-owned enterprises are rapidly achieving an above-average growth potential in many localities, especially in developing countries. Furthermore, they are the primary source of viable economic and social reform that will elevate women to their rightful position in terms of benefitting from gender equality initiatives that reduce the existing balance.

The challenge for a woman entrepreneur today: Can she start, grow, and maintain a business? The World Union of Small and Medium Enterprises will work to raise awareness and promote the dissemination of a culture that offers equal opportunities to women in the entrepreneurial field, including the adoption of appropriate legislative measures where there is a lack of support.

In the 25 years since the initiation of the Beijing Declaration and Platform for Action in the United Nations Commission on the Status of Women, much advancement has taken place, regarding gender issues and gender equality. It is worth noting, at this juncture, that the World Union of Small and Medium Enterprises applauds this work and labours tirelessly to make such needed outcomes a reality. The role of the World Union of Small and Medium Enterprises is to highlight the different issues related to small and medium-sized enterprises and craft activities run by women that, along with broader issues of social interest, must remain at the centre of attention.

The World Union of Small and Medium Enterprises has not lost focus on female social issues in the small and mid-size enterprises context. It is dedicated to preserving and elevating the status of businesswomen when barriers to growth occur, for example, when lack of funding, education, and support raise the issues highlighted in this paper. The World Union of Small and Medium Enterprises' primary concern is that too little is being initiated in terms of new and appropriate legislation, with reforms to support women entrepreneurs and a greater awareness of social issues.

The World Union of Small and Medium Enterprises is recommending that we focus on three aspects, regarding small and medium-sized enterprises started, owned, and maintained by women: first, education with the flexible mindset needed to overcome setbacks; second, easing access to financing and funding for women owned businesses; and third, acknowledgement of the targeted social support and special assistance needed for women entrepreneurs who are raising families and/or caring for elderly family members, while simultaneously building and maintaining a growth business.

It is important to recognize that female-owned small and medium-sized enterprises are fast becoming a vital contributor to both economies and societal stability on a global level. In a reality of perspective, women entrepreneurs, who also have a social commitment, will have to take into account that the solution to these issues will surely give a greater stability and progress to the different economies on a global scale.

Taking Indonesia as an example, the Ministry of Cooperatives and small and medium-sized enterprises noted that the total small and medium-sized enterprises in 2018 was nearly 60 million. Of this number, more than 14 million businesses are managed by women. The contribution of small and medium-sized enterprises managed by women to gross domestic product (GDP) reached 9.1 per cent. This same sector's contribution to exports is more than 5 per cent.

The World Union of Small and Medium Enterprises' information sources from our Indonesia member of the World Union of Small and Medium Enterprises Commission for Social Issues and Women Entrepreneurs has revealed the following evidence to add fuel to the three focus points:

- **Education:** There is a lack of relevant education in localities and online. The World Union of Small and Medium Enterprises recommends that programs are still needed to encourage the role of women in small and medium-sized enterprises. Women's involvement can still be optimized if obstacles in terms of access to investment and capital are removed and opportunities are made for skills development, such as product development, packaging, storytelling, and marketing, including Internet use and financial management.
- **Finance:** It is necessary to provide more assistance, including opportunities for access to traditional or innovative sources of funding and to encourage the growth of female entrepreneurship with the aid of traditional institutions and innovative tools or channels, such as online platforms, and to support the action undertaken.
- **Social Support:** Greater awareness is to be given to the social conditioning and status reform needed, so that female entrepreneurs can ask for and receive the support they need.

When women set up business and are in the child-bearing period of their life, they want access to information technology as well as child-care support and emergency access when a child is ill. Access to the Internet and technology is key. Better and more intelligent use of the Internet and technology is a must. They often ask for help from their families or other community members to use the Internet. Often, however, women do not know how to use computers or access the Internet and they tend to fear the potential costs and time they could spend accessing the Internet.

Data also show that although women in Indonesia are well connected by information technology, they do not use the full potential of the Internet; 47 per cent of women do not use technology for business. The fact is that 32 per cent of these women do not know how to find what they want on the Internet. Their knowledge is scant because they live in disadvantaged areas where Internet access is highly limited, as numerous villages lag in their technological development, according to the International Finance Corporation (IFC) and the United States Agency for International Development 2016.

The World Union of Small and Medium Enterprises recommendations are two-fold:

- To promote and deliver education to ensure that women are better understood, supported, and protected in their entrepreneurial action and activity, which has also a social value.
 - To promote the adoption of regulations in support of women entrepreneurs, so that they can operate in the best conditions, both in the context of their enterprises and in the different family and social circumstances to which they belong.
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