

Barriers

Legal & Regulatory Framework

- Discriminatory laws and practices
- Lack of gender-sensitive legal frameworks/labor regulations
- Barriers to obtaining official, state-issued documentation
- Uneven implementation of laws and practices
- Burdensome and costly regulations, policies, and procedures to start and operate business
- Poor government outreach and information dissemination
- Lack of information about legal and regulatory provisions
- Inadequate/biased workplace policies, conditions and practices
- Biased stereotypes of authority favoring men
- Low level of trust in public-facing bureaucrats
- Lack of inclusion, predictability, transparency, trust, and dialogue among stakeholders
- Low representation of women in formal institutions (e.g. government, support organizations, business organization, etc.)
- Low capacity of women's representative entities resulting in lack of participation and input into legal and regulatory decision-making

Access to Finance

- Weak legal/regulatory protections for financial consumers
- Limited information and data on gender gaps in finance
- Women's unequal ownership, access and administrative authority (e.g., property, inheritance, collateral)
- Gaps in the digital financial ecosystem including digital ID, digital signature, e-KYC, agent banking networks, etc.
- Lack of an enabling environment for technology, limiting women's access to financial services and products
- High-risk perception of women borrowers (resulting in, e.g., higher interest rates, shorter repayment periods for women)
- Persistent focus on traditional collateral requirements (e.g., immovable property, credit history)
- Financial provider practices and products that do not meet women's needs
- Permission of male family member required to conduct financial transactions
- Limited financial capability
- Fewer women who have bank accounts
- Women's limited personal access to technology and related financial services
- Lack of women's familiarity with technology used to access financial products and services

Training, Skills & Information

- Lack of gender-sensitive business-service ecosystem (e.g., biased trainers, mismatch between services offered and needs)
- Lack of incentives to acquire skills due to social norms and other restrictions
- Cost barriers to accessing training and technical assistance
- Inadequate skills and knowledge to start, run and expand a business - e.g., financial and technical literacy, business & soft skills, and sector information
- Lack of access to relevant business information due to restricted ability to participate in mentoring programs/networks
- Limited relevant education
- Limited knowledge of access to business-related technology tools and software
- Restricted mobility
- Business decisions constrained by male relatives

Access to Markets

- Lagging legal and regulatory provisions (e.g., digital payments, cross-border commerce, etc.)
- Inadequate input markets (land, labor, capital)
- Cost barriers (compliance, formalization, informal payments)
- Limited access to finance, inputs, tools, assets and collateral
- Inadequate access to and limited use of technology enablers
- Market-related information constraints (e.g., re: input costs, prices, demand, etc.)
- Limited access to new customers
- Limited access to networks, (in-)formal information-sharing, and role models
- Concentration in less profitable, lower parts of the value chain
- Gender-based harassment in business transactions (e.g., buyers, sellers, suppliers, customs officials, etc.)