



**Gender-based violence and the economic empowerment
of women through entrepreneurship:**
an exploratory study



Summary



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Foreword



Soazig Barthelemy

Founder and CEO at Empow'Her

For the past 10 years, Empow'Her has been committed to supporting women in gaining greater freedom to pursue their own businesses and emancipating themselves from the challenges they face, which are rooted in a deeply unequal and discriminatory system. Through this study, and thanks to the support of our donor Natacha Fazal Karim, I wanted our organization to engage in a deeper reflection on gender-based violence within entrepreneurship.

The findings are indisputable: women are enclosed by multiple forms of violence throughout their lives, which come from a wide range of environments and which - on reading the report - give the suffocating impression that there never really is any way of escaping from... Unfortunately, entrepreneurship is no exception. The violence perpetrated within entrepreneurship weakens the most vulnerable women and jeopardizes the chances of success of those who start their businesses. Moreover, the entrepreneurial journey, often solitary and without safeguards, prompts the manifestation of certain forms of violence and even exposes women to greater risk. So, how can entrepreneurship embody a pathway towards empowerment if it continues to be a space in which such violence is cultivated?

The 250 testimonies gathered show the magnitude and level of women's overexposure to violence. No country and no group of women is spared, although the study of three specific contexts highlights the cumulative oppressions that some women face, and the importance of taking these into account. This report provides figures on a reality that is still insufficiently recognized within an ecosystem that struggles to transform itself. In light of this, the study puts forward a number of recommendations which I hope will be of use for individual and collective considerations in the ecosystem. It also reminds us that the promotion of women's entrepreneurship will only have an impact and a purpose if we fight and dismantle the current system of violence together.



Natacha Fazal Karim

Founder at Stardust Concept & HerMeNow

The work of Empow'Her, and this study specifically, is of profound interest to me as, being an entrepreneur myself, I experienced first-hand the challenges that most women face when entering male-dominated industries. Over the past years, witnessing the struggles they go through and the double effort they have to put in to prove themselves pushed me to become an activist fighting against gender-based violence and promoting women's empowerment.

Through this journey, I have been glad to see that more light is being shed on gender inequalities and the ways in which they affect women's economic and social potential. I believe research is key and necessary to bridge the knowledge gap and efficiently fight against gender-based violence. The economic sphere is still lacking data and statistics in that regard, and we need to support movements, research and initiatives that are addressing this topic. With more knowledge and better methods, I believe we can create a healthier work environment and raise awareness among policy-makers and organizations.

The eye-opening survey led by Empow'Her reveals that a large majority of women, including myself, have been exposed to several forms of gender-based violence at one point or another in their lives. This finding is appalling.

But, with more training, awareness actions and ambitious policies that take into account this reality, we can pave a safer way for women in entrepreneurship.

Key facts

A study to better document gender-based violence within entrepreneurship

297

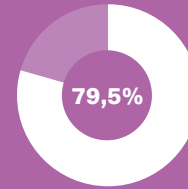
participants

21

organizations interviewed

34

countries represented



of respondents have experienced violence in their lifetime

Key figures on women entrepreneurs' exposure to gender-based violence

This continuum of violence is exacerbated by economic and social precariousness

- **91.7%** of respondents with primary education experienced violence, compared with **66.7%** of those with a doctorate
- Intra-family violence is almost **three times more** common in rural areas (**20%**) than in urban areas (**7.8%**)

Access to finance, which is the n°1 issue for women entrepreneurs, creates dependency on perpetrators of violence

- Among women entrepreneurs who borrowed money from their family to start their business, **41.7%** experienced violence within their own household.
- **22.2%** of women who consider themselves financially dependent experienced economic abuse, compared with **12.1%** of those who consider themselves independent.

Gender stereotypes jeopardize women's entrepreneurial projects

- **47%** of respondents mentioned lack of consideration as the main barrier in starting their business
- **54.4%** of women entrepreneurs said mental workload is a difficulty that could jeopardize their business

Entrepreneurship is not a violence-free ecosystem because it reproduces sexist norms and practices, and because it prompts aspirations for economic emancipation

- **42.5%** of respondents experienced violence as a result of their entrepreneurial activity
- **21.9%** of respondents suffered violence in a household where their project was poorly received, compared with **6.5%** in households where it was welcomed
- Economic violence is rarely reported over the course of a lifetime (**8.3%** of all violent incidents), but is almost doubled in the context of the entrepreneurial project (**13.9%**)

Key recommendations of the study



Efficiently fighting gender-based violence within economic empowerment programs

- Focusing on training employees on gender issues as part of economic empowerment projects
- Supporting research and advocacy to better document contexts of violence, and especially economic violence
- Integrating and promoting protection and psychological support mechanisms in entrepreneurship support programs
- Promoting cooperation between actors involved in the fight against gender-based violence and actors involved in professional rehabilitation



Promoting women's entrepreneurship in rural areas

- Financing collective savings and credit mechanisms in rural areas
- Integrating community leaders from the outset and throughout the project cycle



Developing an entrepreneurship support programme for migrant women

- Systematizing the collection and analysis of data on gender-based violence by migrant support organizations
- Developing a progressive pathway to entrepreneurship supported by an appropriate evaluation framework



Promoting women survivors' professional rehabilitation through entrepreneurship

- Transferring knowledge and tools on entrepreneurship to women survivors' organizations
- Promoting the development of collective initiatives to enhance the entrepreneurial initiatives of women survivors of violence

Introduction

According to the latest report from the Global Economic Forum, 135 years will be needed to end gender inequality in the world - a one generation leap compared to the 2020 results. Due to the persistence of the gender income gap and the under-representation of women in leadership positions¹, a horizon of equal opportunities is taking shape for the year 2290 (267.6 years exactly).

To fight these inequalities and move towards parity, it is key to understand the mechanisms at work that prevent women from benefiting from the same rights and opportunities as men. It has now become obvious that these inequalities are rooted in a multitude of factors, among them the persistence of social norms and practices that prevent women from accessing specific professional sectors and the difficult task of drawing women out from the private sphere within which they are constricted by gender stereotypes.

With this in mind, this study is particularly interested in gender-based violence, defined as violence perpetrated against a person because of their gender or which affects a gender disproportionately², and how this protean violence can impact women's entrepreneurship and financial independence.

Entrepreneurship is both a category of economic activity and an approach, often personal, aimed to realize a project and to be part of a dynamic that creates value, whether economic and/or social. As such, it has a strong potential for emancipation but can also embody various structural difficulties which women encounter in their economic life.

Indeed, entrepreneurship represents a path to financial independence, an essential condition for women's liberation which prevails in many feminist writings, from Simone de Beauvoir to the more recent contemplations of Titiou Lecoq on women's financial education³, via Gisèle Halimi, to name just a few of the many references available on the subject.

“ I want to say several things to the young women shaping tomorrow's world. Firstly, be economically independent.

It's a basic rule. The key to your independence, the basis of your liberation, the way out of the natural vassalage where society has long confined women. ”

— Gisèle Halimi⁴

While entrepreneurship can contribute to the economic empowerment of women, it nonetheless implies taking greater account of their experiences and the constraints they face. On the one hand, because economic and social conditions exert a major influence on the entrepreneurial process. On the other hand, because entrepreneurship can expose or even reinforce contexts of gender-based violence.

This exploratory study is inscribed in this two-pronged approach that wishes to initiate a reflection to aim to explore how situations and experiences of violence can be taken into account better in women's entrepreneurship support programs, and to study the conditions under which these programs can contribute to changing social norms and reduce gender inequalities, while providing women with genuine financial independence to women. ■

¹ WEF, 2021

² FIDH, 2022

³ Titiou Lecoq, *The couple and money*, 2023

⁴ Gisèle Halimi and Annick Cojean, *A fierce freedom*, 2020

Study objectives

This exploratory study aims to gather qualitative and quantitative data on the exposure of women entrepreneurs to violence, and to identify possible courses of action to better support women's economic and social emancipation through this medium.

It aims to meet several objectives:

- Document the main characteristics of gender-based violence to which women entrepreneurs are exposed;
- Assess the impact of gender-based violence on women's entrepreneurial activity, and more broadly on their economic and social emancipation;
- Analyze, through interviews, focus groups and meetings with host structures, how entrepreneurship can contribute to the economic and social emancipation of women in vulnerable situations and particularly exposed to gender-based violence in different settings (migration, rurality, care and support of survivors);
- Suggest courses of action to better integrate gender-based violence in women's empowerment projects⁵ aimed at the entrepreneurial and feminist ecosystem. ■

Methodology

The methodology of this exploratory study was built around four axes, making it possible to study different contexts of intervention and to have a set of data to document the impact of gender-based violence on women's entrepreneurial activity, and the relevance of entrepreneurship as a lever for emancipation.

Women entrepreneurs' exposure to contexts of violence and its impact



This international survey, distributed within our network of partners and women entrepreneurs, gathered 227 testimonies from women from 34 countries about their exposure to violence and their needs in terms of prevention, care and training on gender-based violence. 200 answers were analyzed in accordance to the study's criteria, i.e. being a woman and an entrepreneur.

The survey is available online and the analysis of the quantitative and qualitative data is presented in [chapter 2](#) of the study report.

The impact of gender-based violence on women's entrepreneurship in rural areas



Entrepreneurship in rural settings, also known as income-generating activities (IGA) is one of the levers used in rural areas by many players in the development sector. The study examines the emancipatory potential of these activities through the prism of gender-based violence, within the home and at a community level.

The study chose to focus on rural communities in Côte d'Ivoire and Bosnia-Herzegovina - pre-identified within the framework of ongoing projects - in order to study the impact of gender-based violence in rural areas on women's entrepreneurship, understood here as an income-generating activity. To do so, 4 focus groups were conducted in Côte d'Ivoire and Bosnia-Herzegovina with women's groups involved in mutual income-generating activities. These focus groups enabled discussions with 50 women. At the same time, 16 interviews were conducted with women and men from the visited communities.

[Chapter 3](#) of the report presents food for thought and identifies the potential synergies and differences between these two areas of intervention.

⁵ Reinforcement of the capacity to act of an individual or a collective ([Glossary ENS Lyon, 2022](#))

The development of women's entrepreneurship towards migrant women

Finally, the study wished to explore the support towards migrant women, it seemed relevant to shed light on methods of economic integration, to assess the relevance of entrepreneurship support programs, and lastly to question a differentiated approach between women and men on these two subjects.

6 interviews were conducted in Burkina Faso with three organizations providing support for migrant populations, particularly internally displaced people, and in Portugal with three organizations welcoming and offering support services to migrant populations.

These interviews enabled us to discuss the emancipatory potential of entrepreneurship for vulnerable peoples and to study the success factors and risks involved with the implementation of such programs ([chapter 4](#)).

Methodological note: terminology used

The study pays particular attention to internally displaced persons⁶ and refugees⁷, which refers to different migratory routes. The term "migrants" has been chosen to define any person engaged in a process of displacement, whether internally or between two or more countries in order to address these two realities and facilitate a common reading within the framework of this study.

After introducing the contexts studied and a first chapter on the characterization of the violence observed, the report presents the results of the international survey conducted among women entrepreneurs ([chapter 2](#)), followed by an analysis of three study topics, respectively: the impact of gender-based violence on women's entrepreneurship in rural areas in Côte d'Ivoire and Bosnia-Herzegovina ([chapter 3](#)), the development of entrepreneurship among migrant women in Portugal and Burkina Faso ([chapter 4](#)), and the professional reintegration of women victims of violence through entrepreneurship in France and Côte d'Ivoire ([chapter 5](#)).

Throughout this report, courses of action are put forward to fuel reflection on better management of gender-based violence in development projects and to suggest tools and methods which could contribute to the economic and social emancipation of women. ■

Entrepreneurship as a tool for the economic integration of women victims of violence

Professional integration of women who have suffered from violence is a priority to enable them to earn their own income and to rebuild their lives. Empow'Her wished to study this subject by conducting interviews with reception structures for women victims of violence, in France and in Côte d'Ivoire. The choice of these two countries is linked to the historical presence of Empow'Her, which offers support courses for women entrepreneurs and implements economic empowerment projects in these two countries.

A total of 15 interviews were conducted in France and Côte d'Ivoire. The list of interviews is provided at the end of the report and [chapter 5](#) of the report presents the main findings from these discussions, studying in particular the relevance of entrepreneurship for the professional integration of women victims of violence.

CHOICES AND LIMITATIONS OF THE STUDY

Through its investigative nature, this study has chosen to shed light on very different contexts which have in common the aim to study the impact of gender-based violence on women's entrepreneurial activity, and to focus on the empowering prospect of entrepreneurship as a lever for emancipation.

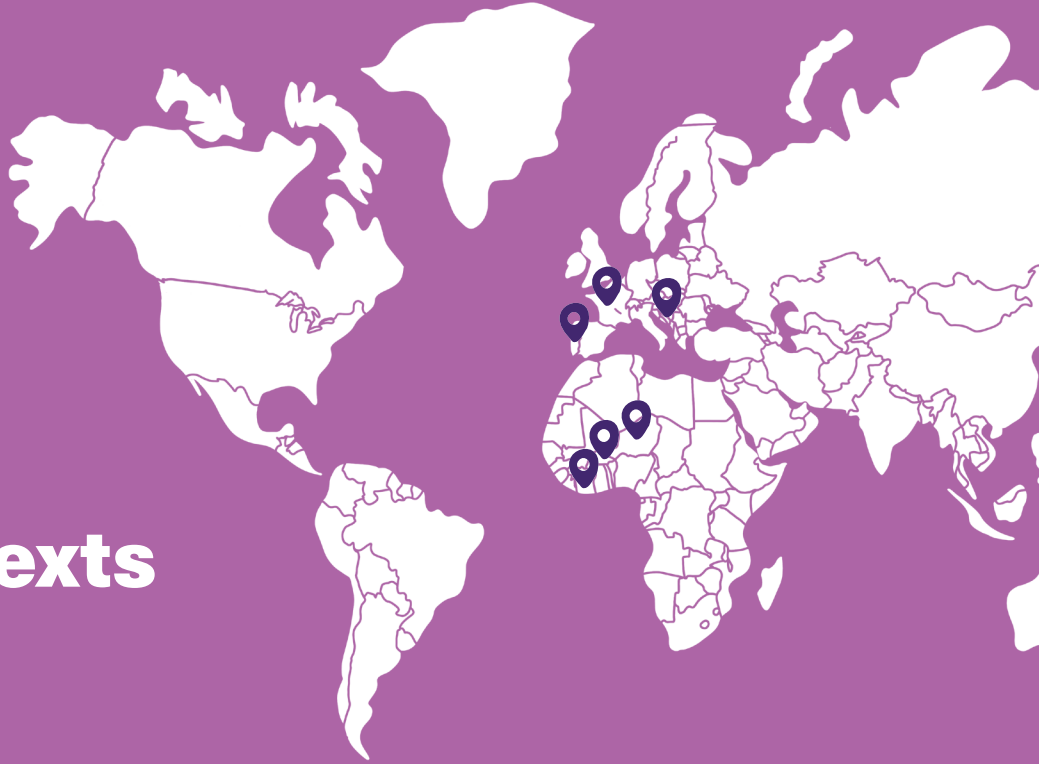
The study presents results from a survey and interviews carried out between March and May 2023, on a limited panel of countries and targets, with biases inherent in data collection, the choice of fieldwork, and the representativeness induced by these choices.

This study is therefore not intended to present exhaustive results on all the topics covered, but to offer courses of action, on the basis of data gathered from our network, which could serve as a basis for further studies.

⁶ People forced to flee within their own country, in particular due to conflict, violence, human rights violations or disasters. [UNHCR, 2023](#).

⁷ Refugees are outside their country of origin because of a fear of persecution, conflict, violence or other circumstances which have seriously disrupted public order and which therefore require "international protection". [ONU, 2023](#).

Overview of the contexts studied



This study explores the intersection between entrepreneurship and gender-based violence across multiple geographical areas. As the survey aimed at women entrepreneurs mainly reached the Empow'Her entrepreneurial network in France, Côte d'Ivoire, Burkina Faso and Niger where 2/3 of the respondents come from, the study will focus on these 4 countries.

Bosnia-Herzegovina and Portugal were also the subject of an in-depth study: fieldwork was carried out to explore under what conditions entrepreneurship could become a lever for economic and social empowerment with migrant women in Portugal and Burkina Faso ([chapter 4](#)), women from rural backgrounds in Côte d'Ivoire and Bosnia-Herzegovina ([chapter 3](#)) and women survivors of violence in France and Côte d'Ivoire ([chapter 5](#)).

This chapter now gives a brief background and comparison to the 6 countries mentioned above.

Focus on three indicators for measuring development and inequalities



Established in 1990, the **Human Development Index (HDI)** is calculated each year by the United Nations Development Program (UNDP) to assess a country's level of development. It incorporates three factors: life expectancy at birth, level of education, and gross national income per capita.



Since 2006, the **annual gender gap report** of the World Economic Forum measures the evolution of gender inequalities on the basis of four main indicators: participation and opportunities in the economic sphere, health, education, and political participation.



In 2009, the Organization for Economic Co-operation and Development (OECD) published the first edition of its **Social Institutions and Gender Equality Index (SIGI)** which measures the level of discrimination against women within social institutions (norms, laws, practices) in 179 countries. It takes four main dimensions into account: discrimination within the family, restrictions on physical integrity, restrictions on access to productive and financial resources, and restriction of civil liberties. SIGI scores range from 0 to 100, with 0 meaning no discrimination and 100 absolute discrimination. ■

It was decided to choose these three indicators to allow a comparison between the studied countries, and to foresee potential links between precariousness and the persistence of gender inequality.

Bosnia and Herzegovina

Bosnia and Herzegovina is an Eastern European country inhabited by 3 million people. It is strongly marked by the armed conflict that took place there between 1992 and 1995, and by a long post-war transition. Between 1991 and 2016, the population shrank by 20%⁸. It is divided between Muslim Bosnians (50% of the population), Orthodox Christian Serbs (30%) and Catholic Christian Croats (15%)⁹. This ethnic interpretation, institutionalized by a tripartite presidency, tends to marginalize the subject of gender equality. Although Bosnia and Herzegovina introduced a law on gender equality in 2003, ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW, 1993), as well as the Convention for preventing and addressing violence against women and domestic violence (Istanbul Convention, 2013) - available studies and indicators highlight the persistence of gender stereotypes in all strata of Bosnian society, as well as fewer opportunities for women to participate in the political, economic and social life of their country.¹⁰

More generally, it is important to remember that in Europe, only 15.5% of women are (co-)founders of start-ups and less than 8% of women are CEOs of large companies. Women have less access to finance (38% gap) and lower salaries (14% gap).¹⁶

These structural differences on a regional scale in Bosnia and Herzegovina are coupled with a particularly restricted access to property and land (OECD SIGI study). Women remain barely visible or audible, and are exposed to economic and social norms that limit their involvement and decision-making power. This observation is accentuated by the successive crises since the end of Yugoslavia (civil war, political instability, pandemic) which have had a profound and lasting impact on economic and social structures.

Key figures on gender inequalities and violence

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Human Development Index (HDI)¹¹



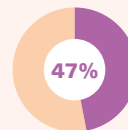
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Global Gender Gap Index¹²

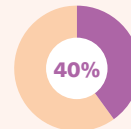


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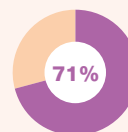
Social Institutions and Gender Equality Index (SIGI)



47% of women have experienced at least one form of violence in their lifetime¹³



40% of the Bosnian population think that men have more right to work than women¹⁴



71% of Bosnians think being a housewife is as fulfilling as having a paid job¹⁵

The difficulties and lack of opportunities for women and youth are numerous with a youth unemployment rate of 37% and an inflation rate at 9.2%. Against this backdrop, mass emigration (approximately 70,000 people in 2017) represents a major short- and medium-term societal challenge.¹⁷

⁸ The World, 2016

⁹ Ibid

¹⁰ UNESCO. Gender equality objective outputs (Alternative Indicator). Bosnia and Herzegovina, Gender Indicator

¹¹ United Nations Development Program, 2021

¹² WEF, 2021

¹³ Gender Equality Agency of Bosnia and Herzegovina, 2013

¹⁴ OECD

¹⁵ Ibid

¹⁶ WEF, 2021, pp. 24-30

¹⁷ Ministry of Economy, Finance and Industrial and Digital Sovereignty, 2022



Burkina Faso

Burkina Faso is a country of 22 million inhabitants located in West Africa, between the Sahel and the countries of the Gulf of Guinea. Its geographical location currently places it at the heart of major geopolitical issues, which have destabilized political power in recent years and have given way to a succession of transitional governments since 2022. Burkina Faso has faced recurrent jihadist attacks since 2015, which has precipitated the migration of nearly 2 million internally displaced persons (IDPs) since December 31, 2022. Relying mainly on agriculture, nearly 40% of its population currently lives below the poverty line.¹⁸

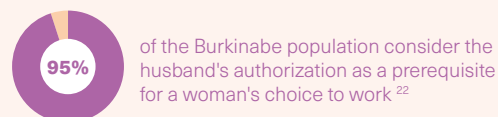
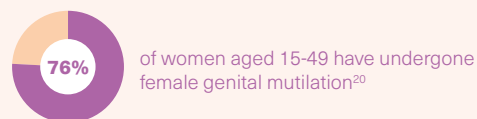
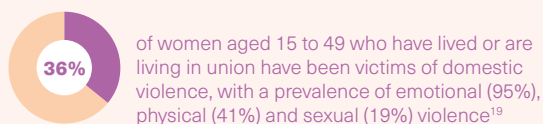
In Burkina Faso, the women account for 60% of the unemployed and face more difficulties in integrating into the economic sphere. This situation is intrinsically linked to gender norms that perpetuate women's dependence on male authority (father, brother, husband), without whom few decisions can be made. Gender-based violence, suffered from an early age (genital mutilation, poor access to education, early marriage, maternity) prevents women from accessing economic and social opportunities. In a country with low incomes and limited natural resources, women's role in the country's economy remains marginal, mostly informal and reduced to stereotyped tasks. This represents a major development challenge.

Key figures on gender inequalities and violence

184/191 Human Development Index (HDI) 

115/156 Global Gender Gap Index 

32.4 Social Institutions and Gender Equality Index (SIGI) 





Côte d'Ivoire

Côte d'Ivoire is located in the Gulf of Guinea, in West Africa. Since its independence in 1960, this country of 27 million inhabitants has vigorously developed its economy, based on its production of coffee and cocoa, becoming a driving force for the region. After several political crises in the 2000s, Côte d'Ivoire regained institutional stability. Regarding human development, Côte d'Ivoire achieved medium HDI country status in March 2023 with the challenge of reducing development inequalities within the country. Challenges remain, particularly in education²⁴ and economic structuration as the informal sector represents 51% of GDP and 90% of jobs in the country.²⁵

The establishment of a platform by the Ivorian State in 2019 to list gender-based violence has helped to bring together the various civil society players to provide better care for survivors, although difficulties in accessing services and support persist.

As far as access to economic opportunities is concerned, women mainly turn to entrepreneurship for subsistence, selling garden grown produce, processed products and clothing with next to no formalization of their activities. The Ivorian government has implemented several programs to promote women's entrepreneurship and encourage their integration within the economic sphere³¹. However, gender-based discrimination and violence remain prevalent, reducing women's initiative-taking and engagement in the country's economic and political life.

Key figures on gender inequalities and violence

159/191

Human Development Index (HDI)



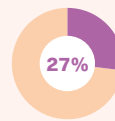
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Global Gender Gap Index

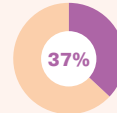


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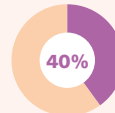
Social Institutions and Gender Equality Index (SIGI)



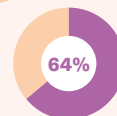
27% of women aged 15 to 49 who have lived or are living in union have been victims of domestic violence²⁶



37% of women aged 15-49 have undergone genital mutilation²⁷



40% of young girls were married before the age of 18, in 2017²⁸



64% of women versus 79% of men strongly approve of the idea of starting a business²⁹

Women represent **79%** of vulnerable jobs and **63%** of the informal sector³⁰

¹⁸ World Bank, 2023

¹⁹ OECD

²⁰ Excision Let's talk about it, 2023

²¹ Unicef, 2022

²² OECD, 2018 SIGI STUDY

²³ Ibid

²⁴ 10% illiteracy [13% among adult women, 7% among men]. Source: World Bank

²⁵ Directorate General of the Treasury, 2023

²⁶ The World Bank, Côte d'Ivoire

²⁷ Excision Let's talk about it, 2023

²⁸ National Gams Federation, 2017

²⁹ BAMBA Moustapha, TUO Seydou Katienefoa, The Best Of BAMBA Moustapha,

³⁰ MICS, 2016

³¹ Government of Côte d'Ivoire, 2023



France

France is a country in Western Europe with a population of 68 million. As the world's seventh largest economic power in the world and the third economic power in Europe, it benefits from a stable economy and steady political institutions despite an upsurge in economic and social inequalities since the 1980s³². With a score of 75.1 points out of 100, France ranks third in the European Union (EU) in the gender equality index.

Despite stated ambitions, public policies in favor of gender equality remain underfunded³⁸. Entrepreneurship by opportunity among women in France is mainly being developed in social domains and lower-income sectors, with increased difficulties in accessing financial resources and the trust of the entrepreneurial ecosystem.

213 000

women report having been victims of physical or sexual violence by an intimate partner or ex-partner and **94,000** women victims of rape or attempted rape³⁴ each year.

At equivalent working time and occupations: women earn **5.3 %** less than men.³⁵

Key figures on gender inequalities and violence

28/191

Human Development Index (HDI)



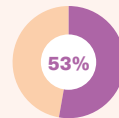
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Global Gender Gap Index

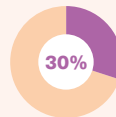


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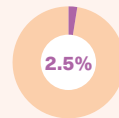
Social Institutions and Gender Equality Index (SIGI)



of women in France have already been victims of harassment or sexual assault at least once in their life³³



of entrepreneurs are women in France³⁶



of women are at the head of CAC 40 companies³⁷

At equal working time, women earn **16.8%** less than men.

³² GARBINTI Bertrand and GOUPILLE-LEBRET Jonathan, 2019

³³ All of us, understanding the numbers

³⁴ Ibid

³⁵ Ibid

³⁶ The Echoes, 2023

³⁷ Ibid

³⁸ The Ministry responsible for gender equality, diversity, and equal opportunities has a budget of 57.7 million euros in 2023 out of the total annual budget of the State, which amounts to 785 billion euros (representing 0.006% of the total State budget). As an example, the Fondation des Femmes advocates for an annual budget of 1 billion euros allocated to gender equality.

³⁹ Plan International, 2023

⁴⁰ LuxDev, 2019

⁴¹ Ibid

⁴² Observatory of inequalities, 2018

⁴³ New Europe, 2021

⁴⁴ The Portugal News, 2022

Niger

Niger is a vast country of 26 million inhabitants, landlocked in the heart of the Sahel region of West Africa. The country faces a number of security, economic, political and climatic challenges that are undermining its development. In a context where extreme poverty (less than \$1.25 a day) affects more than 10 million people, demographic growth by far outpaces economic growth.

In Niger, women are particularly affected by economic instability and insecurity due to very limited access to land and employment - particularly in agriculture - while agriculture accounts for 40% of GDP. The persistence of socio-demographic factors among the highest in the world, such as fertility rates (7.6 children per woman) and early marriage (75% of girls), contributes to the marginalization of women in Niger's society. Although the country is beginning to see improvements in health and education, professional integration and the implementation of gender-friendly policies in order to promote the economic and social integration of women remain major challenges for the years to come.

Key figures on inequality and gender-based violence

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Human Development Index (HDI)



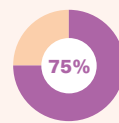
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Global Gender Gap Index

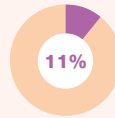


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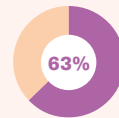
Social Institutions and Gender Equality Index (SIGI)



75% of girls are married before the age of 18³⁹



11% of women are literate (19% of the entire population)⁴⁰



63% of women are victims of gender-based violence⁴¹

Portugal

Portugal, located in Southwestern Europe, is home to a population of 10 million people. Portugal has recovered its economy after experiencing economic difficulties at the end of the 2000s and once again after being weakened by the health crisis. It has been strengthened over the past two years by the resumption of tourist activity and a low unemployment rate. Portugal belongs to the European context of public policies which are favorable to gender equality, in which, nonetheless, women are more highly educated but less well paid and participate generally less in economic activity.⁴²

Portugal has implemented a number of government measures to fight gender-based violence, including the advancement of a database, the initiation of listening platforms and the strengthening of specialized support services. Public policies also exist to boost employment and develop entrepreneurship. With 38% of women entrepreneurs, Portugal is above the European average (31%) but faces greater difficulties in terms of women entrepreneurs' access to financial products and support for small- and medium-sized enterprises.⁴⁴

Key figures on gender inequalities and violence

38/191

Human Development Index (HDI)



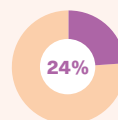
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Global Gender Gap Index

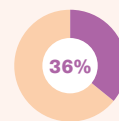


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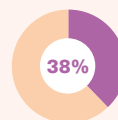
Social Institutions and Gender Equality Index (SIGI)



24% of women claim to have suffered physical and/or sexual violence



36% of women say they have suffered psychological violence perpetrated by an intimate partner or ex-partner



38% of entrepreneurs are women⁴³

Brief comparative analysis of the contexts studied

The countries targeted by the study show a diversity of realities with regards to gender inequalities. For European countries, the OECD's SIGI indicator shows a very low (France, Portugal) or low (Bosnia and Herzegovina) level of gender discrimination, compared to a medium level (Burkina Faso) or even high level (Côte d'Ivoire) in West Africa.

The same is true for the Global Gender Gap Index, which rates countries based on the distribution of their resources and opportunities between women and men⁴⁵. The Human Development Index (HDI) allows us to situate these different countries by combining gross domestic product (GDP) per capita, life expectancy and level of education.



Population
(in millions of
inhabitants)



IDH
(ranking)



Global Gender
Gap Index
(ranking)



SIGI indicator
(notation)

	Population (in millions of inhabitants)	IDH (ranking)	Global Gender Gap Index (ranking)	SIGI indicator (notation)
BOSNIE-HERZÉGOVINE	3	74	76	21.8
BURKINA FASO	22	184	115	32.4
CÔTE D'IVOIRE	27	159	133	42.8
FRANCE	68	28	15	11.1
NIGER	26	189	128	60.1
PORTUGAL	10	38	29	11.2


The countries studied therefore differ in terms of their level of wealth, the implementation of public policies to fight gender inequalities and the persistence of gender norms and stereotypes according to the laws and customs in effect. Comparing these three indicators highlights the correlation between a country's level of development and the persistence of gender inequalities.

We also observe that women's exposure to violence, regardless of the country, is systemic. Exposure rates are similar: 30 to 40% of women have suffered from violence during their lifetime, in line with the World Health Organization estimate that a third of women will be exposed to physical or sexual violence in their lifetime at the hand of their intimate partner or a third party⁴⁶, often at an early age.

This finding shows that women are disproportionately exposed to gender-based violence, regardless of the type of violence and the country in which they live. This is the starting point for this study, which aims to shed light on the different environments which carry violence, preventing the economic and social empowerment of women. ■

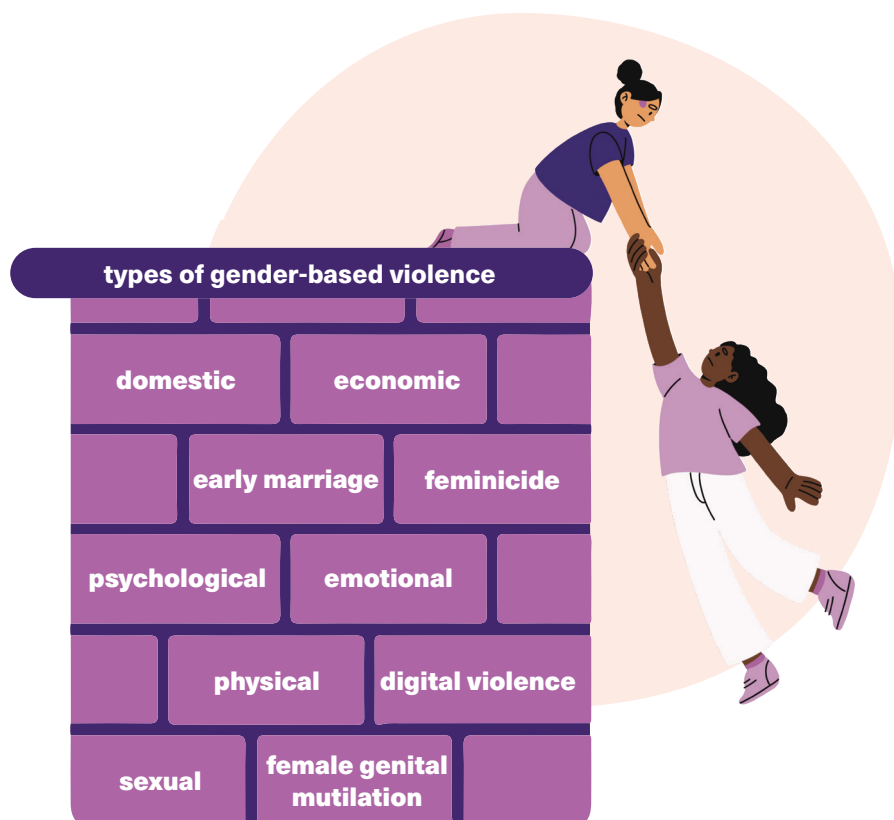
⁴⁵ WEF, 2021

⁴⁶ OMS, 2021



I • Characterizing gender-based violence

“ All women experience violence at some point in their lives.”⁴⁷



Regardless of the context studied; the interviews and data collected highlight a very high level of exposure to gender-based violence in all its forms.

Physical, sexual and psychological violence occurs mainly within the home or in close circles. The United Nations estimates that 736 million women worldwide have experienced physical and/or sexual violence from an intimate partner or another person - excluding sexual harassment - at least once. Among them, 87% have been subjected to such violence from an intimate partner.⁴⁸

They are reinforced by social violence, stemming from discriminatory gender norms which reveals itself through reduced access to education and professional opportunities. Every year, OECD’s SIGI (Social Institutions and Gender Index) provides figures on the perpetuation of gender stereotypes which contribute to the normalization of a culture conducive to violence. According to the SIGI 2023 index, 56% of the world population considers that paid work carried out by mothers has negative consequences on her children while women devote 2.5 times more time to unpaid domestic work (4.73 hours per day) than men (1.84 hours)⁴⁹ on a global scale.

The United Nations defines economic violence as resulting in the financial dependence of a person through the control of their financial resources and/or their access to education and employment. It is often associated to an imbalance of power between women and men in the public sphere⁵⁰. This limited access to productive resources (financial resources, access to property, purchase of equipment, etc.) and the continued presence of male authority or even guardianship,

was found in all the contexts studied and remains a key lever for domination and exercise of violence against women. With regards to laws governing access to land, Europe has the lowest rates of discrimination (4/100) while Africa has a higher index (38/100). This comparison reflects the persistence of informal laws and legal exceptions that discriminate against women’s access to land. The presence of informal rules which limit women’s access to land⁵¹ is also highlighted by Bosnia and Herzegovina’s score of 25/100. There are other obstacles in addition to customary and legal barriers: both in Africa and in Europe women landowners are few (28% in Europe and 38% in Africa). The same is found for property ownership: 31% of property owners are women in Europe and 40% in Africa.

Finally, several of the women interviewed mentioned cases of electoral violence⁵² (being forced to vote like their husbands, being prevented from voting) and less involvement in the life of their community (less access to decision-making bodies, their collective actions rendered invisible). The SIGI index measures discrimination against women with regards to civil liberties: it assesses the restrictions on women’s access and participation in public and social spheres. A score of 100 means total gender-based discrimination within a society. Europe scores 16.7 while Africa scores 36.8. Looking at representativeness within parliamentary bodies, 67% of European parliamentarians are men compared to 75% of African representatives.⁵³ →

Exposure to such violence and gender-based inequality therefore transcends countries, and has devastating consequences for women. Firstly, it weakens self-confidence. In a setting in which cultural norms continue to ascribe women to a lesser role centered around domestic work, it is very difficult to escape from such a purpose. The normalization of violence and a low level of gender inequality awareness in many societies strengthens this feeling. The interviews revealed the existence of a repressive silence on exposure to violence, leaving little room for conversation and story-sharing and providing very little support when being faced with such situations. Cases of violence are therefore mainly dealt with on an individual basis, either individually or thanks to the intervention of an external authority, without any genuine structural changes being made.

Gender-based violence takes place in socio-cultural environments that can increase or prevent the prevalence of such violence. For example, interviews conducted with support structures uncover greater difficulty in detecting and caring for female survivors in rural areas. This can be explained by the silence surrounding cases of violence, greater isolation and less access to support services.

In France, 50% of feminicides are perpetrated in rural areas, which accounts for 33% of the population.⁵⁴ A number of studies have demonstrated the factors that aggravate women's exposure to violence in rural areas, such as the study by the "Observation des violences sexistes et sexuelles de Nouvelle-Aquitaine" (Observation of sexist and sexual violence in the Nouvelle-Aquitaine region), which highlights the threefold geographical, state and moral isolation for survivors in rural areas.⁵⁵

Women's home and social settings also play a key role in the extent and significance of the violence as well as the way in which it is dealt with. The interviews highlighted a different type of treatment and diverse difficulties related to the reaction of relatives and the community (support, silence, rejection) which require differentiated support and reintegration strategies according to a woman's status (whether she is married, a young girl, a student or single)

Finally, there exists a strong link between precariousness and exposure to situations of violence. Financial dependence on a third party (father, brother, spouse) makes it harder for women survivors to escape violence⁵⁶. *The Council of Europe's Convention on preventing and fighting violence against women and domestic violence*⁵⁷ - also known as the Istanbul Convention - recognizes economic violence as a type of domestic violence, although no effective measures have been implemented so far.

In this context, economic violence is both an obstacle to women's emancipation (little or no access to property, to financial resources, to education and to work) and as a tool of domination which prevents survivors from escaping violence and promotes the perpetration of other types of violence

This is supported by Liz Kelly's "continuum of violence." Theorized in 1987, it suggests that acts of sexual and domestic violence are most often the consequences of an accumulation of various forms of violence, including structural violence and systemic inequalities. The concept also puts forward the idea that all forms of gender-based violence are interlinked and as such promote a sexist and patriarchal culture. Recently the continuum of violence has been revisited through an intersectional lens developed by Kimberley Crenshaw in the 1980s, shedding light on the articulation and mutual reinforcement of systems of oppression, and showing how violence is reconfigured by other systems of oppression⁵⁸ and women's life journeys. Effectively, intersectionality acknowledges that the combination of several forms of discrimination results in distinct and specific forms of violence and inequalities⁵⁹. Recognizing these multiple factors allows for the distinction and consideration of different realities and lived experiences, in order to better combat all forms of discrimination.

This study takes on an intersectional approach to the continuum of violence and is based on the idea that the fight against economic violence - coupled with actions promoting women's financial independence - are essential to take into account better and prevent all forms of gender-based violence, on top of contributing to women's economic and social emancipation. ■

⁴⁷ If not sourced, the quotes are anonymized from the interviews carried out as part of this study.

⁴⁸ [UN Women, 2022](#)

⁴⁹ [OECD, Gender Discrimination](#)

⁵⁰ [UN Women, forms of violence against women](#)

⁵¹ [Ibid](#)

⁵² [UNOWAS, Understanding violence to better prevent it](#)

⁵³ [Ibid, restricted civil liberty](#)

⁵⁴ [D'ALESSANDRO Cristina, LEVY David, REGNIER Théodore, 2021.](#)

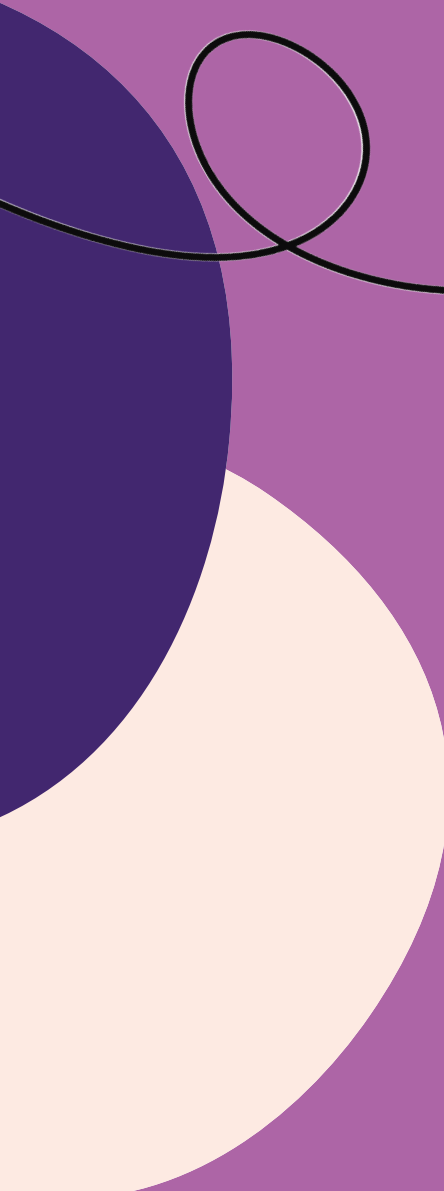
⁵⁵ [DAGORN Johanna, 2021](#)

⁵⁶ [Public life at the heart of the debate, 2021](#)

⁵⁷ [Council of Europe, 2011](#)

⁵⁸ [Lexicon of the Canadian Civil Liberties Union](#)

⁵⁹ [Council of Europe, Intersectionality and multiple discrimination](#)



II • Documenting the exposure of women entrepreneurs to gender-based violence

Introduction

The first axis of this exploratory study aims to characterize the exposure of women entrepreneurs to gender-based violence. Despite the existence of global statistics on exposure to gender-based violence, there are very few studies analyzing its impact on entrepreneurship.

This survey aims to initiate thoughts on the intersection between gender-based violence and women's entrepreneurship through the quantitative and qualitative characterization of the difficulties encountered by women entrepreneurs.

Methodology

The survey was an online questionnaire available in French, English and Spanish, taking approximately 15-20 minutes to fill in and distributed over a two-month period. The survey⁶⁰ - intended for women currently entrepreneurs or who have been entrepreneurs - included around forty questions on their exposure to violence during the course of their life and within an entrepreneurial setting, the difficulties launching and developing their activity, and, finally, their needs for gender-based violence training.

Gender-based violence is a sensitive and intimate subject that can lead to revictimization, i.e. reliving the trauma of suffering through testimony. In an effort to protect the respondents and their data, the survey was anonymized to guarantee the confidentiality of the answers and ensure their security.

To ensure the widespread distribution of the survey, it was widely shared within the Empow'Her partners' ecosystem. This strategy allowed for the gathering of 200 exploitable answers, including 71 in France, 75 where Empow'Her operates in West Africa (Côte d'Ivoire, Burkina Faso and Niger) and 54 in the rest of the world. In all, 34 countries are represented in this study. Among the respondents, 39.5% received the survey through Empow'Her, 33.3% through social networks and 19.4% from colleagues, partners or friends. →

Response Protection Measures

- "Trigger warning" at the beginning of the survey
- Encouragement to complete the survey in a discreet place
- Protected and restricted internal folder
- Data retention for 1 year
- Protected mailbox dedicated to the study

Study dissemination strategy

- Contacts with our partners in France, Burkina Faso, Côte d'Ivoire and Niger
- Mobilization of Empow'Her teams for distribution to the various programs' beneficiaries
- Mobilization of our focal points in rural areas to fill out paper surveys
- Sharing on our social networks and within communities of entrepreneurs

⁶⁰ <https://empow-her.com/projets/rd-sur-les-violences-de-genre/>

LIMITATIONS AND LEARNINGS FROM THE SURVEY

- **The international scope of the survey remains limited:** although 200 respondents came from 34 countries, a majority of the answers came from only 4 countries, namely Burkina Faso, Côte d'Ivoire, Burkina Faso, France and Niger. Therefore, the results of the study cannot be essentialized on a global scale although the learning will, without doubt, resonate with other experiences around the globe.
- **Respondents' profile:** the survey encouraged the expression of all gender identities. However, the analysis did not focus on experiences specific to gender identity due

to insufficient data, nor on other types of oppression based on identity markers such as ethnicity, religion, social class, sexual orientation or disability. These could be the subject of future studies to strengthen the intersectional approach of the study.

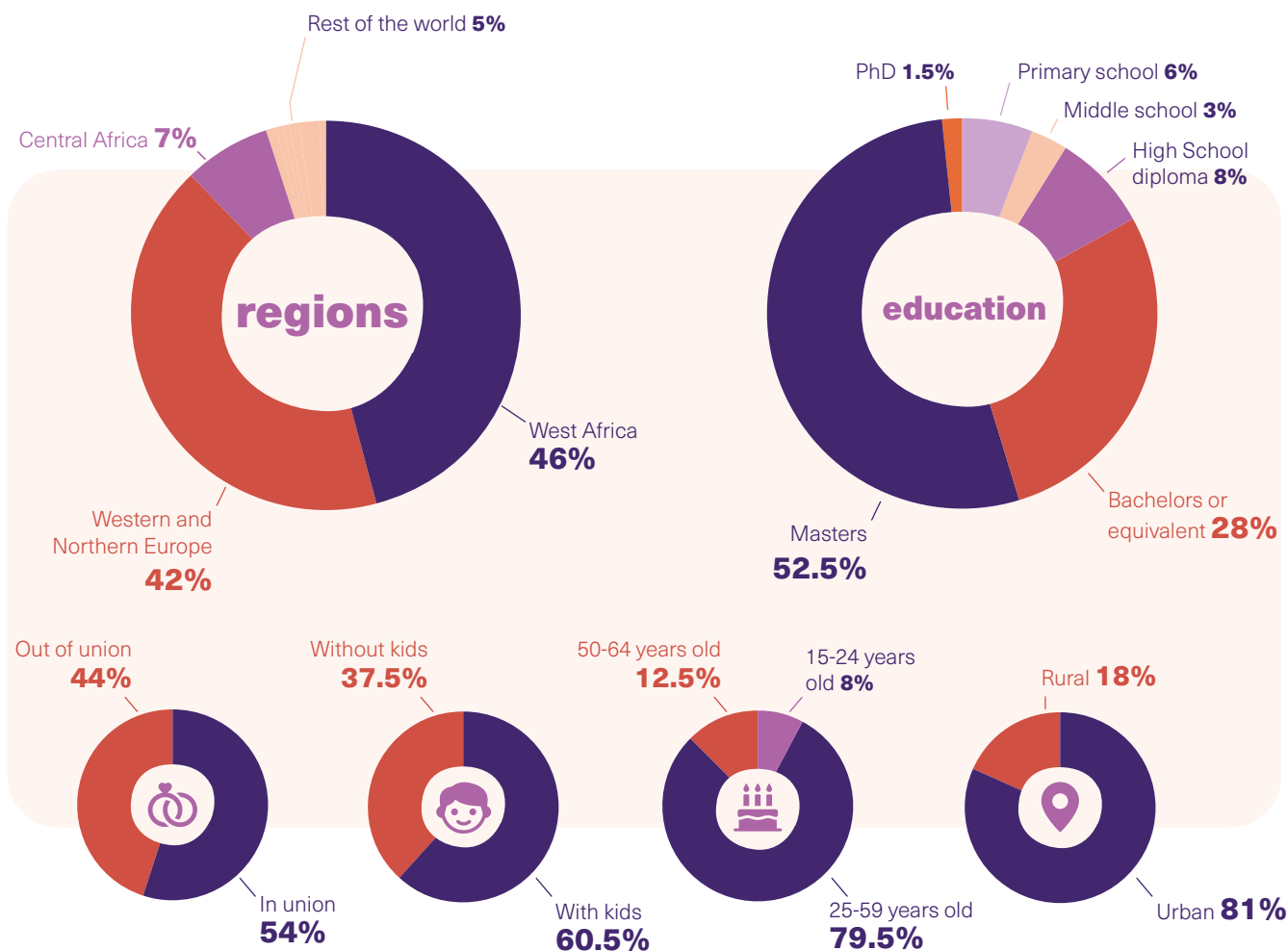
- **The survey reveals a high level of violence** among the answers collected. This can be explained by a selection bias inherent in the collection method (voluntary answers) and the type of audience targeted (people with a certain level of feminist consciousness).

Profile of respondents

The data analysis was mostly based on the comparison of two geographical areas, namely Western & Northern Europe (42% of responses), and West Africa (46%) often combined with Central Africa (7%).

26%
initiated their entrepreneurial project following their studies

18.5%
of entrepreneurial projects are carried out in the sales industry



Although the respondents' profile is diverse, their level of education is quite homogenous since most have completed higher education and started their entrepreneurial activity straight afterwards, by using their personal savings. The respondents' profile suggests that they chose to pursue entrepreneurship by opportunity, based on their knowledge of the market rather than out of necessity.

The profile of the respondents reveals regional disparities in access to education. Indeed, 91.7% of respondents with a primary education level and 83% with a High School diploma only live in West Africa.

The higher number of children among respondents in West & Central Africa can also be linked to a lesser access to contraception as well as sexual and reproductive education⁶¹ (25.7% of respondents in West & Central Africa have four or more children, compared with only 4.5% in Western & Northern Europe).

The survey results underline the impact of factors of vulnerability - such as precariousness or low levels of education - on the level of exposure to violence among women entrepreneurs.

⁶¹ Equipop, DSSR action sheet in West Africa, 2018

Results

Gender inequalities are acknowledged by respondents

This paragraph evaluates respondents' understanding of gender inequalities. The analysis demonstrated that most respondents are familiar with the term gender-based violence (89%). This terminology amplifies the recognition of gender-based violence towards groups that are discriminated against because of their gender or sexual orientation. The figures show that it is better understood in West Africa & Central Africa (93.4%) than in Western Europe (83.3%). Almost unanimously, the participants consider that women are more likely to suffer because of their gender identity (94%), and that men face different difficulties (72%) but also fewer difficulties (82.5%) than women when starting their entrepreneurial activity.



The presence of a continuum of violence

The answers to the survey illustrate a very high rate of exposure of women entrepreneurs to gender-based violence of all types and in a variety of environments with a degree of homogeneity between regions.

79.5% of respondents say they have experienced violence in their lifetime

Exposure of women entrepreneurs to gender-based violence

79.5% of all respondents

73% in West Africa

93% in Central Africa

82% in Western & Northern Europe

100% of women living in the other regions

In all, 79.5% of respondents say they have experienced violence in their lifetime. This rate is particularly high compared to global figures (see [chapter 1](#) above), which is partly explained by the subject and target of the study. It clearly demonstrates the system of male domination in which women suffer from discrimination and violence that limits their decision-making power, their opportunities and restricts them to reproductive and household-management tasks. This significant exposure to violence in all countries illustrates the need to integrate these experiences into empowerment programs to help address gender-based violence and, as much as possible, prevent it.

The most common types of violence experienced across all geographical areas are emotional violence (55% of respondents), psychological violence (54%) and sexual violence experienced by 39.5% of respondents. Women entrepreneurs report having been exposed to several types of violence, in different settings, demonstrating a culture of violence existing in all spheres of society. A regional comparison reveals a higher prevalence of sexual violence in Western & Northern Europe than in Central & West Africa during a woman's lifetime. It is conceivable that sexist and sexual microaggressions which are increasingly taken into account in professional and political circles in Western Europe (especially post #MeToo), allow women to better identify and qualify certain behaviors and attitudes. This is not necessarily the case in West & Central Africa, where there are great inequalities of representation and a lack of laws to address sexist comments in the workplace. It should be noted that economic violence is poorly represented (18.5% of all respondents), and will be the subject of a specific paragraph in this chapter. →

Types of violence suffered from (% of respondents)

55% Emotional abuse (criticism, insults, isolation)

53.5% Psychological violence (intimidation, threats, humiliations, insults)

39.5% Sexual violence (rape, non-consensual touching, sexual harassment)

26% Physical violence (beating, injury, burns)

20% Online violence (cyber-harassment, sending non-consensual pornographic content)

18.5% Economic violence (control of financial resources, prohibition to work, prohibition to study)

8% Domestic violence (female genital mutilation, early marriage, forced marriage, neglect)

2% Human trafficking (exploitation, sexual exploitation)

The violence suffered by women entrepreneurs is not one-off, it is part of a continuum of violence (see [chapter 1](#) above). On average, a respondent experiences 2.8 types of violence in her lifetime. The women having taken part in the survey indicated having experienced one to seven types of violence at most, without it being known whether they had experienced the same type of violence several times. The violence experienced was perpetrated on average in a little more than two different settings and accumulated over the course of their lives. As such, respondents between the ages of 15 and 24 and respondents whose activity was "student" before their entrepreneurial project are less likely to have experienced violence than respondents between the ages of 25 and 64.

Beyond this continuum, there is a vicious circle whereby violence against women is normalized and continues to be perpetuated with impunity⁶². Cultural and societal norms that discriminate against women and girls are reproduced within the family and among peers. When women are continuously treated as inferior, discrimination and violence against them is often trivialized. In West & Central Africa, 57.1% of respondents indicate that gender-based violence is common or normalized in their community or country, i.e. understood as not being serious (compared to 44% in Western & Northern Europe).

Finally, 53.5% of entrepreneurs are aware of help and support systems in the event of gender violence, yet only 15.5% have made use of them. The normalization of gender-based violence coupled to its taboo prevents women from asking for help.

The workplace is the main vehicle for violence against women, which entrepreneurship aims to tackle

The home, community and workplace combined account for 75.5% and 73% of violence respectively in West & Central Africa and in Western & Northern Europe.

The workplace was identified as the most violent setting for women: 41.5% of respondents experienced violence there. The types of violence experienced in the workplace vary, but 59.3% of the psychological violence lived by the respondents and 60.9% of the emotional violence was perpetrated there. This exposure rate contributes to justify women's motivation to set up their own businesses.

The primary motivation for setting up one's business is achieving financial independence (53%) but also gaining self-determination, having greater freedom to make decisions (35%) and no longer being dependent on an often male employer. The wish to pursue a passion, often social in nature, and to contribute to societal change, including the promotion of gender equality is also mentioned.

For many entrepreneurs, it is a combination of factors.

“ **What pushes me to be an entrepreneur, is firstly being financially independent. Secondly, to promote entrepreneurship and raise awareness of the need to become an entrepreneur to young girls. Finally, to create jobs through my own business that will help many young people throughout their lives.** ”

The desire to cease being a wage worker, to not be under the decision-making power of predominantly male employers and to avoid sexism and sexual harassment, are also among the incentives expressed for entrepreneurship. →

“ **The need to be free, to work on a subject that is close to my heart, not to suffer power relations, not to experience sexual harassment in my workplace, to fight so that this does not happen to others.** ”

As well as enabling women to free themselves from salaried work and the risks of violence in the workplace, entrepreneurship can also be a tool for actively working towards prevention and protection mechanisms. It can also contribute to promoting women as illustrated by some entrepreneurs' desire to employ other women to give them economic opportunities, to remove them from violent environments and more broadly endowing a societal project with a strong social and environmental impact.

The home is the second most violent setting (39.5% of respondents) after the workplace (41.5%), but regional disparities are considerable. In Central Africa, 57.1% of respondents have experienced violence in their home compared with 30.9% in Western & Northern Europe.

Finally, the community is also the source of much violence. It is defined by social and cultural norms, i.e. implicit rules, learned and understood by the members of a group and which define whether a behavior is appropriate or not.⁶³ These norms are reproduced to ensure group cohesion and those who deviate from them risk social exclusion. For 32% of respondents, the community is an environment of suffering where all forms of violence are expressed at almost equal rates. For women in West & Central Africa, the community is the second source of violence (25.2% of violence) after the home. In comparison, in Western & Northern Europe, the community generates less violence towards women (15.6%).

The SIGI scores of African countries in the indicated geographical areas demonstrate high rates of discrimination within the household and restriction on women's physical freedom from their relatives⁶⁴. The social cost of breaking gender-based community norms is high as members risk exclusion and the loss of precious community support.

91.7% of respondents with a primary school level of education say they have experienced violence, against 66.7% of respondents who have a PhD.

Contexts of violence (% of respondents)

41.5% Professional setting (workplace and work relationships)

39.5% Foyer (direct or indirect members of a family living in the same household)

32% Community (geographical social group including people living in the same vicinity and/or sharing the same social and cultural norms)

16% Online (social networks and other internet communication platforms)

14.5% Academia (location and relations at school or university)

9% Institutions (public or private organizations whose function is to respond to a societal need)

5% Public space (public places where people transit and/or meet outside their workplace and home)

Vulnerability factors that increase the risk of exposure to gender-based violence

The results of the study show that insecurity increases the women entrepreneurs' risk of exposure to violence. Among the factors that contribute to precariousness, the level of education plays a key role as it defines access to employment and income-generating opportunities and can therefore increase women's financial dependence on their male relatives (husband, father, brother). In addition, education, information and economic resources are levers of decision-making power. Without economic resources, leaving a violent home is very difficult. For example, 91.7% of respondents with a primary school level of education say they have experienced violence, against 66.7% of respondents who have a PhD. We also note that 41.7% of these women have suffered from economic violence while none with a PhD have and only 12.4% of those with a Masters →

⁶² [Nous Toutes, Mechanisms of Violence](#)

⁶³ [UNICEF, Defining Social Norms and Related Concepts, 2021](#)

⁶⁴ [OCDE, Index SIGI](#)

Early marriage has a direct negative impact on young girls' decision-making power and ability to act, it increases their vulnerability to situations of violence. As a result, five out of eight women married before their 18th birthday have experienced physical violence, a much higher rate than that of all respondents (25.5%). As poverty is a factor that contributes to parents' incentive to authorize the marriage of their daughters before their 18th birthday, in order to obtain better financial security and minimize family costs⁶⁵, these figures cannot be interpreted independently from precariousness.

The previous paragraphs illustrate how the continuum of violence women face is exacerbated by precarious economic and social frameworks. Such frameworks are more frequently found in the West & Central African countries represented in the study. The average level of violence experienced by women in West Africa is 2.9, compared with 2.7 in Western & Northern Europe. Furthermore, 60% of women entrepreneurs who have experienced five or more forms of violence live in West & Central Africa (although these countries account for only 53% of respondents overall).

Rural environments are often recognized as being more conducive to the perpetration of violence, due to isolation and a lack of access to information and support services, as well as a community culture which promotes survivors to remain silent. However, the data from the survey does not reflect this finding since 83% of respondents in rural areas and 79% in urban areas indicate they have been exposed to violence. The distinction between rural and urban environments is, instead, reflected in the types of violence experienced. Domestic violence⁶⁶ is almost three times more common among respondents from rural areas (20% of women in rural areas against 7.8% in urban areas), a figure that can be linked with West African realities where practices such as female genital mutilation and forced marriage are still relevant (see [chapter 1](#) above). Human trafficking is not directly addressed in this study, but of the four women reporting having experienced it, three live in rural areas and in West Africa. As rurality is a particularly significant factor in exposure to violence, this topic is explored in greater detail in the third chapter of this study.

Economic violence predominates in low-income countries, where women's access to land and property resources are limited. 64.9% of economic violence is perpetrated in West & Central Africa (22.6% of women entrepreneurs in these countries have suffered from it). More specifically, the countries in which this violence is most present are Senegal (42.9% of respondents), the Democratic Republic of Congo (27.3%) and Niger (22.7%).

These countries have very low scores on the SIGI index, particularly in terms of access to productive and financial resources, suggesting a strong perpetuation of gender stereotypes and norms that contribute to an unequal society that discriminates against women (41.8 for Senegal, 47.1 for DRC and 60.3 for Niger)⁶⁷. In comparison, only 10.7% of respondents in Western & Northern Europe say they have suffered from economic violence.

The presence of economic violence within a society reduces the impact of women's entrepreneurship and promotes financial dependence. More broadly, the presence of socio-cultural factors unfavorable to women (level of education, access to property, rural isolation, among others) negatively impacts their exposure to violence. The continuum of violence previously discussed therefore constitutes an obstacle to the economic and social emancipation of women entrepreneurs. The survey also aims to gain a better understanding of the role of entrepreneurship as an agent for violence and/or a lever for economic empowerment of women entrepreneurs.

An entrepreneurship shaped by a lack of access to financial resources which increases exposure to violent, especially economic violence

The majority of respondents resorted to only one financial method to start their business (77%). For 63.2% the source was their personal savings.

In all regions, access to finance was identified as the greatest difficulty in starting a business, 63% of respondents identified it as one of the three most important barriers. Comparatively, seeking and finding interested partners was identified as a main difficulty by only 28% of female entrepreneurs.

There is a real disparity of access to financial resources for women entrepreneurs in Western & Northern Europe and other regions. Access to credit, while low in all regions, is more referred to in Western Europe (13.6%) than in West & Central Africa (7.7%). Likewise, the rejection from economic institutions to support their entrepreneurial activity is a lesser constraint for women entrepreneurs in Europe (8.2% of all difficulties), whereas it is the second biggest impediment to entrepreneurship in West & Central Africa (14.2%) after access to finance (31.3%). In these given regions, support from private and public entities such as banks, businesses, government and institutions is less common, particularly for the micro-enterprise sector, small- and medium-sized enterprises (SMEs) and the informal sector. →

⁶⁵ [Girls not Brides, 2023](#)

⁶⁶ female genital mutilation, early marriage, forced marriage and neglect according to our survey

⁶⁷ [OCDE, Social Institutions & Gender Index](#)

Difficulties at launch

N°1

Difficulty in accessing financing

- for 31.3% of respondents in West & Central Africa
- for 19.3% in Western Europe

N°2

Refusal from economic institution

for 14.2% of respondents in West & Central Africa

The difficulty in finding willing partners
for 12.8% in Western Europe

Financing solutions

- 13.6% of respondents in Western Europe and 7.7% in West & Central Africa took out a loan
- 10.8% of respondents in West & Central Africa and 9% in Western Europe borrowed money from their family

When faced with nonexistent or limited scope of support schemes, women entrepreneurs thus turn to their families for support. Family circles are the main source of external support for all women entrepreneurs: 62% of respondents received support from their family, although not necessarily financial. The nature of the support obtained was mainly moral (41%) or in the form of advice and recommendations (23.6%). However, turning to family for a loan appears to be common when women entrepreneurs encounter difficulties in accessing financing (21% of respondents), particularly in West & Central Africa where the sources of financial contributions are limited. Women depend on family members to start and sometimes sustain their activity: 58% of respondents who borrow from their family live in these regions.

Women entrepreneurs' reliance on their family is not a burden to them yet it does generate or accentuate financial dependence, which in turn increases the risk of economic violence. In fact, 22.2% of women who say they are not independent have experienced economic abuse, compared with 12.1% of those who consider themselves independent. Among female entrepreneurs who borrowed money from their family to start their business, 41.7% experienced violence within their own household. When women are dependent on their families, economic abuse is the type of violence more perpetrated within the home. In comparison, those who started with their personal savings experience first and foremost psychological and emotional violence.

Although the majority of respondents say they are financially independent thanks to the income from their business (66%), this figure is lower in West & Central Africa (63.2%) than in Western & Northern Europe (72.6%). Of these women, 68.6% keep and manage their income themselves and a very small proportion say they have no control over the proceeds of their business (6.8%). For three of them (who live in West & Central Africa), their husbands are responsible.

For the rest of the entrepreneurs, their income is reinvested directly in their project or is managed by the organization they have set up, or is used to cover daily expenses, particularly expenses related to childcare.

Economic violence is only marginally represented among the types of violence experienced during a lifetime (8.3% of occurrences of violence) but it is almost doubled in the context of the entrepreneurial project (13.9%). This figure is particularly striking in Central Africa where economic violence is the most prevalent form of abuse within entrepreneurship (25%), although it is almost insignificant over the course of a lifetime in this given region (2.4%). **Entrepreneurship is experienced by women through the limitations outlined above (such as limited access to productive resources) and therefore contributes directly to women's increased exposure to economic violence.**

The home, source of backlash against women's entrepreneurial aspirations, particularly in West & Central Africa

The home holds violence throughout a woman's life, including during the development of her business. Women's involvement in economic activity can come with a backlash from their relatives and from the community, especially in environments where gender stereotypes contend that women's main or sole role is domestic.

Women entrepreneurs' projects were poorly or very badly received in 20.5% of cases, with considerable regional differences that illustrate lesser support in West & Central Africa. Only 14.3% of respondents in Western & Northern Europe saw their project rejected, compared to 25.7% of respondents in these two regions of Africa.

Poor reception of the project by relatives and friends is not without consequences: it has an impact on access to family finance which women often turn to when starting their business (see [chapter 3](#) below). When relatives are reluctant towards women's businesses, only 7% receive support from their family against 44.5% when their business is well received by their relatives. As such, it appears more difficult to borrow money from one's family when they disapprove of the entrepreneurial project: only 12.5% of respondents borrowed from their family when they disapproved, compared to 50% when their family accepted the project. →

Finally, there seems to be a correlation between households where projects are poorly received and homes where exposure to violence is high. Although the data does not allow us to compare the level of violence before and after the launch of a business, we nevertheless observe that 21.9% of respondents were subjected to violence within a household where the project was poorly received. Comparatively 6.5% experienced violence in homes where it was accepted. Most of the abuse is emotional and psychological in nature, but physical violence is also perpetrated. We can draw from these observations that a woman's choice to become an entrepreneur will receive little support, or even be prevented, in households where there is a high level of exposure to violence. We can presume that this violence may be intensified to hinder women's desire for emancipation, and thus be an extremely significant obstacle to starting a new business.

The community, an additional obstacle for women entrepreneurs and the 2nd main setting of violence towards them

According to the testimonies and figures gathered, the community is a major root of violence against women entrepreneurs, particularly in West & Central Africa where women's entrepreneurship can be understood as a transgression of gender norms that enshrine the portrayal of women under the financial and decision-making power of a male figure.

“ [Entrepreneurship can be a source of violence] Because in our context, if women entrepreneurs are not labeled promiscuous, they are shameless (they want to wear the pants)... ”

The community's disapproval or indifference to women's entrepreneurial projects (40%) leads to less support: only 6.6% say they have been supported by their community. Beyond a lack of commitment, **the community is the second most common source of violence against women entrepreneurs** (28.9% of cases of violence are perpetrated by the community), after the workplace (32.2% of cases of violence).

This implies that the community plays a specific role in preventing women from starting an entrepreneurial activity, and hinders the project's sustainability. This is heightened in West & Central Africa, where 35.1% of entrepreneurial violence is perpetrated by the community, against only 12.9% in Western & Northern Europe.

64.5% of the economic violence perpetrated against women entrepreneurs due to their business was committed in the community setting, as opposed to 28.1% in the home.

This suggests that the control and denial of resources does not only take place in the private sphere and the community embodies a great source of economic violence. Additionally, the community is responsible for 66.7% of psychological violence and 50% of sexual violence.

The community is the second most common source of violence against women entrepreneurs, after the workplace.

Insofar as running a business involves frequent exchanges with various actors within the community, the risk of exposing oneself to further violence is substantial. It is therefore imperative to consider the community's role when implementing programs that support women in their empowerment.

The double burden that jeopardizes women's projects: the personal and professional burden

Working, including as an entrepreneur, forces women to manage their professional tasks in addition to a domestic burden that is equally distributed between members of the same household, to women's disadvantage. In so, it is not surprising that women entrepreneurs most frequently mention mental load - or having to think about household chores in addition to work - as a difficulty which can potentially jeopardize their project. This statistic is emphasized for respondents who are married and have children. For many, the domestic workload also puts their business at risk. Numerous studies show that women, in addition to their paid work, are responsible for carrying out unpaid domestic work, which limits their time to devote to the development of their professional project and puts them at risk of becoming physically and morally exhausted.⁶⁸ →

“ Emotional violence on a daily basis [puts my entrepreneurial project at risk]: street harassment on the way to work, situations of violence around me and among the public encountered, dimensions of care in my work (very predominantly female environment), emotional overwork and the permanent risk of burnout. ”

⁶⁸ Fleche, Sarah, Anthony Lepinteur and Nattavudh Powdthavee, 2018

The double burden is all the more important because figures show that there is virtually no support in sharing domestic tasks and childcare: only 11% of respondents say they received help respectively in these two areas.



mental burden

54.4%

of female entrepreneurs identify mental workload as a difficulty that could jeopardize their business

59.3%

for married women with children

58.3%

for married women

51.1%

for unmarried women

domestic burden

37.5%

of entrepreneurs identify the domestic workload as a difficulty that could put their business at risk

47.2%

for married women with children

42.6%

for married women

32.9%

for unmarried women

The mental load seems less important in West Africa & Central Africa where 48.1% of respondents say they suffer from it (against 64% in Western & Northern Europe). Yet figures show that among women who received support in West & Central Africa, only 4.3% were aided with childcare and 5.4% received support with household chores.

Western Europe polarizes 75% of these two forms of aid. It is possible that the importance of tangible obstacles such as the lack of funding, the refusal of financial institutions or the difficulty in finding willing partners obscures non-quantifiable obstacles such as household chores, and therefore are given less consideration.

Women entrepreneurs face a lack of consideration from their ecosystem and low self-esteem

The first difficulty encountered by women entrepreneurs when launching a business is a lack of consideration (47%), closely followed by a lack of trust from others (36%). Not being taken seriously was identified by 42.5% of women as a factor that could put a project at risk, in addition to slowing down the start of a business. Finally, 38.5% of women entrepreneurs say they suffer from a lack of consideration during their work and 28.5% are made fun of. Those whose business idea was disapproved of by friends or the community endured not being taken seriously and sexist comments.

“ I was personally challenged: my project is pointless, I'd better sort out my problems with my husband. ”

“ My relatives think that entrepreneurship is not for married women. ”

These testimonies illustrate the systematic doubt towards women's abilities in the workplace and the lack of consideration for any activity that might distract them from their family and marital duties.

Coupled with a lack of esteem from others, women entrepreneurs' lack of self-confidence also hampers the start of their independent professional activity. 34.5% say they suffer from a lack of self-esteem. This figure is higher in Western & Northern Europe where 50% endure it, compared with 23.6% in West & Central Africa. The internalization of sexist stereotypes which convey the portrayal of women as less capable of professional success is a major barrier to women's personal and professional development.⁶⁹

Gender discrimination and violence also reinforce imposter syndrome⁷⁰ and contribute to this feeling. This statistic prompts us to consider the type of support which may facilitate both the deconstruction of these prejudices in a structural way and encourage women to gain self-confidence.



⁶⁹ Badia, Benjamin, Florence Brunet, et Pauline Kertudo, 2013

⁷⁰ Tendances psychologiques à la peur et à la remise en question [Association Médicale Canadienne](#), 2020

Violence inherent in the entrepreneurial activity of women

42.5% of respondents have experienced violence due to their entrepreneurial project, and 45.5% have witnessed violence against women entrepreneurs. These figures are particularly high as they encompass almost one in two entrepreneurs.

Among these incidents, there is a high rate of emotional violence (28.9%), psychological violence (23%) and sexual violence (12.5%), the latter from which some entrepreneurs had hoped to escape by leaving the salaried workforce. In addition to this violence, 25% of respondents were subjected to sexist comments and 11.5% to sexual harassment.

“ They think that because we're women, we're willing to have any type of relationship with customers. ”

“ You never know if you'll be taken seriously. ”

Despite the implementation of strategies to protect oneself from sexual harassment, the world of entrepreneurship is nonetheless prone to it: 9% of respondents say they had been offered sex in exchange for business-related favors and 66.7% of them live in West Africa. For some, entrepreneurship can become an additional factor of vulnerability insofar as their activity exposes them to such sexual violence when looking for partners, suppliers or customers. One woman was excluded from the industry in which she carried her business when she tried to escape sexual harassment.

“ By wanting to avoid being harassed and by refusing to play their games, I lost the approval from part of the industry. ”

“ Women are vulnerable. There's a lot of sexual harassment to win markets, a big lack of respect. ”

context of violence suffered from due to entrepreneurial activity (% of violence)

- professional environment: **32.2%**
- community: **28.9%**
- household: **16.1%**
- online: **13.4%**
- institutions: **7.4%**
- academia: **2%**

When asked whether entrepreneurship could be a source of violence, many did not know or did not wish to answer (14.5%). Of the respondents, 59% said yes, highlighting several reasons, including the risk of being rejected by economic institutions and partners, and the lack of support, guidance and social protection in view of the financial risk involved. Finally, many women identified entrepreneurship as a male-dominated world which - just like society - has sexist codes that contribute to women's devaluation and their sexual objectification, making them more vulnerable to gender-based violence.

“ I was told that a woman could only “get by” by being under the protection of someone “powerful”, implying a man. ”

“ We encounter the same violence than in a traditional wage earning job, but we are even more exposed to it because there's no buffer. ”

As such, although entrepreneurship can be a solution to counter violence in the workplace and an agent for more autonomy, women entrepreneurs may lose their safety nets when finding themselves on the front line of violent situations from different contexts. Whereas the target of this study does not allow us to compare women's exposure to violence according to their professional status (employee/self-employed/etc.), we can nevertheless perceive that entrepreneurship can be an additional source of violence for women over the course of their lives.

Despite this finding, only 13% of respondents took part in support programs that appreciated their experiences of violence. This gap underlines the need for those involved in entrepreneurship support programs to take gender-based violence into account if they are to meet the needs of women entrepreneurs and help them to become self-sufficient. →

Conclusion

This chapter highlights the very high rate of exposure of women entrepreneurs to gender-based violence. Over the course of her life, a woman entrepreneur will experience several types of violence in different settings (home, community, professional environment, institutions, etc.). This exposure is exacerbated by situations of insecurity, which appear to be predominant in some countries, particularly those with low incomes.

For many women, entrepreneurship represents a way out of a personal or professional environment that is male-dominated and generates violence, particularly of a sexist and sexual nature. By embarking on an entrepreneurial process, women seek financial independence and greater involvement in decision-making.

However, the many obstacles to entrepreneurship - in particular the limited access to financial resources, the lack of consideration or relatives and the existence of a heavy mental burden - not only prevent entrepreneurship from having an emancipating effect, but also make it an aggravating factor in women's exposure to gender-based violence. Entrepreneurship, because it exists within a structurally flawed system, does not always succeed in securing the financial independence of women in business and considerably increases their risk of experiencing economic violence.

The entrepreneurial environment itself can also generate violence against women who are perceived as stepping outside the role assigned to them by society, and who are therefore exposed to more violence from their relatives or their community.

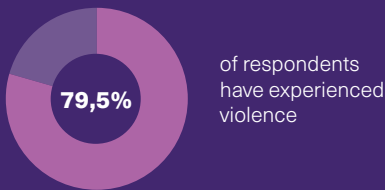
Hence, women entrepreneurs face systemic difficulties that are not only reproduced in the entrepreneurial environment, but are also multiplied by factors of vulnerability (economic level, rural environment, level of education). As a result, there are major differences in exposure to gender-based violence between West & Central Africa and Western & Northern Europe.

This data documents the need to take account of women entrepreneurs' experiences of violence in support programs. They should also serve as a wake-up call to all those working for gender equality to promote real societal change. ■



Key figures

Exposure to violence among female entrepreneurs



In average over the course of their lives, women entrepreneurs experience nearly

3 types of violence
in at least
2 different contexts

Precariousness increases exposure to violence

92% of respondents with a primary education level have experienced violence, compared to **67%** for respondents with a doctoral level

60% of respondents who have experienced **5 or more types of violence** live in West & Central Africa (low-income countries)

64.9% of economic violence is committed in West & Central Africa

20% of women in rural areas compared to **7.8%** in urban areas have experienced domestic violence

Top 3 types of violence suffered

55% emotional violence

53.5% psychological violence

39.5% sexual violence

Top 3 contexts of violence

41.5% professional environment

39.5% home

32% community

The impact of gender-based violence on women's entrepreneurship

The financial dependence of entrepreneurs

63% of respondents point to the access to funding among the biggest difficulties when launching their project

21% look to their families for financial support

22.2% of female entrepreneurs who say they are financially dependent have experienced economic violence

Barriers related to gender stereotypes and the inferiorization of women

54.4% of female entrepreneurs identify mental workload as a difficulty that could jeopardize their business

Only 11% receive help with household chores and childcare

47% of respondents identify lack of consideration as the main difficulty when launching their project

34.5% say they face a lack of self-esteem

The home and community, sources of additional obstacles and backlash

In households where entrepreneurial projects are poorly received, **21.9%** of respondents also experience violence there

As part of the entrepreneurial activity, the community is the source of **66.7%** of psychological violence and of **50%** of sexual violence identified by participants

Entrepreneurship as a source of violence

42.5% of respondents experienced at least one type of violence in the context of their entrepreneurial activity

25% of women entrepreneurs have been subjected to sexist comments in the context of their entrepreneurial project

15.5% have experienced sexual harassment in the context of their entrepreneurial project

Economic violence is more significant in the context of an entrepreneurial initiative (**13.9%**) than in the course of a woman entrepreneur's life (**8.3%**)

Only 13% of respondents participated in support programs taking their experience of gender-based violence into account

“ I'm convinced that all environments (especially professional ones) can be sources of violence if they are the driving force behind women's financial emancipation and success, two goals that are still difficult to grant to women. ”



III • Fostering women's entrepreneurship in rural areas



Interviewees' profiles

50 women participants

16 individual interviews

2 countries Côte d'Ivoire & Bosnia-Herzegovina



Bosnia and Herzegovina

Participants
24 women participants



Activities



15 +50 years
9 -50 years

- 2** presidents of local organizations
- 3** members of city council
- 1** religious leader

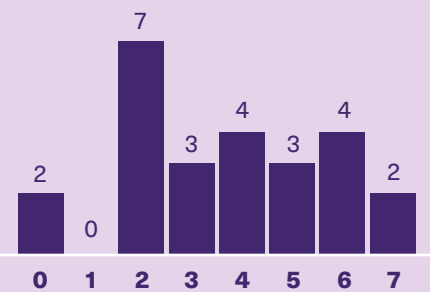
Côte d'Ivoire

Participants
26 women participants

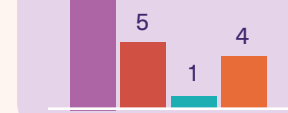


Activities
all women farmers and members of cooperatives

Number of children



16 married women
5 divorced
1 widow
4 single women



- 4** farmers members of the cooperative
- 5** women community leaders
- 1** president of local organization

Interviews with members of rural communities in Côte d'Ivoire and Bosnia-Herzegovina confirm that women are highly exposed to gender-based violence in all its forms, and that violence is commonplace within these communities. Women are particularly exposed to violence in the home, which fits into a continuum of violence (defined above), from childhood onwards.

In Côte d'Ivoire, for example, the focus groups revealed violence within intimate relationships or in close circles, in addition to ongoing social violence (women are less educated and/or reduced to domestic work, exposed to genital mutilation and early marriage), economic violence (women receive no substantial income and remain dependent on male authority) and political violence (few or no rights to civil participation, with the vote assumed to be in line with that of the patriarchal figure). In Côte d'Ivoire, the SIGI index displays that 70% of the population believes that a man should decide whether a woman can work or not⁷¹. In Bosnia-Herzegovina, 35% of women and 48% of men think that a woman should obey her husband even if she does not agree.⁷²

The diversity of the profiles encountered during the focus groups emphasized that women's prior participation in training courses dedicated to these topics helps to raise awareness of their exposure to gender-based inequality and violence, and enables them to identify these issues to better fight them.

Most often, their economic activity does not allow the women interviewed to generate enough income to flee violence or to achieve social emancipation. There is a strong link between exposure to violence and economic insecurity: economic violence leads to precariousness, preventing women from escaping domestic violence. This finding is reinforced by very limited access to property and stable employment. **In both Côte d'Ivoire and Bosnia and Herzegovina, none of the 50 women present during the focus groups declared themselves financially independent.**

Moreover, entrepreneurial activity in rural areas can also be a source of violence, particularly when dealing with customers. In Côte d'Ivoire, the women described situations of racketeering and non-payment to which they did not react for fear of reprisals, as well as the feeling that they had no decision-making power when it came to setting prices or negotiating with buyers.

In Bosnia-Herzegovina, the focus groups enabled the identification of specific contexts of violence, particularly within married life, and the existence of psychological pressure and gender injunctions (to get married, have children) that prevented individual pathways (giving up university). A recent study shows that Bosnian women are mainly exposed to psychological violence (42%), physical violence (24%) and sexual violence (6%) during their lifetime, and that the prevalence of domestic violence is higher in rural areas (49.2%) than in urban environments (44.3%).⁷³

However, despite the data and testimonies gathered in these two countries, the interviews underlined a repressive silence surrounding gender-based violence. Women find themselves with very little space to speak out to voice and share these issues. In rural areas, this observation is reinforced by community life, where most people know each other. Thus, it is imperative to maintain relative harmony by not ostracizing perpetrators of violence who are often perfectly integrated within the community (see [chapter 1](#) above). In Côte d'Ivoire, traditions and customs also perpetuate this law of silence: social norms are most often in favor of men, generating a high risk of backlash (being sent back to the marital home, losing one's children, violence from in-laws, etc.).

This reversal of guilt contributes to silencing women and downplaying acts of violence, while victims who dare to speak up are stigmatized or even excluded from the community. As a result, women develop individual survival strategies to avoid violence and maintain their sources of income, like hiding their money. The inversion of guilt is found in most cases of violence, along with isolation, devaluation, fear, and impunity, and is a mechanism of violence which must be fought against.⁷⁴

However, there are spaces where speech and conversation around ways of addressing violent environments can find their way. Within rural communities, village leaders, community leaders, or religious figures are authorities (almost exclusively male...) who can act as mediators. Yet interviews conducted with engaged men shed light on the difference of perception between men and women on the same issues.

While some men recognize gender inequalities, their thinking framework remains subject to social norms. For example, some men say they are involved in running the household but do not question women's primary or 'natural' role in this matter. Similarly, the weight of the community and social norms will discourage certain personal initiatives aimed at a more equal division of tasks.

These observations relate to the concept of masculinity, which, like gender inequalities and social norms, assign certain roles to men. Among them are the expectations to provide for the family, make decisions, demonstrate strength, and even to hide emotions. This set of masculine norms contributes to producing violence against women, in order to better conform to societal expectations and be recognized as "real" men.⁷⁵



⁷¹ OEDC, 2022

⁷² Gender Equality Agency of Bosnia and Herzegovina, 2013

⁷³ Ibid

⁷⁴ *Nous Toutes, Mechanisms of Violence*

⁷⁵ OEDC Development Matters, 2021

During the interviews when interrogated on the more specific question of gender-based violence, men very rarely or do not acknowledge at all the existence of violence specifically directed towards women. They often merge it into a broader perspective of violence affecting society without gender distinction.

Studies are underway, led in particular by the OECD, to better document the impact of so-called restrictive masculinities (which have a negative effect on gender equality) and to encourage initiatives to shift towards a more virtuous masculinity.

“L'École des maris” (School for husbands) Making men allies of women's empowerment

The "L'École des maris" (School of Husbands) is a project implemented by Empow'Her in Côte d'Ivoire which aims to involve husbands in the process of women's economic empowerment. This program seeks to rebalance gender relations within the household, enabling women to fully exploit their potential in developing their activities. The program includes four workshops designed to promote communication within the household, encourage self-reflection among men, and foster inclusive co-management of the household. These sessions have facilitated the collective definition of concepts such as equality, equity, economic empowerment, and positive masculinity, as well as their impacts on the well-being of women, men, and the household. In total, 50 men have been sensitized through these training sessions, and the project will continue its implementation in the coming year.

“ If you bring money home, you generate respect at home. ”

The majority of women interviewed during the focus groups were engaged in entrepreneurial activities, referring to income-generating ventures undertaken by the individuals themselves. The main outcome was a sense of pride in generating their own income and a recognition of their economic and social utility. Women, particularly in Bosnia and Herzegovina, also highlighted the therapeutic value of creating objects or providing services for others, as well as for themselves.

This is one of the main differences observed between the two areas of intervention analyzed. In Bosnia and Herzegovina, participants who formed a women's association (in Kakanj) or took part in workshops (in Bućovača) underlined the **interest of having their own room, a place of solidarity and exchange**. In the case of Bućovača, where these exchanges are part of the actions of the local association ABF - which caters to both men and women without distinction - the women mentioned their desire to develop a dedicated space that would allow them to support each other in their respective endeavors, once again underlining the therapeutic aspect of these gatherings.

In Côte d'Ivoire, the setup of women's groups remains primarily focused on the economic sphere and does not provide spaces for dialogue or sisterhood on other aspects, including gender-based violence.

Interestingly, the participants in the focus groups in Bosnia and Herzegovina are divided between young active women and women over 50, predominantly retired, while the groups in Côte d'Ivoire were relatively homogeneous. This dichotomy leads to different perceptions of entrepreneurship, the former seeing it as an opportunity to combine personal income and household management, while the latter view it as a profitable hobby. In both cases and in both countries, these economic activities do not ensure financial autonomy for women.

Despite this observation, the interviews revealed the prevalence of the portrait of a "strong" woman who can juggle multiple activities, managing both economic endeavors and domestic tasks. The idealization of a multitasking woman, however, masks the burden associated with such a division of labor and the limited economic and social benefits that result for them.

From an individual point of view, the women interviewed have a positive outlook on the development of an income-generating activity because it signifies the realization of a project and, in a way, offers proof of their personal capacities, without however allowing a real financial empowerment or overturning gender stereotypes. →

The acquisition of personal income provides a contrasting view. On one hand, when a woman brings money home, it grants her more decision-making power. Participants in the focus groups testify to a more equal distribution in income management and an increased legitimacy in spending decisions. On the other hand, some women highlight the continued control of household income by their spouse, with the woman's income remaining secondary.

This raises the question of the intentions behind women's access to economic activities, which often require the permission of their husbands (particularly in Côte d'Ivoire). In Bosnia and Herzegovina, the women interviewed emphasized the strong support, including financial support, from their spouses and family members to pursue their activities. Due to insufficient personal income or assets, the launch of an entrepreneurial project often relies on the household income and the financial capital of the spouse. The men interviewed strongly advocated for women's access to employment, including the establishment of their own economic activities.

However, behind this improvement in women's access to paid work, there are still structural difficulties related to gender stereotypes: the persistence of an unequal distribution of household tasks, insufficient income to achieve financial independence, and the existence of "feminine" sectors of employment (such as cooking, clothing, and care work).

Development projects aimed at promoting the economic and social empowerment of women must take the limitations of entrepreneurship within a structurally flawed system into account. They should also address both the individual and the surrounding community. This requires adopting a more comprehensive approach by making educational, economic, and legal systems more accessible and inclusive. In both Côte d'Ivoire and Bosnia and Herzegovina, access to land and property is heavily gender-differentiated, with customary land rights and inheritance systems that exclude or marginalize women. Furthermore, the lack of information about their rights is a significant obstacle, along with the administrative burdens that discourage formalization of their activities. These challenges are compounded by limited access to education and literacy.

For example, in Côte d'Ivoire, 76% of young girls (15-24 years old) are literate, compared to 93% of young boys (World Bank data, 2020⁷⁶)⁷⁷. This disparity is even more pronounced in rural areas. In the study, the cohort of 26 participating women was divided between primary education (38%) and secondary education (38%), with 4 individuals having no formal education (16%) and 2 others having reached university without completing their studies (8%).

Change can be facilitated by preventive actions within communities, as well as by expanding the scope of women-focused development projects to include direct benefits for the community.

Some participants expressed their desire to be involved in the political and social life of their villages. Currently, women are not or are poorly represented in the local councils of the communities where the interviews took place. Decision-making power is primarily held by men. While economic and social empowerment of women in rural areas often begins within the household framework, it should not be limited to that sphere alone. The integration of women in decision-making processes and their participation in community life are essential components of women's social empowerment. Therefore, economic development projects could include advocacy efforts to promote better political and civic participation of women within their communities.

A complementary strategy is to encourage the creation of spaces of sisterhood to foster collective awareness of gender inequalities and violence. The rural environment is not conducive to open dialogue. Creating a dedicated space for women, whether physical or mental, promotes solidarity, and encourages listening as a way to strengthen each other. The development of economic activities provides an opportunity to initiate this dialogue and can subsequently lead to discussions on other topics.

Indeed, it is crucial to integrate a psychological support component, including individual or group sessions in various formats (such as art therapy, creative workshops, access to healthcare professionals) within broader programs that support entrepreneurship. →



⁷⁶ World Bank, 2023

⁷⁷ The illiteracy rate stood at 43.7% in 2019, according to the government of Côte d'Ivoire

Focus on the promotion of a network of local associations in Bosnia and Herzegovina: *Žene za Žene*



Since the end of the war in Bosnia and Herzegovina, the international organization Women for Women has established itself in the country to support women affected by the conflict and contribute to their economic and social integration. The national branch based in Sarajevo, *Žene za Žene*, has developed a network of 17 local women's associations across the country.

Beyond financial support, *Žene za Žene* organizes training and mentoring programs to strengthen women's roles in their communities, especially in rural areas, and promotes advocacy actions with local governments. The creation of these spaces for dialogue and initiatives provides increased visibility to these women's associations, new development opportunities, and a national network of solidarity.

The entrepreneurship that emerges from the interviews conducted is entrepreneurship for subsistence, based on predominantly stereotypical activities within the domestic sphere. It is barely outward-oriented, lacks market research, offers undifferentiated products or services, and does not enable women to achieve financial independence. As discussed in previous chapters, financial independence plays a crucial role in reducing the risk of exposure to violence and empowering women to extricate themselves from violent situations.

To contribute more effectively to the economic and financial empowerment of women, entrepreneurship needs to take the specific obstacles faced by rural populations into account, particularly in terms of exposure to gender-based violence. It should also rethink its approach in a more inclusive and feminist framework.

Women's organization into groups or associations allows them to become independent from their husbands' or family's financial resources and can support the launch of income-generating activities. Additionally, the advancement of training programs on technical skills should create more sustainable opportunities, including in areas such as income and savings management, market research, marketing, and more.

These training programs should take the specificities of the contexts studied into account and adapt to the challenges of literacy, financial education, and exposure to settings of violence that can hinder women's readiness.

In this regard, gender-based violence and empowerment cannot be thought of separately: **if gender-based violence hinders women's economic activity, then projects aiming at women's empowerment must play a role in fighting such violence.**

The promotion of collective initiatives, whether through solidarity savings, the conception of a place for sharing experiences, or the promotion of dialogue spaces, should be at the core of strategies aimed at developing new forms of entrepreneurship. →



Recommendations



Financing mechanisms of group savings and credit in rural areas

The chapter points out that the majority of women begin their economic activity with the financial assistance of their spouse or community, which are also the main sources of violence against them. Financing group funds to start an entrepreneurial activity would empower women and reduce their dependence on their household and community.



Creating counseling and psychological support units within women's associations

The focus groups highlighted the difficulty women have in talking about their experiences of violence within the community, even though rural areas are more exposed to violence and gender inequalities. The development of women's groups aiming to develop an economic activity must be accompanied by a disposition to talk about these issues, with trained professionals (*see general recommendations*) to promote solidarity between women with similar experiences, in order to obtain spaces of sisterhood.



Involving community leaders from the outset and throughout the project cycle

Community leaders represent an authority within rural communities, whether political, religious or professional (chieftaincy, religious leaders, management of cooperatives, etc.). These personalities often play a role of mediation in the resolution of conflicts and in dealing with cases of gender-based violence. It is essential that these actors be trained and involved in the promotion and support of programs related to the economic empowerment of women.



Linking activities dedicated to women with community development projects

The exploratory study shows that activities dedicated to women are somewhat isolated from the issues facing the rural communities in which they are based. While it is essential to maintain a gender-based approach to promoting women's entrepreneurship, integrating broader issues linked to community development would enable women to be included into the political and civil sphere at a local level. For example, it would seem interesting to link the issues of youth, transport, housing or the ecological transition of a community to entrepreneurial projects that could be led by the women of that community.



Introducing advocacy initiatives to remove the structural barriers to entrepreneurship

The interviews conducted show that local laws and/or customs continue to treat women and men differently towards access to land, property and, more generally, the full ownership of their rights. It would therefore be appropriate for entrepreneurship support projects to combine their targeted actions with proposals for systemic change aimed at the public authorities. ■

A decorative graphic on the left side of the page features two overlapping circles: a dark purple one on top and a light yellow one on the bottom. A thin black line starts from the bottom of the purple circle, loops around, and ends with an arrowhead pointing towards a stylized paper airplane. The paper airplane is light purple with a dark purple stripe along its length.

IV • Developing an entrepreneurship support program for migrant women



6 support organizations interviewed

3 support organizations in Burkina Faso

- **AMPO Tond Tenga**, a training center in agricultural and livestock techniques for internally displaced youth
- **Justice and Dignity for Women Of Sahel**, an association specialized in the fight against gender-based violence supporting displaced persons
- **Munyu des femmes**, an organization promoting women's rights and economic and social development

3 support organizations in Portugal:

- **Lisbon Project**, an association that welcomes and supports migrants, promoting community action to foster economic and social integration
- **Pão a Pão**, an association that helps migrant populations find employment through training and capacity-building activities
- **Vsi Tut**, a shelter and guidance center for Ukrainian refugees, in collaboration with the municipality of Lisbon

The 6 shelters visited provide guidance and care for migrants, regardless of their gender, in Burkina Faso and Portugal.

In Burkina Faso, the majority of internal displacements, which now amount to over 2 million people in a country of 22 million inhabitants - 85% of whom are women and children⁷⁸ - are the result of terrorist actions perpetrated within villages

Since the outbreak of war in Ukraine in February 2022, Portugal has taken in 30,000 Ukrainian refugees. They now represent the second largest foreign community after Brazil.⁷⁹ Portugal also welcomes asylum seekers from Angola, Gambia and Guinea-Bissau.⁸⁰

The two fields of study make it possible to explore a plurality of contexts. On one hand, the internally displaced peoples who experience constant insecurity within the same country, living in camps and undergoing frequent relocation due to the conflict's progress. On the other hand, the host country receiving migrants from diverse countries and cultures who wish to integrate into a new economic and social fabric. Despite this diversity of perspectives, this chapter puts forward a common reading of the economic resilience of migrant populations. Under several conditions, entrepreneurship could be a pathway to their integration and financial independence.

The interviews conducted confirm that forced migration generates violence through displacement, instability, and the sacrifices it entails.

Migrants are more exposed to various and long-lasting forms of violence, before, during, or after the migratory journey.

These painful experiences have a direct impact on their ability to assimilate, learn, and focus during reintegration activities or training once arrived in the host country or region. The violence of the migratory journey can also lead to a deterioration of factors related to self-esteem. The support structures notice a significant loss of self-confidence, coupled with imposter syndrome and a sense of guilt for leaving their country, often leaving behind family or loved ones. A feeling of devaluation is also mentioned, especially for refugees from higher social backgrounds and/or those who received education in their country of origin, and who are now assigned the status of refugee. Forced migration is therefore inherently violent for those who experience it.

For women, the challenges and inherent violence throughout the migratory journey are further multiplied by an increased exposure to gender-based violence.

In times of war for example, the United Nations points out that women and girls are more often exposed to forms of violence in the context of conflict because of their gender and social status.⁸¹ Engaging in such journeys can also be triggered by experiences of violence and/or the need to escape from specific environments.⁸² Finally, several studies demonstrate the extent to which the migratory journey is characterized by gender-based violence (sexual violence by smugglers, law enforcement officials, fellow refugees, inadequate detention and care conditions, particularly for pregnant women) which add up to a challenging journey, create long-term consequences for survivors and contribute to perpetuating relationships of domination and dependence.⁸³ →

⁷⁸ Planet EED, 2022

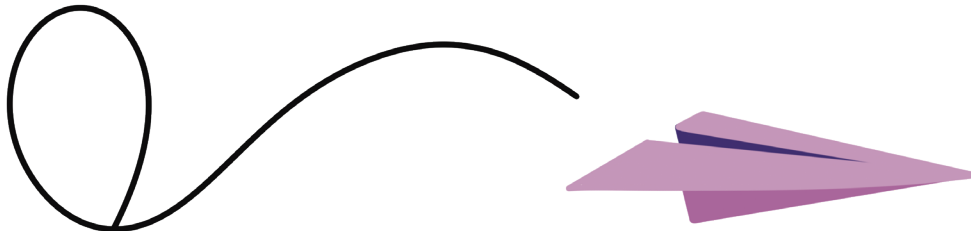
⁷⁹ LADONNE Thomas, 2022

⁸⁰ OECD Library, 2018

⁸¹ Département de l'information de l'ONU, 2020.

⁸² UN Women, 2021

⁸³ Jane Freeman, Gender based violence and the refugee "crisis" in Europe, 2018



Despite these findings, support structures met with do not gather data on experiences of gender-based violence due to insufficient resources.

This is the case even though instances of violence such as incidents occurring during the migratory journey and after arrival, are directly reported to support staff and referred to specialized institutions like the police and the justice system. To meet these challenges, some organizations have implemented awareness-raising actions on gender-based violence through social workers and the establishment of safe spaces within reception facilities. Yet, the existence of hotlines or detection and recording systems is still rare. UN Women has published an enlightening report on the importance of collecting data on the violence experienced by women at all stages of their migration journey in order to fight it more effectively. It also underlines the benefits of adopting gender-sensitive public policies, services and programs.⁸⁴

In parallel, some organizations such as Pão a Pão in Portugal and Munyu Women's Group in Burkina Faso have introduced workshops dedicated to women after observing their specific needs, particularly in the psychological realm. These activities focus on awareness-raising and providing a space for listening. They involve creative and personal development workshops. The organizations have emphasized the cathartic effect of these exchanges, which could pave the way for addressing gender-based violence. The Empow'Her BLOOM project in Burkina Faso supported 194 women in 2022, including 30 internally displaced women and allowed for experimentation with the implementation of dedicated psychological support for internally displaced women, in addition to mediation assistance with host communities in order to ensure women's long-term integration and the success of their economic rehabilitation programs.

Despite guidelines, it is evident that organizations struggle to adopt a comprehensive intersectional approach and fully consider gender issues in their activities. The discussions often revealed a lack of prioritization or dismissal of gender issues, overshadowed by an undifferentiated and unjustly impartial perception of migrants. Yet, the existence of gender-based violence experienced by women engaged in the migration process requires a gender-responsive approach. Such a perspective would also enhance the impact of the support provided and address gender inequalities within the economic reintegration process.

Indeed, in both Burkina Faso and Portugal, women are often directed towards heavily feminized sectors or self-employment to facilitate childcare and provide them with a degree of flexibility. However, adopting a gender perspective should enable us to rethink economic integration to avoid locking women into social roles and constructs that are often more unstable and less well-paid, and instead offer them more diversified economic opportunities. In this regard, entrepreneurship can represent an interesting opportunity for the economic integration of migrant women, particularly as it contributes to the enhancement or acquisition of new technical and personal skills. The interviewed organizations also highlight its value in strengthening the agency of the individuals they support. **Entrepreneurship is thus seen as a journey, a means to self-fulfillment rather than an end in itself.** However, such support must be compatible with the economic challenges faced by migrant women, who can rarely afford to engage in a lengthy entrepreneurial process spanning several months because of the uncertainty it entails. →

**Entrepreneurship must
be at the service of
migrant populations'
processes
of integration**

⁸⁴ UN Women, 2021

In this sense, the link between a short-term vision aimed to meet immediate needs, and a longer-term vision of capacity-building, integration and empowerment of migrant women is essential to achieve genuine structural change.

For example, the needs of Ukrainian refugees have evolved over the months, from the search for a quick income to alleviate a temporary situation, to a process of economic integration once the prospects of returning to Ukraine became dimmer. The entrepreneurial path should be understood as an opportunity to acquire both technical skills (economics, law, business) and personal development skills (presentation, listening, self-confidence, etc.). Participants should be able to choose between setting-up their own business or working as a salaried employee, in a variety of sectors, free from stereotypes.

Entrepreneurship should serve the integration process of migrant populations through a flexible pathway benefiting from sustainable funding that values the combination of an immediate response and a long-term vision of migrant rehabilitation. In France, for example, the SINGA organization⁸⁵ offers support programs for new arrivals (refugees, asylum seekers and immigrants) and local people at different stages of maturity, with the aim of promoting the social and professional integration of migrants (access to culture, employment, housing, living together, etc.).

Moreover, the entrepreneurial pathway is relevant if it contributes to a better understanding of the rights and services available to migrants, while enabling them to integrate into the economic and social fabric.

As such, it must be built with close links to the wider ecosystem of partners and services available to migrants. It should draw on the support structures that are familiar with this specific population, and strengthen links with other players such as public authorities and professional rehabilitation structures to offer a comprehensive, gender-sensitive approach. This is the case, for example, of the shared initiative by Empow'Her and Pão a Pão in Lisbon, which has enabled the launch of a support program for refugee women, including an introduction to entrepreneurship and skills acquisition to boost participants' employability.



Women Dare Lisboa: Entrepreneurship, an opportunity for women refugees

In partnership with the [Pão a Pão](#) organization and the Escola de Turismo de Portugal, Empow'Her developed a pilot entrepreneurship support program in Lisbon. Aimed at 15 refugee women, the 4-month program combined introductory entrepreneurship workshops, mentoring and events to put them in touch with the local ecosystem.

This first experience highlighted a number of lessons that have informed the orientations of this report:

- The importance of a long-term approach, which enables us to focus on rebuilding the participants' confidence and capacity for action during the first phase of the program, and to assess the relevance of a more technical entrepreneurial program during the second phase;
- The importance of connecting participants to a range of players to help them integrate into a new social and economic environment, and create acceptable conditions for them to project themselves into the program (childcare, housing, access to financial aid);
- Taking linguistic and cultural barriers requiring adaptations into account to encourage experience-sharing and learning.

Finally, building a community of women entrepreneurs is an asset to be exploited as part of an economic rehabilitation program, to reduce migrant populations' isolation. On the one hand, sharing with migrant women who have set up their own business or who have carried out an entrepreneurial project can be beneficial for migrant women's identification process and provide positive perspectives. On the other hand, the community can also spread, helping to make its experiences visible and sharing them with women entrepreneurs from a wide range of backgrounds.

The situation of migrant women is endemic of an accumulation of barriers to economic integration and personal development, whether linked to women's own limiting beliefs, or to gender norms perpetuating a narrow vision of women's economic and social potential.

Entrepreneurship, understood as a journey of personal reconstruction and acquisition of technical knowledge, can become an agent for accessing the economic sphere if it serves a dual objective of adapting to the pace and changing needs of migrant women and supporting the ecosystem in better addressing gender-specific considerations. →

⁸⁵ <https://singafrance.com/>

Recommendations



Systematizing the gathering and analysis of data relating to gender-based violence by migrant support structures

Migration increases women's exposure to violence, both through the status of migrant in itself, but also through a greater risk of being confronted with situations of violence during the migratory journey. In order to document and better address these experiences, it is crucial to encourage the establishment of data collection systems on the violence experienced by migrants, especially women. Such data could demonstrate the relevance of conducting further research on gender-based violence in migration contexts to rethink support for migrants with a gender lens.



Promoting the emergence of a supportive community of women entrepreneurs

While the migratory journey reflects very different realities for each person, it can be interesting to share these experiences, to learn from them and to create solidarity initiatives. The interviews carried out highlighted the existence of a strong community bond on which it would be interesting to capitalize to connect migrant women who have embarked upon or even completed an entrepreneurial career, and those interested in doing so. It is this link between individual initiative and collective support that will help strengthen women's power to act, through the identification of role models, the organization of events and the promotion of pre-existing entrepreneurial initiatives.



Developing a progressive pathway towards entrepreneurship backed by an appropriate assessment framework

Migrants face a double challenge of integration and reconstruction, whether they are displaced in their own country or have recently arrived in a foreign country. These considerations must be taken into account in the proposed format, which could revolve around integration modules in the country of origin (rights, language, economic and social system) supported by specialized structures and a cycle of preliminary support linking personal development and introduction to entrepreneurship with the acquisition of generalist skills (creating your CV, introducing yourself, adopting a professional posture, regaining self-confidence, etc.). Once this cycle is completed, the interest of the entrepreneurial course would be assessed according to the needs and desires expressed by the participating women, with a new support framework this time geared towards business creation.



Creating direct bridges between migrant women and the entrepreneurial ecosystem

The migratory journey exposes women to isolation and even stigmatization from the host society. The organization of meetings between companies, entrepreneurs and migrant women is a way to encourage the sharing of experience. More broadly, the integration of migrant women into pre-existing entrepreneurship support programs would make them more visible and better integrate them into existing communities that already have experience in the entrepreneurial process. ■



V • Promoting the professional integration of women survivors of violence through entrepreneurship

The previous chapters have demonstrated the existence of gender-based violence in all the studied contexts and the importance of taking them into account more effectively in entrepreneurship support programs. They also underline the multiple benefits to the process of reconstruction for women exposed to violent environments, brought about by the development of economic activities.

Through 15 interviews conducted with support structures for women survivors, this exploratory study sought to further investigate this observation and assess the relevance of professional and social reintegration through entrepreneurship for women who have survived violence.

15 organizations interviewed

4 support structures in France:

- **Maison des femmes Saint-Denis**, a multidisciplinary support center for women victims of violence, affiliated with a hospital unit, it coordinates the support process.
- **Maison de Soie**, an association organized on the same multidisciplinary model as Maison des femmes, providing support and assistance to women, men, and children who are witnesses or victims of violence in Brive-la-Gaillarde (Corrèze).
- **CIDFF 62**, a member of the national network of CIDFF (Centers for Information on the Rights of Women and Families), a refugee center offering guidance and carrying out a mission of public-interest entrusted by the State to promote the social, professional, and personal autonomy of women
- **Solidarité Femmes 13**, an association providing shelter, guidance, and follow-up services for women victims of domestic and/or sexual violence in the department of Bouches-du-Rhône, as well as advocating against domestic and sexual violence.



11 support structures in Côte d'Ivoire:

- **Akwaba Mouso**: shelter providing holistic care for survivors of violence, with medical, psychological and legal support, as well as activities for women's empowerment and professional rehabilitation.
- **APROSAM**: Association for the promotion of women's, children's, and vulnerable individuals' health, located in San Pedro.
- **Association des Femmes Juristes de Côte d'Ivoire (AFJCI)**: Organization of professional women in law aimed at guiding and facilitating access to justice for vulnerable people.
- **BLOOM**: An organization that fights gender-based violence by providing shelter, guidance, and assistance to women survivors, and working towards women's empowerment.
- **Citoyennes pour la Promotion et la Défense des Droits des Enfants Femmes et Minorités (CPDEFM)**: A feminist organization working for the promotion and respect of the rights of women, children, and vulnerable individuals.
- **Ecoutez Moi Aussi**: A collective of engaged citizens in the fight against gender-based violence through support groups, advocacy activities, and providing support for survivors.
- **La Ligue**: A feminist network created by young Ivorian women committed to combating sexist and sexual violence through advocacy, awareness-raising, and support activities.
- **Femmes en action**: A community organization promoting peace and advocating for the rights of women and children through awareness-raising and education.
- **Overcome**: An organization committed to fighting gender-based violence by supporting survivors and conducting educational and vocational reintegration activities.
- **Les Orchidées rouges**: An association fighting against female genital mutilation, forced marriage, and all forms of sexist and sexual violence in France and Côte d'Ivoire.
- **Unis pour sauver des vies**: An organization involved in promoting sexual and reproductive health, child rights, and combating gender-based violence, particularly in rural areas. →

The first common observation shared by all the interviewed organizations concerns the secondary nature of the topic of professional reintegration among the overall needs of the women they assist. When survivors turn to a support structure, their primary desires are to be listened to and believed, to receive medical assistance, legal support, or a housing solution. An essential period of time is necessary to accompany the physical and psychological reconstruction of the survivors.

Employment can serve as a catalyst for reconstruction at different stages of the process, depending on the desires and needs of each individual. Although it may not be a priority for the survivors receiving support⁸⁶, most of the interviewed organizations have implemented workshops or employment support services that are based on voluntary participation and the individual choices of those being assisted.

For instance, in France, the Maison des Femmes Saint-Denis has developed an employment service in collaboration with several partners, including Pôle Emploi (the national employment agency). The Maison de Soie in Brive-la-Gaillarde, which follows a similar model as a multidisciplinary women's shelter for victims of violence, has recently implemented a resilience program that includes self-esteem workshops and professional coaching. Lastly, the CIDFF Pas-de-Calais is currently conducting a diagnostic study with the aim of integrating an employment support unit within their organization. In Côte d'Ivoire, most of the interviewed support structures offer programs to develop income-generating activities.

Beyond contributing to the process of reconstruction, financial independence is crucial to breaking the cycle of violence, especially when the violence originates from a current or former partner. Economic dependence exposes women to further violence and also hinders their ability to escape, keeping them under the grip of their partner or former partner. **However, economic violence is difficult to detect and is often linked to structural mechanisms of violence, making it challenging to combat.**

The interviews conducted have provided a better understanding of the specific needs of women survivors, the current challenges related to reentering the workforce, and how entrepreneurship could be a vehicle for economic empowerment to fight a continuum of violence often intrinsically linked to financial dependence. The chapter proposes common solutions for both intervention areas, although the specificities of each country warrant a more in-depth analysis of their respective contexts.

The profile of women survivors often combines vulnerability and precariousness, with an accumulation of barriers to employment. **Among these barriers, there is a significant loss of confidence associated with the fear of failure, as well as a range of post-traumatic consequences related to exposure to violence: lack of concentration, risk of abandonment, physical and psychological injuries, impostor syndrome.** These elements can be compounded by other limitations, whether they are related to education, geographic accessibility, or social and linguistic barriers (particularly in migration contexts).

They are also reinforced by the external environment, including the weight of cultural traditions that have long confined women to the role of household managers and shape the perception of their abilities. **Survivors of violence who are seeking to re-enter the workforce primarily turn to low-paying and unstable jobs in sectors such as caregiving, early childhood education, and caretaking. These choices are often driven by the need for immediate income and the search for flexible contracts that can accommodate their constraints, particularly their parental responsibilities.**

Furthermore, the interviews highlighted the inadequate consideration of the profiles of women survivors by employment integration support structures. For example, in France, these structures appear to have little awareness of gender issues and the socio-economic consequences of gender-based violence, resulting in women survivors not always receiving appropriate support. The interviewed organizations mentioned, for instance, the lack of flexibility in employment support structures when dealing with women who miss appointments or are unable to attend training. What may be perceived as a lack of commitment or seriousness in the integration process is, in fact, often related to the post-traumatic consequences of the violence experienced.

As for the support structures, they indicate that they do not have sufficient resources on entrepreneurship to offer and support this path of professional reintegration.

Cooperation between the support structures for women survivors and the actors involved in economic integration, whether institutional, private, or associative, is therefore essential. It should be accompanied by cross-awareness of the challenges within these two ecosystems. Thus, the support structures need to be familiarized with various pathways to integration, including entrepreneurship, and the professional support structures should, in turn, adopt a systematic gender approach and better understand the specific personal and professional journey of a woman survivor. →

⁸⁶ For example, the 2021 activity report of the CIDFF (Centre d'Information sur les Droits des Femmes et des Familles) indicates that professional integration, reintegration, and entrepreneurship accounted for only 0.4% of the support requests - Rapport d'activités 2021, CIDFF Pas de Calais - Arras, page 18.



Furthermore, improved cooperation would also lead to a reflection on the follow-up of women supported by the support structures, as many women often resume their lives without systematic post-support, particularly regarding long-term goals such as training, career change, or professional integration. Creating a comprehensive pathway that includes emergency assistance and long-term solutions through partnerships with actors in the entrepreneurial ecosystem is a way to contribute more effectively to the economic empowerment of women survivors.

“ **Nothing will happen without women's entrepreneurship.** ”

For entrepreneurship to be a source of empowerment, it must be chosen and accompanied by specific support and protection measures. First and foremost, entrepreneurship should be an informed and consensual choice for the women being supported. To achieve this, it is useful to integrate entrepreneurship into the career transition pathways of women survivors. **Within the framework of supporting women survivors, the entrepreneurial approach should not necessarily be understood as starting a business, but rather as a gradual process of reconstruction** through workshops, meetings, and training aimed at providing essential skills for the future (economic and financial education, self-confidence).

This support would provide women survivors with a set of tools and essential methods to enhance their employability, while demonstrating that the entrepreneurial option is within reach.

Subsequently, other initiatives could be led by actors engaged with women survivors, such as the establishment of social enterprises to support their entrepreneurial projects. The following example highlights Gifted, a social enterprise based in the United States that supports and remunerates the independent activities of women survivors. This collective entrepreneurship approach, based not on competition but on solidarity and collaboration, represents an interesting opportunity to challenge certain values associated with entrepreneurship (capital creation, competition) and offer alternative paths.



A social enterprise serving women survivors: Gifted by FreeFrom

Gifted is a social enterprise created by the organization FreeFrom, based in Los Angeles, with the aim of ensuring financial security for gender minority, migrant, and racially marginalized survivors to support their reconstruction and sustainable economic empowerment.

Gifted offers gift boxes and collections that bring together products created by survivors, while the social enterprise itself employs survivors. Through this virtuous circle, Gifted ensures financial independence and security for its community, promoting a form of entrepreneurship that allows individuals to pursue individual goals while benefiting from collective support.

Finally, entrepreneurship for women who have experienced violence must be accompanied by risk management mechanisms. On one hand, economic empowerment for women can lead to backlash within their households or communities, meaning negative reactions to their achievements that challenge existing power dynamics. On the other hand, the interviewed organizations have mentioned the significant consequences that the process of reconstruction and accessing new opportunities can have on the lives of women survivors. The support provided by the shelter organizations allows survivors to (re)discover their full potential, which can have profound impacts on their marital, familial, and professional lives. This empowering process can indeed carry risks and negative consequences from the environment, as the changes may be perceived as a threat to existing relationships of domination and violence. However, the survivors themselves now have more resources to envision a different future and to extricate themselves from violent situations. In this regard, a combined effort of raising awareness among the social circle of survivors and developing survival strategies would contribute to creating a healthier and more open environment for exploring new opportunities and identifying external support. →

Collective initiatives are an interesting opportunity to change certain values associated with entrepreneurship

Furthermore, the shelter organizations have also highlighted the strong need to equip professionals in contact with women to detect violent environments. This need is particularly pronounced in rural areas, where women are further away from support structures and may be less encouraged to speak out. In France, the High Authority of Health implemented a prevention tool in late 2022 targeting healthcare professionals to aid in identifying women experiencing violence⁸⁷. It would be beneficial to draw inspiration from this initiative and adapt it for other professionals who can also contribute to improving outreach and identification efforts, especially in the fields of employment, training, and public services.

In conclusion, while 70% of women see entrepreneurship as an opportunity, it is crucial that this opportunity⁸⁸ is equal for all women who wish to pursue a suitable career path. Despite the continuous progress of women's entrepreneurship, it remains challenging to access for those in vulnerable situations.

Entrepreneurship should accompany the reintegration of women survivors into the workforce, addressing the barriers of the job market and the structural inequalities they face. To achieve this, the entrepreneurial process must become more accessible and contribute to the personal and professional reconstruction of women who desire it, accepting the need for a longer-term approach and close cooperation with the actors who support and understand these vulnerable populations. →



Mental health hairdresser ambassadors: Heal by Hair by the Bluemind Foundation

[The Bluemind Foundation](#) is an international organization committed to women's mental health. They have launched the Heal by Hair movement, a three-day training program for hairdressers to become "first responders," meaning they are equipped to detect and support women experiencing mental health issues and/or physical or psychological violence. By mobilizing the network of hairdressing professionals, the initiative aims to enhance the detection of at-risk situations and improve the coordination of care through a closely-knit network closely aligned with women survivors.



⁸⁷ Haute Autorité de Santé, 2022

⁸⁸ Baromètre Infogreffe 2022

Recommendations



Transferring knowledge and tools on entrepreneurship to support structures for women survivors

The entrepreneurial culture and its methods need to be embraced by support structures for women survivors to complement the existing range of solutions for professional integration. Co-developing tools and methods for entrepreneurship support specifically tailored for women survivors is a promising avenue to better identify and support their personal and professional reconstruction.



Accustomizing professionals in the field of professional integration to gender-based violence

To provide the best possible support for women survivors, it is essential to understand the mechanisms of violence and their consequences on the lives of those who have experienced them, without separating the issues of personal reconstruction from professional integration. In this regard, coordination between support and integration structures is a key factor that involves adapting the support provided when women survivors are referred to integration programs. There is a need for more systematic support, including specialized tools and training, in identifying contexts of violence so that all stakeholders are equipped to identify and refer women who are exposed to violence.



Promoting the development of collective initiatives that value the entrepreneurial endeavors of women survivors

The interviews conducted during the study demonstrated the cathartic and therapeutic power of developing an entrepreneurial activity, whether or not it generates income, for women who have experienced violence. Supporting these activities through a collaborative and collective format, facilitated by a support structure, such as the creation of a social enterprise, would provide an opportunity to support individual entrepreneurial efforts while protecting them through collective financing and management mechanisms.



Implementing protective mechanisms to prevent potential risks associated with economic empowerment

The study showed that entrepreneurship can be a source of violence, and this observation is heightened in the case of vulnerable women who often have diminished self-confidence, a stronger fear of failure, and fewer available resources to mobilize. Entrepreneurship support programs targeting this specific audience should include awareness-raising actions aimed at the social circle of women survivors or, at the very least, provide participants with survival strategies to address the possibility of negative reactions to their empowerment. Establishing a post-support monitoring framework is also essential to continue providing assistance as needed.



Providing individualized support focused on self-reconstruction

The integration pathways presented in the report often involve modules for personal development and professional coaching. The entrepreneurial journey should draw inspiration from these existing methods and the experience of support structures to formalize personalized support. Firstly, by focusing the entrepreneurial approach on the acquisition of general skills through adapted formats, such as short and regular sessions facilitated by individuals trained to listen to the experiences of women survivors. Creating entrepreneurial duos that pair a survivor with an entrepreneur through mentoring programs is also a potential avenue to establish a regular trust-based relationship and promote role models. Finally, because it is essential to maintain or even foster external connections, organizing visits, immersive experiences, or entrepreneurship-related workshops are activities that can create opportunities for women survivors. ■

Conclusion

The persistence of an unequal and violent system against women directly affects their ability to engage in entrepreneurship and integrate into the economic system. The exploratory study highlighted the existence of a continuum of violence, present within the household, communities, and the broader societal and economic framework, which is patriarchal in nature. In certain contexts, these forms of violence begin in early childhood and are exacerbated by structural constraints, such as limited access to education or knowledge of their rights. These forms of violence exist everywhere, encircling women throughout their lives and impacting various aspects of their existence, including economic aspects, which are the focus of this study.

Gender norms are also deeply embedded in the division of labor, private and public decision-making processes, and power dynamics that restrict opportunities, perpetuate the erasure of women, and limit their agency. In parallel, interviews conducted with men highlighted the societal expectations and pressures they face to conform to traditionally assigned roles and expectations.

Given the deep-rooted nature of these forms of violence within our societies, they are not easily shared or even acknowledged by women. Individual mechanisms of silence and self-censorship are reinforced by collective behaviors that can lead to stigmatization and fear for survivors who speak out. While natural forms of solidarity emerge, it remains challenging for women to speak about their experiences and access safe spaces to support their voices.

Economic violence is part of this continuum of violence and contributes to it by maintaining survivors' economic and financial dependence on their abusers. Access to economic opportunities and financial independence is a crucial prerequisite for more effectively combating gender-based violence, coupled with personal reconstruction work to address the devastating consequences of exposure to violence.

Entrepreneurship, as it promotes a personal approach to accessing financial resources and agency, appears as a potential solution for supporting the economic and social reintegration of women affected by gender-based violence. However, the survey results among women entrepreneurs also highlight the persistence of power imbalances and violence within the entrepreneurial sphere, including increased exposure to economic violence in the context of entrepreneurial projects.

While women are mostly supported in their projects that provide additional income to the household, these activities are sometimes considered secondary, and it is clear that they do not always suffice to restore a fair distribution of domestic tasks.

This illusion of equality is reinforced by an idealized imagery that glorifies the symbol of the strong, multitasking woman who juggles work and household management. In the pursuit of financial independence, entrepreneurship is not always a source of empowerment due to the lack of alignment with feminist economics and a genuine revolution in mindset.

This observation is further magnified in the case of survivors, refugees, or internally displaced women who often face additional disadvantages and inequalities related to their status. More broadly, the study provides a diagnostic that demonstrates the cumulative impact of vulnerability factors on the level of exposure to violence. These various factors need to be studied and considered in projects related to women's economic empowerment. They include, but are not limited to, precarity, education level, illiteracy, race, disability, and social background.

While the findings may seem alarming, the fieldwork has shed light on inspiring trajectories and collective initiatives that provide glimpses of what sustainable entrepreneurship projects can look like, carrying the potential for social change. Various courses of action are proposed throughout this report, taking the specific environments studied into account. These highlight the importance of prevention, research, advocacy, and community development in the success of economic empowerment projects.

Individual entrepreneurship support programs should focus on rebuilding technical and interpersonal skills, adopting a longer timeframe, and implementing both detection and protection mechanisms for the participating women.

Economic empowerment projects, including entrepreneurship, need to better address gender-based violence at an individual level, promote the development of more sustainable activities, and challenge discriminatory norms and practices by influencing the ecosystem. →

Recommendations

Given the systemic nature of women's exposure to violence, the following recommendations are specifically directed towards public authorities, funding organizations, and associative and institutional partners. These recommendations aim to foster collective reflection for the emergence of a new feminist entrepreneurship model.



Implementing training objectives for staff members on gender issues within economic empowerment projects

The training of all staff members involved in on-the-ground entrepreneurship support projects and/or economic development projects with a gender focus, particularly on gender-based violence and its social construction, is essential and should be emphasized. This expertise will enhance the identification of violent environments and referral to specialized services, leading to better support for women survivors.



Integrating and valuing the presence of protection mechanisms and psychological support in entrepreneurship support programs

Given the almost systematic presence of settings of violence for women entrepreneurs, particularly among populations with specific vulnerabilities, the systematic integration of psychological support, in collaboration with professionals and specialized organizations, should become the norm. This should include the implementation of tools and mechanisms to support the accompanied women.



Supporting research and advocacy to better document violence contexts, especially economic violence

Economic violence remains largely overlooked in research and advocacy activities. Documenting this form of violence through quantitative and qualitative data is crucial for a better understanding of this type of violence and for developing development projects based on a more nuanced analysis of the contexts.



Promoting cooperation among actors engaged in the fight against gender-based violence

Cooperation among actors involved in the fight against gender-based violence, whether institutional, associative, or private, should ensure complementarity in addressing these issues and adopting a comprehensive approach for the most vulnerable populations. Establishing partnerships, mutual capacity building, organizing events, or facilitating communities of practice are potential avenues for creating connections between support, integration, and mentoring structures.



Adapting monitoring and evaluation frameworks for economic empowerment projects to the specific needs of populations in vulnerable situations

The study demonstrated that women in vulnerable situations face an accumulation of inequalities, exposure to violence, and barriers to employment. Therefore, these target groups cannot be reached using the same tools and timeframe as traditional entrepreneurship support. Evolving indicators and a more flexible evaluation approach, focusing on the acquisition of technical and personal skills rather than solely on business creation, appear to be better suited initially. Subsequently, entrepreneurial pathways can be developed for those expressing a need for it.



Integrating entrepreneurship within a broader goal of professional integration for women survivors

Entrepreneurship is a tool that should be embraced by support structures for vulnerable individuals and by actors in the field of professional integration. Specialized organizations should engage in advocacy and partnerships to promote pathways to professional integration where entrepreneurship can be an informed choice for all women who wish to embark on this journey. ■



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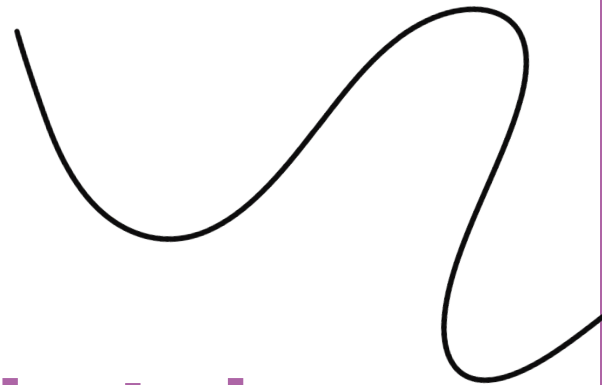
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List of interviews conducted

ORGANIZATIONS IN BURKINA FASO

**Centre de formation
Tong Tenga**
(par l'Association AMPO)
Date of interview: 14 avril 2023
[Website](#)

**Association Muyu
des Femmes de la Comoé**
Date of interview: 18 avril 2023
[Website](#)

**Justice and Dignity
for Women Of Sahel**
Date of interview: 04 avril 2023
[Website](#)

ORGANIZATIONS IN CÔTE D'IVOIRE

Akwaba Mousso
Date of interview: 29 mars 2023
[Website](#)

**Association pour la promotion
de la santé de la femme,
de la mère et de l'enfant
(APROSAM)**
Date of interview: 12 avril 2023
[Website](#)

**Association des Femmes
Juristes de Côte d'Ivoire
(AFJCI)**
Date of interview: 13 avril 2023
[Website](#)

**Unis pour sauver des vies
(USV)**
Date of interview: 06 avril 2023
[Website](#)

Les Orchidées Rouges
Date of interview: 25 avril 2023
[Website](#)

ONG Overcome
Date of interview: 14 avril 2023
[Website](#)

ONG Femmes en Action
Date of interview: 26 avril 2023
[Website](#)

**La Ligue ivoirienne
des droits des femmes**
Date of interview: 12 avril 2023
[Website](#)

Écoutez Moi Aussi CIV
Date of interview: 05 avril 2023
[Website](#)

**Citoyennes pour la Promotion
et la Défense des Droits
des Enfants, Femmes
et Minorités (CPDEFM)**
Date of interview: 06 avril 2023
[Website](#)

BLOOM
Date of interview: 11 avril 2023
[Website](#)

ORGANIZATIONS IN FRANCE

**Solidarité Femmes
13 - Département
Bouches-du-Rhône**
Date of interview: 17 mars 2023
[Website](#)

**La Maison des femmes
Saint-Denis**
Date of interview: 16 mars 2023
[Website](#)

**Centre d'Information
sur les droits des femmes
et des familles (CIDFF)
Pas-de-Calais Arras**
Date of interview: 14 avril 2023
[Website](#)

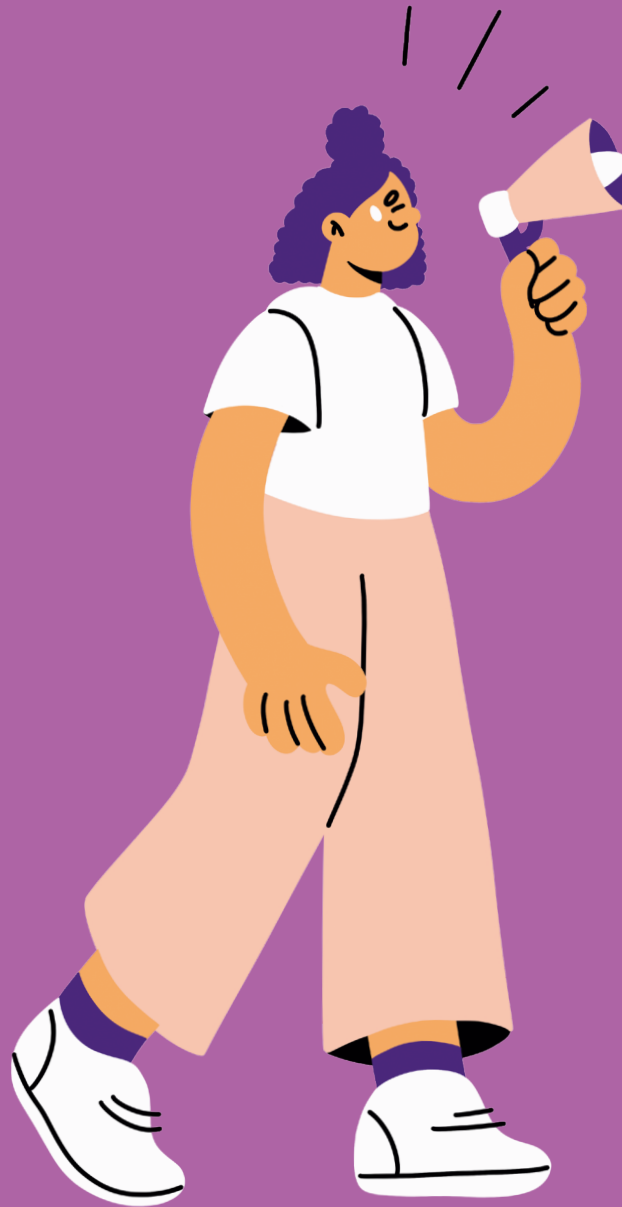
**La Maison de Soie
- Brives-la-Gaillarde**
Date of interview: 11 mai 2023
[Website](#)

ORGANIZATIONS IN PORTUGAL

Todos aqui (Vsi Tut)
Date of interview: 04 avril 2023
[Website](#)

Pão a Pão
Date of interview: 04 avril 2023
[Website](#)

Lisbon project
Date of interview: 04 avril 2023
[Website](#)





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