



**Asia-Pacific
Economic Cooperation**

2010/SOM3/EC/SEM/008

Session 2

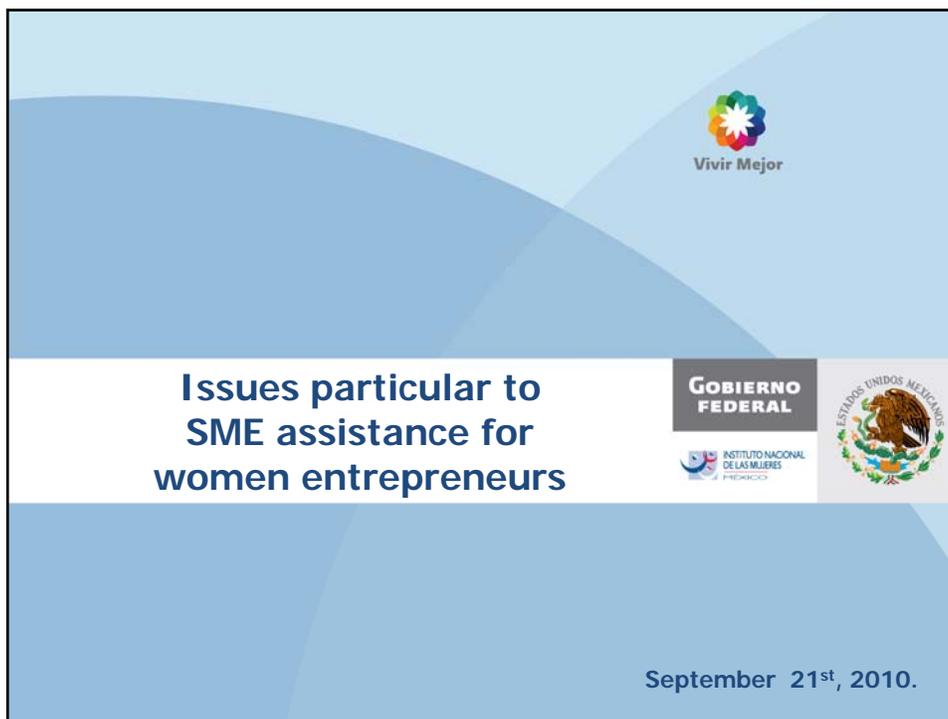
Issues Particular to SME Assistance for Women Entrepreneurs

Submitted by: Mexico



JAPAN 2010

**Seminar on Getting Credit for Small and
Medium Enterprises
Sendai, Japan
21 September 2010**



The cover features a light blue background with a white horizontal band. At the top right is the 'Vivir Mejor' logo. The title 'Issues particular to SME assistance for women entrepreneurs' is centered in the white band. To the right of the title are logos for 'GOBIERNO FEDERAL', 'INSTITUTO NACIONAL DE LAS MUJERES', and the Mexican coat of arms. The date 'September 21st, 2010.' is at the bottom right.

Vivir Mejor

**Issues particular to
SME assistance for
women entrepreneurs**

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INSTITUTO NACIONAL DE LAS MUJERES

ESTADOS UNIDOS MEXICANOS

September 21st, 2010.



The slide has a white background with a blue header and footer. The title 'Contents' is centered. A list of three bullet points is on the left. A photograph of a woman in a white lab coat looking at a circuit board is on the right. Logos for the 'INSTITUTO NACIONAL DE LAS MUJERES' and 'GOBIERNO FEDERAL' are in the top right and bottom right corners, respectively.

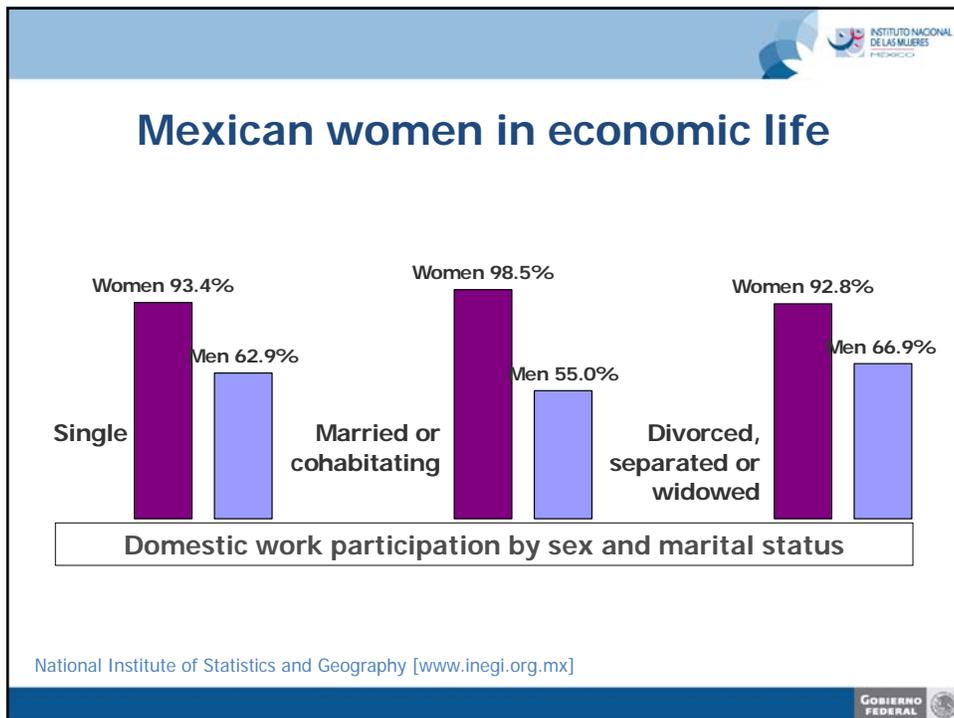
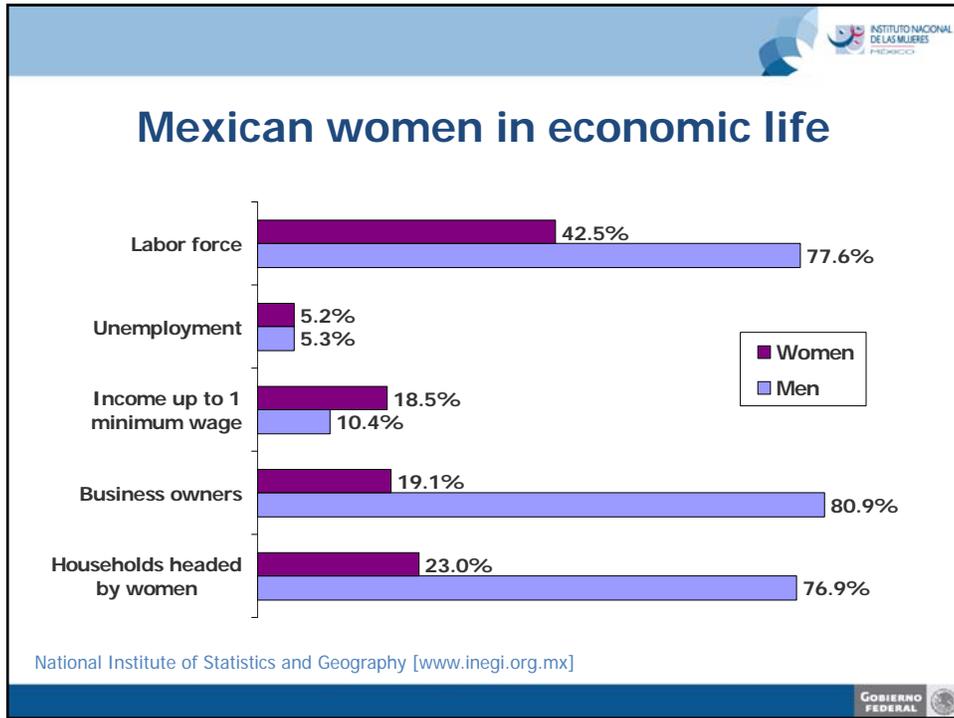
Contents

- An overview of women's economic development in Mexico
- Issues women entrepreneurs face in financing
- Recommendations to incorporate a gender perspective into small and medium enterprise (SME) assistance programs



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Women entrepreneurs

- **Of the total of business owners, 19.1% are women and 80.9% are men**
- **85.7% of woman-owned enterprises are in the service and retail sectors**
- **35% are in the informal sector**
- **Most of them have not received government assistance**
- **They have to balance their entrepreneurs jobs with family responsibilities**
- **3 out of 10 are heads of household**

National Women's Institute [www.inmujeres.gob.mx]




Issues women entrepreneurs face in financing for SMEs

- **Lack of information about loans and governmental assistance programs**
- **Difficulties in fulfilling the requirements to get a loan because they don't have collateral**
- **Need for advice on the planning of payments**
- **Gender issues related to women's condition and position**

National Women's Institute [www.inmujeres.gob.mx]




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Women entrepreneurs' proposals to solve problems on financing

- On the institutional side
 - Facilitate access to information on loans: institutions that provide financing, requisites, availability throughout the country.
 - Simpler procedures to get credit
- On the business owners side
 - Search actively for loans and governmental assistance programs, either federal, state, municipal or private.
 - Plan their financing needs in advance

National Women's Institute [www.inmujeres.gob.mx]


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Why is necessary to develop special assistance for women entrepreneurs?



They have meaningful participation in economic development, but they deal with bigger obstacles to achieving autonomy.

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It is necessary to implement public policies and programs to support women entrepreneurs


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Information about loans and governmental assistance programs

- Directory of economic and employment assistance programs for women
- More than 300 assistance programs on:
 - Financing
 - Training
 - Technical assistance
- 10,000 copies each year
- Print and on-line

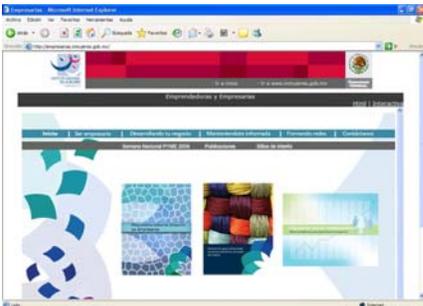


Directorio de apoyos institucionales a proyectos productivos y de empleo para mujeres


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Information about credits and governmental assistance programs



- Web page for women entrepreneurs
 - Basic concepts
 - Programs
 - Publications
- Women entrepreneurs directory
 - News, information on programs and training.

empresarias.inmujeres.gob.mx


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Programs specifically aimed at increasing women's access to credit

Microfinance for Rural Women Fund (FOMMUR)	Support for Solidarity Enterprises National Fund (FONAES)
<p>Budget= 15,171,101 USD</p> <p>Entire budget of the program dedicated to rural women</p> <p>Groups from 5 to 40 people</p> <p>Microloans from 115 to 460 USD</p> <p style="text-align: center;">fommur.pronafim.gob.mx</p>	<p>Budget= 139,059,632 USD</p> <p>Partial budget of the program dedicated to women's projects</p> <p>Enterprises run by groups</p> <p>Includes training and support for sales</p> <p style="text-align: center;">www.fonaes.gob.mx</p>

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Recommendations to incorporate a gender perspective in SME assistance programs



- Keep in mind that public policies and programs have different effects on women and men
- Ask women what they need
- Acknowledge women as part of target population
- Train people in gender perspective

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Recommendations to incorporate a gender perspective in SME assistance programs

- Identify relationship between paid and non-paid work
- Implement affirmative actions
- Include measures to achieve real empowerment of women
- Use gender statistics and perform assessment with a gender perspective



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Thank you

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