The Commonwealth Businesswomen’s Network (CBWN) is the only Commonwealth accredited organisation with an explicit mandate for women’s economic empowerment and the leadership potential of women and girls. Originally established by Commonwealth Governments and the Commonwealth private sector body two decades ago in 2002, it encourages, enables and embeds women’s economic empowerment through work in trade, talent and training. In the words of Patricia Scotland, Commonwealth Secretary-General: ‘it is more vital than ever to focus on full participation by women in all areas of economic activity, and the Commonwealth Businesswomen’s Network makes an important contribution towards achieving this.’

**Sustainability (Trade & Environment) Sub theme**

**Inclusive and Sustainable Economic Growth - Paragraph 18:** To promote inclusive and sustainable economic growth, Heads resolved to address systemic barriers to women’s full and equal participation in the economy by taking a gender-responsive approach to the development of trade policy, and to promote women’s economic empowerment. They encouraged Commonwealth and partner organisations to work towards an increase in the number and enhancement of the success rate of women-owned businesses, break down gender barriers in all sectors, and increase opportunities for women to trade internationally.

*Commonwealth Heads of Government Meeting Communiqué, London 20 April 2018*

A 10-point plan on how to deliver on this commitment and increase opportunities for women to trade internationally

Trade policy should seek to not only “do no harm” but to actively promote gender equality, for example by ensuring that women can “move up the value chain” and that trade liberalisation does not undermine labour rights. Governments and the private sector across the Commonwealth need to move beyond pronouncements that can at times sound like platitudes and develop programs, share best practices and exchange information across several areas to advance and accelerate women’s full participation in the economy and international trade by a range of priorities, policies and programmes outlined below.

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1 CBWN fully supports the submission from Commonwealth accredited coordinated by the Independent Forum of Commonwealth Organisations (IFCO) - of which it was one of the three founder members in 2015 - and to which it has contributed co-leading the sections on Sustainability and Technology and Innovation. Sections submitted there have mainly not been repeated in detail and any gaps in Sub-theme areas in this document have been covered in the joint submission from accredited organisations which we wholly commend and endorse and is an outstanding model of civil society collaboration in the Commonwealth.
1. Strengthen women’s voice and agency in trade policy formulation and in regional and multilateral trade negotiations and related fora.
2. Target Aid for Trade for women’s economic empowerment
3. Support trade promotion organisations, women’s business associations and other support institutions to play a leading role in accelerating women’s engagement with international markets including through women-led and gender-balanced trade missions.
4. Focus on trade-related capacity building - especially in growing service sectors - to enhance competitiveness and participation in local, regional, and global supply / value chains while harnessing opportunities for ‘Born Global’ firms.
5. Close the gender digital divide, advance the use of e-commerce, empower women entrepreneurs in the digital economy and close the mobile gender gap in low- and middle-income countries.
6. Make more systematic and widespread use of gender impact assessments to aid gender mainstreaming and explain how changes to trade policy and the pattern of trade can have wide-ranging gender-differentiated impacts.
7. Systemically collect and collate accessible, comparable and measurable gender-disaggregated trade data.
8. Provide access to finance from existing and emerging areas so women cannot just start but grow their businesses and transition from micro to small to medium to larger business.
9. Prioritise and leverage government and private procurement in the Commonwealth to use diverse suppliers including women-owned businesses who secure less than 1% of contracts.
10. Ensure women’s participation in standards and conformity assessment development and implementation including ensuring they are gender neutral.

COVID-19 has made mainstreaming gender in Free Trade Agreements more, not less, urgent. Of the 292 agreements in force today and notified to the WTO, more than a quarter have at least one provision that explicitly mentions gender. **Policymakers and trade negotiators can adopt these 10 recommendations and proposed model clauses (from ITC’s recent report supported by the UK Government), in part or in full, which will increase the gender responsiveness of agreements in negotiation or that are set to be renegotiated:**

- i. Highlight access to skill development
- ii. Include minimum legal standards
- iii. Consider a gender-focused exception
- iv. Set up gender committees for monitoring
- v. Offer enforcement remedies
- vi. Craft a gender-explicit preamble
- vii. Encourage research and impact assessment
- viii. Explore reservations, waivers and exemptions
ix. Encourage corporate social responsibility

x. Provide a binding and compulsory dispute settlement mechanism

An analysis of 73 trade agreements by ITC revealed that 67% of the agreements have ‘limited’ gender responsiveness and about 40% make no explicit reference whatsoever to gender. That said, some Commonwealth countries including the UK, Australia, New Zealand and Canada are now showing leadership by adding gender provisions to new FTAs and while this is welcomed, language needs to be stronger and clearer and include areas such as procurement, promoting financial inclusion, fostering women’s entrepreneurship, and supporting economic opportunities for diverse groups of women in trade and investment. As this continues to evolve, CBWN has agreed to work with CPA, the Commonwealth Secretariat and the Global Entrepreneurship Network on providing briefings to national parliaments as part of the scrutiny process prior to FTAs coming into force.

Across many Commonwealth countries and as economies build back better from COVID, we are seeing a significantly enhanced role of the state in economic support and social protection. This has underlined the role of public procurement and gender-responsive procurement systems (in line with the Commonwealth Priorities for Gender Equality) and there is therefore a need and opportunity to prioritise and leverage government and private procurement, open contracting and using diverse suppliers including women-owned businesses who secure less than 1% of contracts, especially given the increased vulnerability of women entrepreneurs in a recession.

Health Sub theme

The Sendai Framework for Disaster Risk Reduction 2015–2030 calls for the integration of a gender, age, disability and cultural perspective into all policies and practices, while taking into account national circumstances, and consistent with domestic laws as well as international obligations and commitments, and women and youth leadership should be promoted. It also recognizes that empowering women and persons with disabilities to publicly lead and promote gender equitable and universally accessible response, recovery, rehabilitation and reconstruction approaches is key, including to effectively manage disaster risk and designing, resourcing and implementing gender-sensitive disaster risk reduction policies, plans and programmes. The Sendai Framework recognizes women’s participation and leadership as critical for disaster risk reduction. Gender equality and the empowerment of all women and girls should be incorporated in the review of global progress in the implementation of the Sendai Framework for Disaster Risk Reduction, including through the global and regional platforms on disaster risk reduction and the 2023 mid-term review of the Sendai framework.

CBWN reiterates the importance of mainstreaming a gender perspective in disaster risk management, taking into account the perspectives of all women and girls including those in vulnerable situations and women and girls with disabilities. We recognise the need for the inclusive participation
and contribution of all women and girls, older women, widows, indigenous women and girls, local communities, youth, volunteers, migrants, academia, scientific and research entities and networks, business, professional associations, private sector financing institutions and the media, in all forums and processes related to disaster risk reduction, in accordance with the Sendai Framework for Disaster Risk Reduction.

Governments should recognise the role of women journalists and media professionals in raising public awareness about climate, environmental and disaster issues and take measures to create and maintain, in law and in practice, a safe and enabling environment, which allows them to perform their work independently and without undue interference, including by combating all forms of discrimination, harassment and violence, online and offline.

As the only Accredited Organisation in the Commonwealth that is a member of the Global Network of Civil Society Organisations for Disaster Reduction (GNDR) and attended the UN Global Platform in 2019 with colleagues from the Commonwealth Secretariat, CBWN calls for three key actions to 2024:

1. As agreed, at the UN Global Platform for Disaster Risk Reduction (DRR) in May 2019, ‘voices of women, including at the grassroots, should be reflected at all stages of development and implementation of national and local strategies. Gender-sensitive and responsive approaches contribute to stronger disaster risk reduction interventions, reducing the vulnerability of women in times of disaster. Their leadership role must be strengthened. In order to translate commitments to women’s inclusion into real progress, increased attention and targeted resources are required.’ This aligns and affirms the decision adopted by Commonwealth Women Affairs Ministers in Nairobi in 2019 on Accelerating Gender Equality by Gender Mainstreaming.


3. Mobilise networks and key stakeholders from government (local and national), the private sector, research/academia across the Commonwealth and women to collaborate in DRR approaches as set out above and to (a) identify the main barriers to addressing gender inequality in DRR; (b) set out whether and why localisation can be an enabler of gender equality and what would it look like; and (c) articulate how women and girls contribute to risk-informed development. This can then inform and influence policy design, development and implementation. To support this, CBWN’s pioneering digital platform, the CBWN Hub, can
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play a key role in connecting stakeholders, fostering collaboration, monitoring progress and
driving outcomes.

Technology & Innovation Sub theme

WHY TECHNOLOGY AND INNOVATION FOR GENDER EQUALITY?

“Digital technology is one of the five areas in which achieving gender equality can transform our world”
UN Secretary General António Guterres

WHAT NEEDS TO CHANGE?

At 15 years of age, on average across OECD countries, only 0.5% of girls wish to become ICT
professionals, compared to 5% of boys. Twice as many boys as girls expect to become engineers,
scientists or architects.
(OECD Report, 2018)

- 54% of women now use mobile internet. But the gender gap remains substantial.
- 300M fewer women than men access mobile internet
- Women are 20% less likely than men to own a smartphone and in many countries have less
  autonomy and agency in smartphone acquisition

Source GSMA

Commonwealth Governments need to BRIDGE THE GENDER GAP IN DIGITAL ACCESS AND
COMPETENCE and work the UN so that by 2026 we can reduce by half the gender digital divide
across generations by accelerating meaningful access to digital technologies and universal digital
literacy.

Commonwealth Government, the private sector and women in business can do this by:-

FINANCING 21st CENTURY SKILLS
- Create learning environments with access to digital technology
- Shape blended financing instruments
- Provide training/ scholarships opportunities
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MAKING DIGITAL TOOLS ACCESSIBLE
- Develop gender transformative distance learning and blended learning
- Improve affordability and availability of digital devices and data plans

ADDRESSING STEREOTYPES
- Develop gender transformative teaching
- Engage caregivers to prevent bias
- Eliminate stereotypes and practices limiting access

Recommendations to close the mobile gender gap
- Ensure there is a focus on gender equality and reaching women at an organisational and policy level through senior leaders championing the issue and setting specific gender equity targets.
- Understand the mobile gender gap by improving the quality and availability of gender-disaggregated data, and understanding women’s needs and the barriers they face to mobile ownership and use.
- Explicitly address women’s needs, circumstances and challenges in the design and implementation of mobile-related products, services, interventions and policies. This includes addressing the barriers women face related to access, affordability, safety and security, knowledge and skills, and the availability of relevant content, products and services.
- Collaborate and partner with different stakeholders to address the mobile gender gap. Targeted intervention is needed from industry, policymakers, the development community and other stakeholders to ensure that women are no longer left behind.

Recommendations for closing the mobile gender gap in low- and middle income countries for policymakers and regulators and barrier addressed by the action

| Affordability | In markets where they exist, review the impact of Universal Service Funds (USFs) on the affordability of mobile and mobile internet services for women. When administered ineffectively, USFs can be counterproductive in that, by effectively taxing customers, they actually serve to raise the affordability barrier. The funds should be targeted, time-bound and managed transparently. They should be allocated in a competitive and technically neutral way, in consultation with the industry, with a view to target projects with the highest possible impact. Where appropriate, this could include projects focusing on the adoption of mobile and mobile internet among women. |
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- **Review sector-specific taxes and fees that may exacerbate the cost barrier to mobile ownership and use** and reduce investment, and that have a disproportionate impact on women. These include taxes on airtime, devices and social media usage.
- **Implement and support initiatives to help reduce the price of devices and services for consumers**, E.g. Support financial institutions and local savings groups to provide risk capital for handset loans for women at lower interest rates, subsidise handsets for marginalised populations in partnership with the private sector and enable innovative data pricing strategies to help providers reach more women.

| Literacy and skills | • Invest in public education and digital literacy initiatives that increase women’s and girls’ mobile digital literacy and confidence, including for women and girls of all ages, levels of education, income and familiarity with mobile and the internet. E.g. Mainstream mobile and digital skills in school curricula.  
• **Ensure online government services are developed considering the needs and capabilities** of individuals with lower levels of literacy and digital skills. E.g. Provide an IVR help line, use simple terminology, local languages, icons/symbols/pictures/videos and comic-style stories in addition to (or instead of) text.  
• **Collaborate with the private sector and the development community to support digital literacy training for women**, including those that are community-led and peer-driven. |
| --- | --- |
| Relevance | • **Encourage the development of an ecosystem of apps and services that meet the needs, preferences and capabilities of women and girls.**  
• **Make public services available online** to demonstrate the value and relevance of the internet to women and their families, as well as support more efficient delivery of government services. |
| Safety and security | • **Increase awareness of the threats preventing women and girls from accessing and using the internet and how they can be addressed or reduced.** E.g. Awareness campaigns, digital literacy programmes and formal education programmes/curriculum (targeting both men and women).  
• **Review existing legal and policy frameworks to ensure they recognise digital harassment and make it easy and safe to report online abuse.**  
• **Build institutional capacity and mechanisms to monitor, investigate and prosecute reports of online abuse.** |

Source: GSMA Connected Women The Mobile Gender Gap Report 2021
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The 1st Commonwealth Women’s Entrepreneurship Summit (CWES) was convened on 19-20 May 2021 by the UK Government (Innovate UK) with CBWN; the world’s largest entrepreneurship community (Global Entrepreneurship Network) which supports entrepreneurship ecosystems across 180 countries; and Africa’s largest network of women entrepreneurs (AWEP: African Women’s Entrepreneurship Program) which was established and supported during and by the Obama-Biden Administration. With a special message from Her Majesty The Queen, Head of the Commonwealth, it brought together 70 speakers, 20 talks, and 12 panel sessions with 1,400 participants from over 80 countries across 6 continents involving policy-makers, entrepreneurs, government agencies, entrepreneurship support organisations, funders and educational institutions.2

CWES called for Governments to join the dots on supporting women, technology and enterprise in the following 10 ways:-

1. The G20 said in December 2020, there is ‘a missed opportunity - to tackle the gap that needs immediate action, which is the representation of women in emerging fields.’
2. The UK G7 Presidency has highlighted the need to take ‘a collective approach to using new technologies’ and made clear its commitment to ‘promote global development and democracy, supporting girls’ education and agree global girls’ education targets’. This is a good start.
3. But with the World Economic Forum estimating that at the current rate of progress, it will take 267.6 years to close the economic gender gap, it is nowhere near enough or fast enough.
4. While COVID-19 is turbo charging our reliance on digital technologies, which are now key to how we connect with work, study and live as a family, it is clear that women and girls do not have the same access to digital services and often are still not choosing to pursue ICT careers.
5. As we move further into the digital age, it is becoming more crucial to ensure that women and men are equally represented within ICT-centred occupations.
6. When women and girls are empowered through digital technologies, ITU data shows that their families, communities and national economies benefit.
7. We can only unleash and unlock the potential and power of areas that Cleantech/Climatetech, Edtech, Healthtech, Fintech, Agritech, Fashiontech, Createch offer to the G7 and beyond as we build back better if girls and women are considered as structures, systems, policies and processes from these areas take shape, not later when it may be more difficult and take longer given the risks of embedded patriarchy.
8. There are three key messages: the need for more data and research to inform policy, in terms of geographic coverage, granularity and gender, as technology enables us to capture, communicate and contextualise data sets; the vital role of cities in supporting scalable start-up entrepreneurship, inclusive procurement and local economic development in bringing the

2 All sessions from the Summit are freely accessible to watch or listen on-demand through registering at https://www.worldlabs.org/cwesummit
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ecosystem together including the private sector, women entrepreneurs and universities in evaluating impact and developing policies and programmes; and the need for a dedicated **Women’s Accelerator for the Commonwealth** context geared towards emerging tech.

9. Governments have a key role to play in helping to close the gender digital divide. However, governments need to leave behind the ‘silod’ approached of the past and instead focus on holistic efforts to address these important issues.

10. G7 leaders need to address three main priorities for further policy development: overarching policy frameworks for women’s entrepreneurship need to be introduced; women’s entrepreneurship policy interventions must reflect context; and more evaluation evidence is needed as a foundation for scaling policy initiatives.

The full report and information supporting these recommendations is freely accessible.

**Commonwealth Governments should support and encourage the Women’s Accelerator for the Commonwealth**

The Commonwealth Women’s Entrepreneurship Accelerator is a strategic multi stakeholder partnership on women’s entrepreneurship established as an outcome of the inaugural Commonwealth Women’s Entrepreneurship Summit (CWES) in May 2021, the first global event to focus on women in emerging tech sectors. CWES was convened by the Commonwealth Businesswomen’s Network; the Global Entrepreneurship Network; the UK Government (Women in Innovation Network, a programme of Innovation UK); and Africa’s largest network of women entrepreneurs (AWEP: African Women’s Entrepreneurship Program). The Commonwealth Women’s Entrepreneurship Accelerator is a partnership between the Commonwealth Businesswomen’s Network, Global Entrepreneurship Network-UK and Oxentia. Learn more at [www.thecwea.org](http://www.thecwea.org)
Commonwealth Government and the private sector in the Commonwealth should support CBWN which has led Commonwealth work in Digital Literacy and Skills for Girls

- Officially launched at the EQUALS Annual Partners meeting in September 2022, the EQUALS Her Digital Skills initiative co-founded by GSMA, EY, W4 and ITU working with CBWN has already reached over 3000 girls and young women in 20 countries across 3 continents.
- Thanks to CBWN EQUALS HDS e-learning and e-mentoring activities have taken place in Australia and the Small Pacific Islands, Botswana, Cameroon, Cyprus, the Caribbean, Ghana, Kenya, Nigeria, Lesotho, Malaysia, Maldives, Mauritius, Tanzania, Pakistan, Malta, South Africa, and the UK.
- According to pre and post e-learning workshop survey data, 95% of workshop participants said that upon completion of the workshop they had improved their understanding of STEM and possible career paths within STEM, while 79% of workshop participants said that having completed the workshop they felt confident about pursuing further tech studies/a career in tech.
- The cumulative impact data for the E-Mentoring Programme indicates a similar level of satisfaction with 95% of the mentees reporting that they were more than satisfied or very satisfied with their relationship and exchanges with their mentor and 94% of mentors reporting that their participation was a rewarding experience.

Women’s Entrepreneurship – Commonwealth Governments should:-

CREATING AN ENABLING LEGAL AND POLICY ENVIRONMENT
- DATA-DRIVEN POLICIES AND GOALS: Develop a national policy framework with concrete goals to boost the performance of women entrepreneurs.
- COLLABORATION: All sectors and levels of government can work together to support women entrepreneurs and ensure that women are at the forefront of COVID-19 recovery and transformation strategies. A holistic approach can be employed to ensure that policies support one another and that women’s entrepreneurship is accounted for in a broad range of economic policies.
- SOCIAL PROTECTION: State-led social protection for entrepreneurs with family responsibilities is vital. When governments strive to ensure that those with caregiving responsibilities are supported, and that the equal division of care work between partners is encouraged, women’s economic opportunities increase.

ACCESS TO INFORMATION, SKILLS AND KNOWLEDGE
- CAPACITY-BUILDING: increase opportunities for women to develop entrepreneurial skills and competencies.
• DIGITAL LITERACY AND ACCESS TO TECHNOLOGY: Increased support to close the
digital gender divide, and the rural-to-urban digital divide, through a concerted effort to
enhance digital skills development and training targeted at all women entrepreneurs.

ACCESS TO MARKETS
• SUPPLIER DIVERSITY AND INCLUSION: Few governments explicitly support supplier
diversity, including through small business and public procurement programmes, to support
women. Building resilient and inclusive value chains is integral to advancing women-led small
businesses.

ACCESS TO FINANCE
• INCREASED ACCESS TO PUBLIC FUNDING: Provide funding to ensure women
entrepreneurs have the support needed to withstand economic shocks.
• FINANCIAL INCENTIVES: Support new financing pathways that streamline access to
investment for women entrepreneurs to support response and recovery and to increase the
number and sustainability of women-led businesses.

ACCESS TO NETWORKS
DEVELOPMENT OF WOMEN’S BUSINESS NETWORKS:
Working with civil society and the private sector to strengthen organizations and support virtual spaces
for women to develop their networks to advance and increase economic opportunities.

Rwanda should draw upon its leading position in global technology governance and use its role and
term as Commonwealth Chair-in-Office to champion, cohere and make concrete the opportunities
identified in Technology and Innovation to build consensus, foster collaboration and drive change with
Commonwealth countries actively engaged.

Rwanda’s leadership in technology governance includes the Action Coalition for the UN Global
Acceleration Plan for Gender Equality on Technology and Innovation, WIPO’s Global Innovation
Index Advisory Board (which includes Clare Akamanzi, Chief Executive Officer, Rwanda
Development Board) and the EDISON Alliance (where IT and Innovation Minister Paula Ingabire is
on the Board). The next IT Ministers Meeting convened by CTO and expected in London in 2023
should also be considered as a key opportunity to take this agenda forward as well as key global fora
such as the GSMA Mobile World Congress (MWC) in Barcelona every February especially as GSMA
is a Commonwealth partner and Rwanda hosts MWC Africa annually in October.
ANNEXE: COVID-19’s Impact on Women’s Risk Profiles

- Women comprise the majority of health and social sector workers and, as a result, they have higher exposure to COVID-19. (WHO)
- Women are more likely than men to work in low-paying, insecure, and informal jobs, where health insurance is non-existent or inadequate, and income is not secure.
- The sectors that have been most affected - travel and food services - have a predominantly female workforce, and this means that more women than men are losing their livelihoods. (NBER)
- While most people can choose to avoid hospitals and doctors’ offices for routine visits or engage over the phone, due to the face-to-face requirements of prenatal appointments, pregnant women face greater exposure to the virus. (KFF)
- Due to the shift in resources toward addressing the COVID-19 emergency, funding for key reproductive and female sexual health services is likely to decline. (WHO)
- As the primary caregivers for children and aging parents, women play a pivotal role in ensuring their family’s health and well-being. As women tend to do three times more unpaid care work than men, when women work from home, household responsibilities are likely to conflict with their work. (WEF)
- Across the world, new research shows that since the start of COVID-19, violence against women and girls and domestic violence, in particular, has intensified. (UN Women)
- When emergency costs arise, women tend to rely on their savings and borrowing from family and friends. Therefore, a crisis such as COVID-19 is likely to exhaust women’s savings and force them into debt. (IFC)
- When a man dies from COVID-19, which appears to be more likely, his wife and family may be left without an income, and little or no social and healthcare protection. (UN Women)
- In many countries, women do not have the same inheritance rights as men, so if their husband dies from COVID-19, they can lose their assets and be pushed into poverty. (WBL)
- Women’s job losses, the gender pay gap, and women’s low level of financial literacy and confidence in making financial decisions, could have profound and long-term consequences for women.

COVID-19’s Impact on Women-owned Small and Medium Enterprises

- Pre-COVID-19 data indicate that women-owned small and medium enterprises (WSMEs) face a $1.5 trillion financing gap, which is one-third of the total micro and SME (MSME) financing gap. (SME Finance Forum)
- Pre-COVID-19 research indicates that women who own SMEs often lack access to information and networks and, therefore, may not know where to find financing.
- COVID-19 is likely to have a strong negative impact on WSMEs as they are disproportionately needs-based and informal with limited access to insurance.
A worldwide survey of nearly 600 SMEs found that about 90% of the WSME respondents have experienced a serious drop in their sales due to the pandemic, and 38 percent fear that in the near future they will not be able to pay their employees. (WEConnect International)

• The gender gap in information technology, including women’s lack of digital literacy, skills, and equipment is likely to limit WSMEs’ ability to leverage technology during and after COVID-19, and therefore threatens the sustainability of WSMEs.