

# Female Entrepreneurship: Program Guidelines and Case Studies

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Female-run enterprises are steadily growing all over the world, contributing to household incomes and growth of national economies. However, women face time, human, physical, and social constraints that limit their ability to grow their businesses.

The Resource Point on Female Entrepreneurship responds to increasing demands for best practices and tools to integrate gender in private sector development and entrepreneurship promotion programs, and address the needs and constraints faced by female entrepreneurs. It is designed to have two functions – provide practical guidance and recommendations, and serve as a clearinghouse of programs, emerging research and data on the topic.

The Resource Point includes:

## **“How to” modules:**

- **Tools for Operations:** Guidelines for integrating gender in training, access to finance and ICT programs, recommendations for designing gender-sensitive M&E frameworks and including gender in impact evaluations, and links to relevant information and tools.
- **Data Modules:** Guidance for collecting gender-sensitive data on entrepreneurship.

## **“Warehouse” modules:**

- **Research:** Links to research on female entrepreneurship.
- **Database:** Search engines for programs by country, region, approach used, and target population/beneficiaries.

# Tools for operations

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The modules included in this section are designed to help task teams identify and address issues that limit women's entrepreneurship opportunities.

- Module 1 describes the main constraints faced by women entrepreneurs and recommends a number of actions that support the integration of gender during project identification and design.
- Module 2 contains practical recommendations to guide the implementation of business development, access to finance and ICT projects. The module includes over 40 case studies of projects implemented by the World Bank and external organizations.
- Module 3 guides the task team in the design of a gender-informed monitoring and evaluation system.
- Module 4 focuses on the scope, rationale and implications for integrating gender in impact evaluations and presents some of the most recent findings from impact evaluations in this area.

## Module 1: Identifying Gender-Specific Constraints to Entrepreneurship

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Understanding the challenges and critical needs of female entrepreneurs during project identification and preparation is important when designing a gender-informed operation. This module begins with identification of the constraints to women's entrepreneurship, followed by recommendations, in Part 2, to support the integration of gender at this stage.

### Part 1: Entrepreneurship – Why Gender Matters

Female entrepreneurs make significant contributions to economic growth and to poverty reduction. In the United States, for example, women-owned firms are growing at more than double the rate of all other firms, contribute nearly \$3 trillion to the U.S. economy and are directly responsible for 23 million jobs. In developing countries, female entrepreneurship is also increasing – there are about 8 to 10 million formal SMEs with at least one woman owner.<sup>1</sup>

While the number of women operating their own business is increasing globally, research shows that different factors are driving this trend. In developed countries, opportunity is the driving factor. In developing countries, however, entrepreneurship comes about largely due to necessity. In the absence of other viable alternatives to provide for or supplement household incomes, entrepreneurship or self-employment is the only viable option.<sup>2</sup> Further, female owned businesses are characterized by low capital requirements, low barriers to entry, low income and largely concentrated in the service sector (see table 1).

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<sup>1</sup> US Department of Commerce (2010) “Women-Owned Businesses in the 21<sup>st</sup> Century”, prepared by the US Department of Commerce, Economics and Statistics Administration for the White House Council on Women and Girls.

<sup>2</sup> World Development Report 2012: Gender Equality and Development.

**Table 1: General entrepreneurship and gender-specific constraints<sup>3</sup>**

Area	General entrepreneurship constraints	Gender-specific constraints
<b>Human capital</b>	<ul style="list-style-type: none"> <li>• Lack of technical and business skills</li> <li>• Occupational segregation</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of a combination of education, work experience, vocational and technical skills</li> <li>• Differences in endowments, preferences and barriers to entry and exit</li> </ul>
<b>Selection of Sector</b>	<ul style="list-style-type: none"> <li>• Lack of information and capital</li> <li>• Barriers to entry and exit including costs and capital requirements</li> <li>• Limited access to finance and capital</li> </ul>	<ul style="list-style-type: none"> <li>• Overrepresentation in traditional sectors that have low start-up costs and limited barriers to entry</li> <li>• Female entrepreneurs, especially those in informal enterprises, operate home-based businesses</li> </ul>
<b>Access to Information</b>	<ul style="list-style-type: none"> <li>• Use of cheap technology resulting in high production costs and lack of competition</li> <li>• Limited market opportunities which leads to lower profits</li> </ul>	<ul style="list-style-type: none"> <li>• Lack or limited access to technology due to affordability, lack of knowledge, and/or social norms</li> <li>• Women more likely to start enterprise in sectors with low effective demand leading to lower profits</li> </ul>
<b>Access to Finance</b>	<ul style="list-style-type: none"> <li>• Limited access to finance due to absence of financial markets, high collateral requirements and interest rates, and additional bank charges</li> <li>• Financial institutions reluctant to lend to MSMEs that are just starting due to high risk involved given their lack of financial record</li> <li>• Lack of financial products and services for MSMEs</li> </ul>	<ul style="list-style-type: none"> <li>• Less favorable profile with investors since women own small businesses and do not have adequate collateral</li> <li>• Financial institutions may require higher collateral from female entrepreneurs. Some banks may also require women to have a male co-signer in order to open accounts</li> <li>• Low financial market participation</li> <li>• Preference for own savings to finance enterprises instead of credit from financial institutions</li> </ul>

<sup>3</sup> Sources: Aterido, Reyes; Thorsten Beck and Leonardo Iacovone. 2011. "Gender and Finance in Sub-Saharan Africa: Are Women Disadvantaged?" World Bank Policy Research Working Paper 5571; International Finance Corporation. 2011. Strengthening Access to Finance for Women SMEs in Developing Countries. [www.ifc.org](http://www.ifc.org) Narain, Sushma. 2009. "Gender and Access to Finance." Analytical Paper, World Bank; and, Chamlou, Nadereh, et.al. 2007. "The Environment for Women's Entrepreneurship in the Middle East and North Africa Region", Washington, DC

Area	General entrepreneurship constraints	Gender-specific constraints
<b>Institutional Factors</b>	<ul style="list-style-type: none"> <li>• Operating informal businesses</li> <li>• Lack of business training leads to low productivity</li> </ul>	<ul style="list-style-type: none"> <li>• Informality and home-based enterprises are mainly the result of a need to combine work and family responsibilities</li> <li>• Limited vocational and technical skills may be caused by women's lower educational attainment or social norms that limit their physical mobility</li> </ul>
<b>Policy/Legal</b>	<ul style="list-style-type: none"> <li>• Excessive bureaucracy and regulations create additional costs and elongate length of time to register and start a business</li> <li>• Men usually defined as head of household and are legal owners of matrimonial property</li> </ul>	<ul style="list-style-type: none"> <li>• Limited knowledge of government legislation and less experience on starting a business than men and compliance thus discouraged.</li> <li>• Women more vulnerable to corrupt officials</li> <li>• Denial or limited ability to own assets and inheritance due to laws</li> </ul>
<b>Social/Cultural norms</b>	<ul style="list-style-type: none"> <li>• Low profits and growth</li> <li>• Lack of mobility</li> </ul>	<ul style="list-style-type: none"> <li>• Competing demands between market and household work for time due to family responsibilities</li> <li>• Limited female labor market participation</li> <li>• Mobility constraints</li> <li>• Need for a male co-signer in financial documents.</li> </ul>

### **Female entrepreneurs are more likely to operate in the informal sector or in traditional female sectors**

Worldwide, at least 30 percent of women in the non-agricultural labor force are self-employed in the informal sector; in Africa, this figure is 63 percent. Women-owned businesses tend to be informal, home-based and concentrated in the areas of small-scale entrepreneurship and traditional sectors, which primarily includes retail and service. Operating from the home allows women to satisfy competing demands for their time caused by the disproportionate share of housework and childcare responsibilities.<sup>4</sup> While working in a traditional sector requires less experience and lower start-up capital, the downside is that these sectors also offer lower returns.

Social norms are also an important factor accounting for the high number of women entrepreneurs who operate in the informal sector. A qualitative study on gender and

<sup>4</sup> Beneria, Lourdes (2001) "Changing Employment Patterns and Informalization of Jobs: Gender Trends and Gender Dimensions." International Labor Office (ILO), Geneva

economic choice in the 2012 World Development Report on Gender and Development found that, in all 19 countries studied, social norms are the most frequently reported constraint to physical mobility, followed by public safety.<sup>5</sup>

Networks play an important role in helping entrepreneurs gain advice, form partnerships, secure financing, and access qualified management and employees. Recent research suggests that the networks used by women entrepreneurs tend to be smaller. The Global Entrepreneurship Monitor suggests that female entrepreneurs in middle and high-income countries are substantially less likely than male entrepreneurs to know an entrepreneur. Similarly, Mexican female entrepreneurs cited difficulties in breaking into men's networks as one of the most important constraints to business growth.<sup>6</sup>

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- In Tanzania, men spent five percent of their day on unpaid care work (less than 1.5 hours), while women spent 14 percent of their day on the same tasks.
  - Thirty percent of all female-headed businesses operate from the home in Mexico, compared with only 11 percent of male-operated businesses; in Bolivia, this figure is 23 and 10 percent for female and male-operated businesses, respectively.
  - In Latin America and Sub-Saharan Africa, women dominate the consumer sectors and are less likely to be found in the male-dominated sectors such as extraction (forestry, fishing, and mining), transforming (manufacturing and construction) and business services.

Sources: WB Brief *Gender Issues in Tanzania: Stocktaking and Emerging Priorities*, *World Development Report 2012: Gender Equality and Development*, Mozambique Investment Climate Assessment (2009) and Gender Entrepreneurship Markets (GEM) *Women's Report for 2010*

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## **Gender gaps are still present in the critical skills needed to run a successful enterprise**

While women are making major strides in terms of educational attainment at primary and secondary levels, they often lack the combination of education, vocational and technical skills and work experience needed to support the development of highly productive businesses.<sup>7</sup> Male entrepreneurs, for example, are more likely than female entrepreneurs to have been employed in the wage sector prior to starting a business. Female entrepreneurs who were surveyed as part of the Global Entrepreneurship Monitor reported being less confident in having sufficient skills to run a business and were more likely to state that fear of failure prevented them from starting a business.

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<sup>5</sup> World Development Report 2012: Gender Equality and Development.

<sup>6</sup> Ibid

<sup>7</sup> International Finance Corporation (2011) "Strengthening Access to Finance for Women-Owned SMEs in Development Countries". [www.ifc.org](http://www.ifc.org)

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- In Bangladesh, 70 percent of the female entrepreneurs reported being self-taught in skills needed to run a business when compared to 44 percent of male business owners.

Sources: World Bank (2008) *Harnessing competitiveness for stronger inclusive growth: Bangladesh Second Investment Climate Assessment*

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Information and Communications Technology (ICT) is increasingly providing new opportunities for entrepreneurs to access market information, communicate with customers and provide a new channel for buying and selling products. In particular, the global explosion in mobile technologies in many developing countries has led to increased and more affordable access to ICTs.

However, the lower socioeconomic status of women has meant that they are less likely to afford or access ICTs, resulting in fewer benefits from using ICTs to support their entrepreneurial activities. Furthermore, access to public internet points, provided through business centers, libraries and internet cafes, are not always women-friendly in terms of hours of operation, or offering an environment where women would feel comfortable to use such facilities.

Confidence in using ICT is less widespread among women business owners; a reflection of their limited access. A study among female fishmongers and fish producers in Dakar, Senegal has shown that the use of mobile phones has introduced significant benefits – a reduction in travel time as suppliers and customers can be contacted without the need for travel, improved contact with clients resulting in increased client loyalty, and, most importantly, improved use of time. The study identified the need for more training in the use of ICTs as some women were unfamiliar with the use of text messages, and, therefore, did not use them. Also, low levels of functional literacy hindered ICT use.<sup>8</sup>

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- In Africa, the Middle East and South Asia women are 23 percent, 24 percent and 37 percent, respectively, less likely to own a mobile phone. Closing this gender gap would bring about a range of socio-economic advantages for women.
  - In Lao PDR, only 38 percent of female-owned firms surveyed for the Investment Climate Assessment (2011) reported using emails to communicate with clients compared to 62 percent of male owned firms. Similarly, although 45 percent of firms have their own website, this figure breaks down to 53 percent for male-owned firms and 29 percent for female-owned firms.

Sources: World Development Report 2012: *Gender Equality and Development* and Lao PDR Investment Climate Assessment, *Policies to Promote Growth in the Non-Resource Sectors*

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<sup>8</sup> Sane, I. and Traore, M.B. (2009). Mobiles phones in a time of modernity: the quest for increased self-sufficiency among women fishmongers and fish processors in Senegal. In: Buskens, I. and Webb, A. (eds.) (2009). *African women and ICTs: investigating technology, gender and empowerment*. Zed Books, London| New York.

## Lack of finance is a major constraint to the growth of female-owned enterprises

Access to finance is often cited as a main constraint to the growth of female-owned enterprises. The Gallup World Poll shows significant differences in access to financial services for women- and men-owned businesses in developing countries. ; however, there is mixed evidence supporting the causes in the differences. A study of Sub-Saharan African firms shows no evidence of gender gaps in external financing for firms in the formal sector, but rather low financial market participation of women due to their focus on overcoming other non-financial barriers to entrepreneurship.<sup>9</sup>

Women have less access to basic banking services such as checking and saving accounts.<sup>10</sup> In Tunisia, for example, 76 percent of women business-owners sought bank credit, but only 47 percent received it.<sup>11</sup> In Latin America and the Caribbean, women entrepreneurs are often required to provide significantly more collateral than men.<sup>12</sup> As a result, many female entrepreneurs rely on their own savings, loans from family and friends, or micro loans to finance their business needs. However, the small size and short-term nature of micro-loans do not allow women borrowers to make long-term investments in their businesses.<sup>13</sup>

Disproportionately high legal and regulatory barriers can also have a profound effect on women's ability to run stronger, more viable businesses. Only 38 out of 141 economies covered in the *Women, Business and the Law* database set out equal legal rights for women and men in key areas such as opening a bank account, getting a job without permission from their spouse, and owning and managing property. In Latin America and the Caribbean, women feel more vulnerable to corrupt officials and report difficulties in understanding rules and regulations that govern the registration of businesses.<sup>14</sup>

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- Farmers clubs in Malawi are one of the main sources of credit and extension services for small farmers, but they disqualify married women from full membership and stigmatize single women or women in polygamous marriages, undermining their capacity to benefit from the services the club could offer.
  - In Pakistan, most micro-finance institutions require women to obtain permission from their husbands or family in order to apply for a loan and male guarantors are often required to accompany the borrower.

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Sources: *World Development Report 2012: Gender Equality and Development* and World Bank (2012) *Are Pakistan's Women Entrepreneurs being served by the Microfinance Sector?*

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<sup>9</sup> Aterido, Reyes; Thorsten Beck and Leonardo Iacovone. 2011. "Gender and Finance in Sub-Saharan Africa: Are Women Disadvantaged?" World Bank Policy Research Working Paper 5571.

<sup>10</sup> "Financial Inclusion Data", <http://datatopics.worldbank.org/financialinclusion/topic/gender>

<sup>11</sup> Chamlou, Nadereh, et.al. 2007. "The Environment for Women's Entrepreneurship in the Middle East and North Africa Region", Washington, DC

<sup>12</sup> World Bank, GTZ, IDB 2010

<sup>13</sup> Narain, Sushma. 2009. "Gender and Access to Finance." Analytical Paper, World Bank

<sup>14</sup> Ibid



## Legal constraints in the area of family law and inheritance can determine a women's ability to own property and access collateral for financing

The institutional and legal environment is critical to the growth of female-owned enterprises. Laws regulating the private sphere specifically those regarding marriage, inheritance and land can hinder women's access to assets, which can be used as collateral when securing a loan. According to the Women's Legal and Economic Empowerment Database for Africa (LEED), only eight countries include provisions to give women the right to own property. While gender gaps in education tend to close with development, the same is not true of gender gaps in legal rights – middle-income countries are as likely as low-income countries to define men as the head of the household, to give the husband the right to choose the matrimonial home or to deny women the ability to own assets in their own name.

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- In Tanzania, the Land Act and Village Land Act of 1999 establish that women should be treated equally with men in terms of rights to acquire, hold, use and deal with land. However, the continued existence and application of customary law with regards to these issues plays a key role in undermining women's economic empowerment. A widow, for instance, cannot inherit her deceased husband's property.

Sources: Brief on Gender Issues in Tanzania: Stocktaking and Emerging Priorities, June 2011

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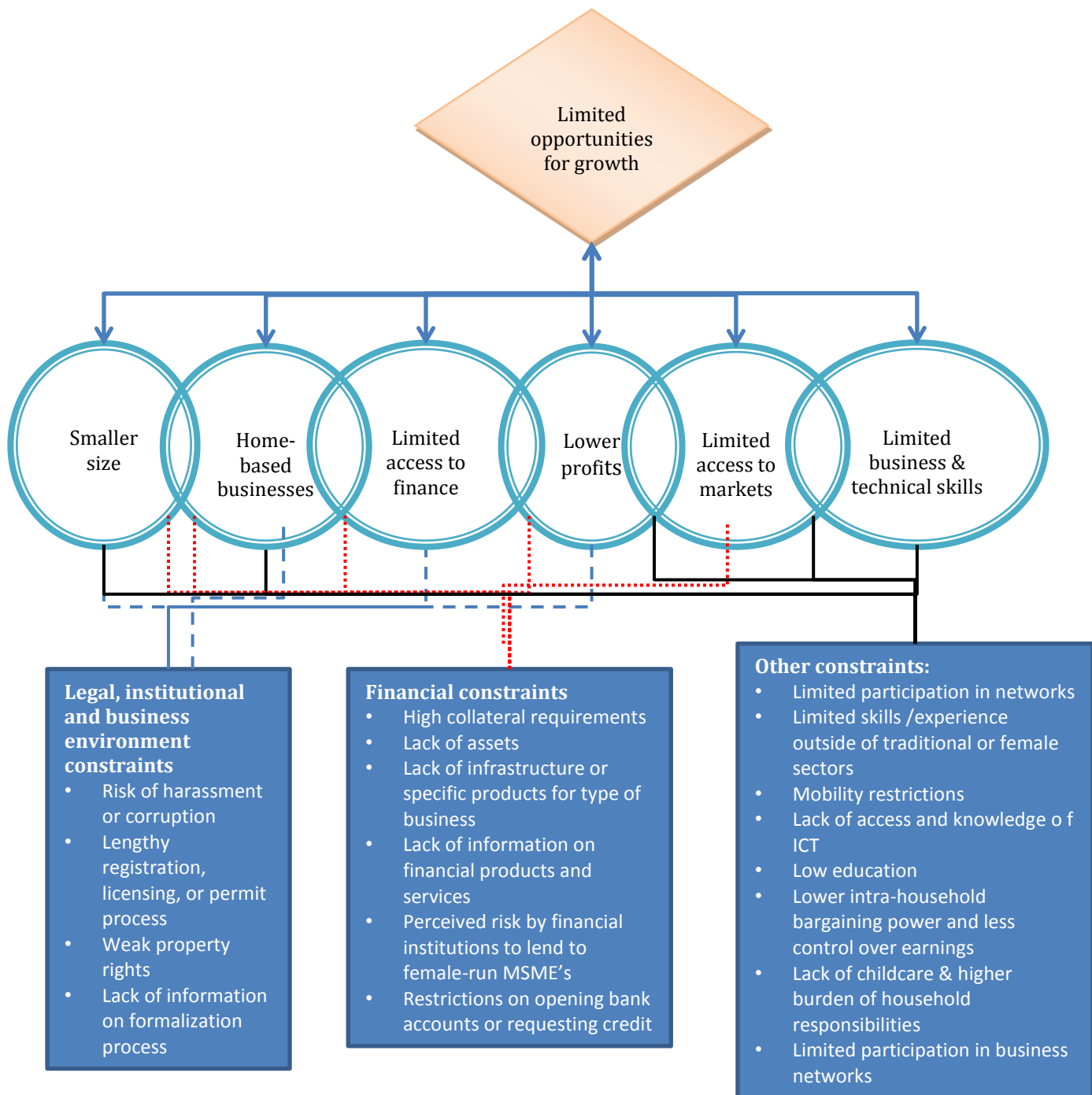
## Part 2: Recommendations for Project Design and Preparation

The program identification and design stages offer a number of opportunities for gender issues to be taken into consideration.

Figure 1 provides a guide for the analysis of female entrepreneurship constraints and identification of responses. During program identification, the focus should be on establishing what information is available on female entrepreneurship and identifying specific constraints. During program design, the focus should be on integrating gender in entrepreneurship program, identifying beneficiaries and establishing communication channels to reach them.

Starting with the main issue – *limited opportunities for growth* – project teams should first develop a profile of female entrepreneurs. The main characteristics of female entrepreneurs are presented as concentric circles in Figure 1, highlighting how inter-related these are. Once the profile of female entrepreneurs is developed, the next step will be to identify constraints and specific issues that will need to be addressed in the program.

**Figure 1: Identifying gender-specific issues and constraints**



Questions to address during project identification and design include:

- What do we know about female entrepreneurship?
- What are the constraints affecting women's entry into entrepreneurship and/or the growth of their enterprises?
- Are women legally able to own property and other assets? Are women able to open bank accounts?
- How do household assets tend to be distributed – owned jointly or separately?
- Are women generally less/better educated than men on average? Which type of education do they receive?
- How are childcare responsibility, assistance to the elders, and other household tasks distributed within the household?
- Have there been other programs that supported female entrepreneurs? What were the results?
- Who is working on this topic?
- What will be the program's objectives?
- Does the program have broad gender equity goals or is focused on female-owned enterprises only?
- Who will the program target?
- Who will be the implementing partners?
- How can the program reach female entrepreneurs?
- What gender-disaggregated data needs to be collected?
- How can the program design include elements that ensure that gender related goals are sustainable after the program closes?

Key recommendations for integrating gender in this stage include:

- **Use gender-disaggregated data to analyze the business environment.** Data that is gender-disaggregated enables the creation of a typology of male and female entrepreneurs, the sectors they operate in, the key characteristics of their enterprises and their access to finance and support services.
- **Identify gender-specific differences in access and control of resources and assets:** Gender differences with regards to access and control of resources and economic assets such as tangible assets, land and property, access to finance, education and literacy levels, access and use of ICTs, business and technical skills and information and training can affect entry, operation and growth of female-led enterprises. Besides legal, institutional and financial constraints, other constraints such as mobility, lack of appropriate infrastructure to operate and grow their enterprises, and social norms and attitudes regarding women's role in the household and society can limit female entrepreneurship. The lack of, or limited participation in, social and business networks should also be including in the assessment of constraints. Documents to review at this stage include gender assessments, business climate assessments, program documents and laws and regulations such as those governing property rights, business registration, access to credit, business taxation, family and inheritance. Particular attention should also be paid to mobility restrictions and women's time use.

- **Carry out preparatory assessments** with a focus on defining the program beneficiaries (i.e., micro, small or medium enterprises, start-up enterprises, unemployed women, etc.) and the program's objectives (i.e., increase business skills, address collateral requirements or other collateral constraints, increase productive capacity, etc.), and identify actions that address gender-specific constraints. Market studies, feasibility assessments and institutional assessments can be very useful in the design of interventions that address constraints to female entrepreneurship.
  - A *market study* or *feasibility assessment* can examine the sector selection, main activities of female entrepreneurs, their participation in social and business networks, availability of infrastructure that allows them to operate their business, access to markets and other constraints to female entrepreneurship, identify support services, training providers, availability of training programs that are either designed specifically for women entrepreneurs or have included some modification (i.e., reduced costs; consideration for time of training activities, transportation to the training venue and childcare; as well as language used to deliver the training) to ensure that women can participate. It may be necessary to conduct a stocktaking exercise as part of the assessments mentioned above to identify organizations that are working with female entrepreneurs.
  - *Institutional assessments* of potential project implementing partners should assess whether the implementing partner(s) has programs that serve women entrepreneurs, their outreach efforts and results. In the case of banking institutions, the assessment would consider whether there are any specific lending programs for women entrepreneurs and whether these are coupled with training.
- **Consult with stakeholders:** Women's groups and relevant business associations, female entrepreneurs, and NGOs and organizations working implementing related programs should be involved early on in the identification and design of the program. Consultations with women's groups and networks provide an important opportunity to begin to identify the specific group of female entrepreneurs who should be targeted by the intervention as well as the rationale of the intervention and its goals. These discussions will also yield information on the specific needs of female entrepreneurs and their willingness to participate in the planned intervention. Consultations with local organizations provide another opportunity to understand who is working with female entrepreneurs in the country and their area of focus.
- **Learn from successes and failures:** Analyze the integration of gender in previous entrepreneurship programs, placing particular attention on the results of these interventions.
- **Identify gender-specific data needs for M&E and IE purposes and develop M&E and IE plans:** Gender sensitive M&E frameworks help to improve project performance. During project preparation the inclusion of gender helps teams set specific targets and design activities to reach desired impact for female and male entrepreneurs. During project implementation, gender-sensitive M&E frameworks facilitate mid-term adjustments, and during project evaluation, this framework supports a gender-

disaggregated analysis of impact which can have repercussions in terms of the sustainability and scale-up of interventions. Gender-sensitive M&E frameworks also support the design of impact evaluations.

- **Identify communication channels to reach intended program beneficiaries:** The type of entrepreneur, size of the business, and sector to be targeted can have a large impact on the provisions and outreach that are required to ensure participation of women within your project's target population. Background studies and consultations aid the identification of project beneficiaries. For gender, this step should be accompanied by the development of a communication strategy to ensure that the women entrepreneurs that are eligible to benefit from the project's activities receive information about the project.

## Module 2: Integrating Gender in BDS, Access to Finance and ICT Programs

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This module focuses on project implementation and includes practical solutions and recommendations to guide the design and implementation of gender-informed programs. The module currently includes training and technical assistance programs (Part 1), as well as programs that facilitate or provide access to finance (Part 2), and ICT to women entrepreneurs (Part 3). Part 4 includes recommendations to support the integration of gender in technical assistance, access to finance and ICT programs. The cases included in this module have been taken from programs implemented by the World Bank and other organizations. All together, these cases show that:

- **Business development services** and technical assistance can allow women entrepreneurs to tap into new and more profitable markets.
- **Improved access to finance** can support the growth of women-owned businesses.
- **Better access to, knowledge and use of ICT** can provide new business opportunities.

### Part 1: Business Development Training Programs

Training programs can be especially important for women. According to Sluis et al (2005), a marginal increase in schooling increases an entrepreneur's business income by 5.5 percent on average. This return on marginal schooling is higher for women.<sup>15</sup> Stevenson (2004) shows that countries that provide more incentives and support systems specifically designed for women entrepreneurs have higher rates of female entrepreneurship. In countries where such specific support services do not exist, there are lower levels of women's entrepreneurship.<sup>16</sup>

Business Development Services (BDS), in the context of private sector development, refer to a wide range of non-financial services provided by public or private, local or international, non-profit or commercial providers (see table 2). Targets for these programs are both micro and small medium enterprises at different stages of their life-cycle. BDS programs therefore can either focus on microbusinesses such as small retail shops, micro enterprises in handcrafting or services; or they can also focus on developing capacity for SMEs and mature entrepreneurs who want to grow their business.

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<sup>15</sup> Sluis J, Praag M, Vijverberg W. Entrepreneurship selection and performance: a meta-analysis of the impact of education in developing economies. World Bank Economic Review (International); 19, No. 2:225-61, 2005.

<sup>16</sup> Stevenson, L. (2004). Multi-country Perspective on Policy for Women Entrepreneurs: Where Does Canada Fit? Paper presented at the Economic Forum for Women Entrepreneurs: Sustaining the Momentum, 28 October. Ottawa.

In this framework a distinction can be made between ‘operational’ and ‘strategic’ BDS. Operational services are those needed for day-to-day operations, such as basic cash-flow management, information and communication, accounts keeping for tax records and compliance with labour laws or sector-specific regulations. Strategic services, instead, are used by the enterprise to address medium and long-term goals in order to ensure the enterprise survival and enhance its competitiveness: they may include services such as returns on investment calculation and linkages with new domestic and/or international markets<sup>17</sup>

**Table 2: Business needs and types of Business Development Services<sup>18</sup>**

Business needs	Focus of BDS programs
1. <i>Product development &amp; access to markets (research and development, value-chains, and access to technology)</i>	Access to markets and targeted market research; product design and innovation; technology transfer and value integration in the supply-chain; equipment upgrade; and market information on input supplies, pricing, and sources; and ICT services.
2. <i>Training and mentoring of entrepreneurs</i>	Development of relevant business and management skills; business planning; pairing with mentors; support to networks; technical training related to production of goods or service delivery; legal and taxation counseling; bookkeeping and inventory management advice
3. <i>Integrated entrepreneurship support</i>	Feasibility studies and industry-specific business strategic planning; coaching and business counseling, networking; and grouped export and/or bulk purchase; access to ICT; linking businesses to banks, micro-finance institutions and other non-banking financial institutions serving SMEs (leasing and factoring companies, export credit agencies, etc.); providing information on credit schemes; and assist in the preparation of business plans for loan applications.
4. <i>Distribution, logistics, and communications</i>	Storage and warehousing; cold-chains; transport and delivery; custom clearance; ICT services.
5. <i>Policy advocacy and industry representation</i>	Industry platforms; representation of industry interests in public-private dialogue for policy reform (e.g. on business regulations and licensing; inspections for quality standards and labor issues; and red tape simplification for trade).

The case studies included in this section respond to three main business needs – product development, training and mentoring, and integrated entrepreneurship support. These programs look to foster concentrated business innovation and venture creation by using a

<sup>17</sup> Thematic Review on Business Development Services in “Trade and Private Sector Policy and Development” - Reference Document No. 10, Tools and Methods Series, European Commission, Brussels, Nov 2010, <http://capacity4dev.ec.europa.eu/topic/private-sector-trade-regional-integration>

<sup>18</sup> ILO, “BDS Reader: Developing Commercial Markets for Business Development Services,” BDS Primer, 2003.

number of training approaches that include the creation of value chains, clusters and incubators.

Technical assistance programs that are based in local industry value chains can help entrepreneurs integrate into the business ecosystem of their particular industry or identify a niche within the overall value chain. These programs include support for product improvements along with access to market and market information. For women, in particular, these interventions can help incorporate their business in the value chain and address the specific constraints that limit the growth of their businesses.

Cluster development programs can help encourage and foster innovation within a concentrated area by supporting a large number of businesses that can then build on each other's innovations. The cluster environment creates an equilibrium point between cooperation and competition, which results in higher productivity due to increased access to inputs, information, technology, and institutions, along with increased innovation and venture creation.<sup>19</sup> Clusters, therefore, gain an advantage through industry specialization, labor pooling, bulk purchase of raw materials, joint lobbying to local authorities, or joint access to finance. Clusters can also benefit from shared market linkages, technology transfer, shared equipment boosting productivity and returns. For women entrepreneurs, being part of a cluster can help to increase the speed at which the businesses grow and can help combat the social and cultural norms that can limit women's participation in income-earning opportunities or constrain the growth of women-owned businesses.

Incubators are spaces that provide training, technical assistance, business counseling, mentoring and a number of other services including premises and financing. Typically, start-ups and growth-oriented firms find in incubators much needed technology facilities and information to develop business ideas, foster partnership and joint ventures. Incubators are often organized on a horizontal level, through peer-to-peer mentorship rather than formal training. Incubators can address educational and empowerment barriers faced by female entrepreneurs through the curriculum and coaching sessions provided. In addition to the skills offered, these types of programs can help to encourage entrepreneurs because of the "we're in it together" approach to the market. As such, these programs help to reduce the risk that entrepreneurs associate with the process of starting their own business. For women in particular, this reduction in risk may be important in outweighing societal and cultural norms that they must challenge in order to become entrepreneurs.<sup>20</sup>

Whenever possible, the cases in this section touch on overall program results. Cases with an impact evaluation are included in a box at the end of each section.

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<sup>19</sup> Romero-Martínez A and Montoro-Sánchez Á. How clusters can encourage entrepreneurship and venture creation. Reasons and advantages. Springer Science + Business Media, 4 March 2008

<sup>20</sup> Katkhuda, Salwa. Oasis 500. Online interview. 31 July 2012.



## Case Studies – Product Development & Access to Markets

### ***Case Study 1: Ghana – Livelihoods Project (CDC Development Solutions)***

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The Ghana Livelihoods Project was a livelihoods enhancement program implemented by CDC Development Solutions that provided training to fishermen, fishmongers, artisans, and fish processors in 25 coastal communities. It included two main parts: a business manager training program on bookkeeping, accounting, business linkages, understanding finances, and applying for loans; and a technical assistance portion, which focused on improving the use of smoke ovens and cold storage iceboxes in the communities. The project was designed following a needs assessment that looked across the entire fisheries value chain to determine what the needs were. The assessment also showed that, essentially, all of the fishermen were men while the fishmongers and fish processors were women.

During the technical assistance stage, artisans were trained on how to build the smoke ovens and ice boxes. Fishmongers and fish processors were then trained on the proper way to use smoke ovens, while fishermen were trained to promote sharing the iceboxes. Although transportation costs and meals were provided to all participants, providing these items may have been even more critical in ensuring women's participation. All training programs were conducted in local dialects. Additionally, since the majority of the population is illiterate, the trainings had to be based entirely on interactions and anecdotes. Mobile applications were considered for this program but due to limited literacy, they were not included.

### ***Case Study 2: Kenya – Horticulture Competitiveness Project (USAID)***

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USAID's Kenya Horticulture Competitiveness Project (KHCP) aims to improve food security and increase incomes for 200,000 smallholder farmers in the passion fruit, sweet potato, and local market vegetable value chains via increased and higher quality production, better market linkages, and improvements in the business enabling environment. The project has taken a "gender mainstreaming" approach by incorporating women across project interventions, rather than offering stand-alone programs and activities. The project has done so by 1) assuring that trainings are undertaken at times that accommodate women's time and mobility constraints; 2) supporting a "family business" approach to farming that aims to increase the respect accorded to women farmers as a key part of the production system, and 3) increasing women's adoption of technologies, such as greenhouses, water harvesting, and drip irrigation both by ensuring that chosen technologies are appropriate for both men and women and by ensuring that women have equal opportunities to learn about the technologies. Two important takeaways from the project's implementation are 1) the importance of incorporating gender elements into programmatic activities from the outset (design phase) of the project; and 2) that gender mainstreaming in value chains is an important mechanism to ensure the sustainability of women's integration into commercial activities.

### **Case Study 3: Pakistan – Financial Inclusion for Rural Micro-enterprises Program (Chemonics & Making Cents)**

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Implemented by Chemonics and in partnership with Making Cents, the Pakistan Financial Inclusion for Rural Microenterprises Program focused on broad based economic development through trade and competitiveness with special attention on export linkages. The initial assessment of which value chains to pursue was conducted prior to Making Cents' involvement, but the final selection was the handmade sector, which is largely dominated by women. The beneficiaries were 27 SMEs, 16 of which produced garments, while the remaining produced accessories and jewelry. Most SMEs consisted of the owner and one or two employees such as a tailor. Prior to the program, these businesses developed products on a one-off basis and were executed through a pool of artisans, most of whom were women in the home. Some of these artisans were grouped in cooperatives with buying agents.

The program consisted of a number of workshops with each SME, conducted over a period of several months, along with an internship for young men and women from the Karachi Design Institute. Subjects included in the workshop covered product development, creating a line of products, sizing, tagging, exhibiting at a shop or a fair, marketing, how to take pictures of designs, and a number of other areas. While the full suite of subjects was available for each SME, the workshop was specifically tailored to their individual needs. The workshops typically lasted one to three days and were conducted on a flexible schedule with informal timetables to accommodate different schedules. No fee was required from the participating SMEs. The intern was also able to provide support in both the design and sales process. Each workshop typically included the owner, the employees, interns, and some artisans. The workshops were developed and conducted by a consultant experienced in the handmade industry in Uganda, which provided firsthand knowledge of producing handmade products for export. Following the workshops, this consultant was also available for follow up questions via email and remained in contact with SME owners.

### **Case Study 4: Rwanda – Governance for Competitiveness Technical Assistance Project (World Bank)**

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In Rwanda, the horticulture and tourism sectors have the potential to positively impact the lives of 40 percent of the population. These sectors have been identified as the export sector value chains that could contribute to the economic growth of Rwanda through increased private investments and job creation. One of the components of the Governance for Competitiveness Technical Assistance Project is supporting the development of agribusiness clusters that have a comparative advantage in commodity chains by boosting their production, helping them develop new industries and gain off-farm employment. Such clusters will help agribusiness owners develop products that meet international standards and quality for exporting and at the same time improve food security in Rwanda. Further, to promote entrepreneurship and business growth, the project will provide technical assistance in strengthening the private-public sector with chambers of commerce and an exporters forum to ensure the business interests of the horticulture and tourism sector are being considered.

Focusing on gender-balanced participation, the project has set targets that ensure women working in the agribusiness and tourism sectors are benefiting from the project. The training will also be offered in the local language rather than in English or French, and women will be allowed to attend classes in the evening. Breastfeeding moms will be allowed to bring their babies with them. Advertising for the training program will be done through television and radio to reach a wider audience.

**Case Study 5: Kenya – (World Bank, UN Women, International Center for Research on Women)**

In Kenya, the Micro and Small Enterprises (MSE) sector is considered the primary driver of the country's industrialization strategy and a major contributor to the drop of poverty levels from 56 percent in 2004 to 46 percent in 2006, according to the Kenya Economic Recovery Strategy (ERS) & National Economic Survey 2006. MSEs – formal and informal enterprises employing one to 50 people – have a presence across all sectors of the Kenyan economy and provide income generation opportunities for approximately 65 percent of the population (ERS). The handicraft industry is an important element of the MSE sector. Improvements in the external environment have been favorable for the production, trade and export of handicrafts from Kenya. Notwithstanding positive national and export policies, growth of the handicraft industry – and the MSE sector as a whole – is hampered by the inability of handicraft producers to effectively compete in international markets and by the need to improve the quality of handicraft goods, among other things. The Results Based Initiative (RBI) program in Kenya focused on innovative approaches to increasing women's entrepreneurial opportunities and income in order to allow women to become economically empowered and, by extension, to improve the livelihoods of their families. The project's development objective was to enhance – one, the profitability of women's beadwork enterprises and contribute to poverty reduction, sustainable livelihoods, employment, and wealth creation; and, two, the export competitiveness of women's beadwork enterprises as a replicable strategy for market-oriented development and women's economic empowerment.

The program's impact evaluation focused on the effect of the intervention at the group level. In particular, it assessed whether the project led to increased group revenues and sustainability, improved income generating capacity, and increased the level of resources that groups provide to members or to the community. In addition, the evaluation looked at whether the project has changed the composition and purpose of the groups, providing information on which types of women benefit most from the project. Results of the intervention show that while challenges exist in establishing contact with the government and private sector, positive outcomes are observed both on the individual and group level. At the individual level, results indicate improvements in beadwork product quality and development, better appreciation for product costing to make a profit and working in a market setting, and increased income from selling more beadwork at higher prices. At the group level, results indicated improved business capacity through training and increased organization of groups.

## Case Studies – Training and Mentoring

### **Case Study 6: Egypt – Entrepreneurship and Innovation Program (American University in Cairo)**

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The Entrepreneurship and Innovation Program (EIP) at the American University in Cairo (AUC) runs a number of entrepreneurship-focused programs. These programs are not particularly targeted at women, but they do ensure that at least 30 percent are women. EIP offers presentations by seasoned entrepreneurs to earlier stage entrepreneurs in weekly sessions along with help in preparing for international business competitions. They also provide an accelerator program for which they partner with Sawari Ventures for a two-week training session that culminates in a pitch to angel investors. The accelerator program covers financial analysis, pitching to investors, business strategy, marketing, and a number of other key areas related to launch of a business.

Additionally they hold a national business idea competition called Fekrety that includes two weeks of training and presentations from faculty and seasoned entrepreneurs. This covers a large number of sectors with businesses in IT, education, health, clean tech, etc. At the onset, the program consists of 400 entrepreneurs who are divided into categories based on the different phases of their ideas. About 30 percent of ideas come from women and 70 percent of the teams have at least one woman. The program also includes a speed mentoring match system and meetings with VCs and angel investors. Most of the curriculum for training sessions is provided by Intel, covering subjects such as finance, networking, marketing, customer care, strategy, and operations. This program has 35 finalists who then compete and are given the fast track to other competitions. The target beneficiaries are potential entrepreneurs with good business ideas.

EIP accomplishes outreach efforts through social networks, AUC websites and each of the individual programs. They also make use of word of mouth through entrepreneurs already in their database, AUC students and alumni. These avenues tend to reach women equally given that many AUC students and alumni are women. Additional ways to target women are through marketing programs at women's clubs, nurseries and catering places.

### **Case Study 7: Haiti – Discovering Young Women Entrepreneurs (Mercy Corps)**

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Mercy Corps is implementing the Discovering Young Women Entrepreneurs (DYWE) program, a training program in Haiti, in collaboration with the Fondation Être Ayisyen (FEA), a local organization. The objective of the program is to empower 200 of Haiti's young women, eventually reaching 600 women, to increase entrepreneurial capacity, job creation and revenue generation to further Haiti's economic recovery.

The training program works in several stages. In the first stage, 200 women receive Level 1 entrepreneurship training over five days. At the end of this, each woman takes an Entrepreneurial Finance Lab (EFL) test and writes a concept paper on their business. The top 100 participants to receive high ranks, according to the scores of the concept papers and EFL test, are selected to do a four-minute business pitch to a panel of judges. Based on

presentation, originality, social impact, and feasibility of the idea, a panel of judges select 40 women to participate in Level 2 training, which is a much more extensive seven-week program covering a range of business development topics that include marketing, ICT (using Intel's Easy Steps Program), finance, and customer care, to name a few. It also includes mentoring workshops where female entrepreneurs participate in peer mentoring sessions to discuss challenges and solutions to common business challenges as well as linkages with local financial institutions. Participants of the Level 2 training are enrolled in the MicroMentor.org online platform where they become part of a network of entrepreneurs and are able to seek business advice from fellow entrepreneurs and access local business resources. Once the Level 2 training is complete, the 40 women present their final business plans and 12 winners are selected based on the feasibility and strength of their business plans. These 12 winners receive cash grant prizes ranging from \$500 to \$5,000 and one-on-one business mentoring from experienced Haitian entrepreneurs to help them launch new businesses or expand their existing small enterprises.

Other than meeting criteria for sex and age (participants must be female and 18-35 years of age) there no other criteria applied to the registration process. Outreach for the program was done primarily by FEA through a large-scale promotion campaign which included posters, flyers, local radio and television interviews, and caravan visits to target areas with mobile units.

The program has just completed the Level 1 training and is preparing for the Level 2 stage. Mercy Corps is using the results of focus group discussions with the participants of the Level 1 training to make some changes that address challenges faced by women. Some of the changes envisioned include providing lunch to the participants and scheduling training for three days a week instead of five.

#### ***Case Study 8: Jordan – Women's Entrepreneurship Development and Access to Training Program (Making Cents)***

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Making Cents, in partnership with Chemonics and local Jordanian organizations, implemented the Women's Entrepreneurship Development and Access to Training program for women-owned SMEs. Target beneficiaries were growth-oriented women entrepreneurs that met specific criteria, including number of years in business, number of employees and annual revenue. Making Cents provided training on business skills and leadership to trainers then worked with other local organizations to provide other support services such as mentoring. The curriculum for the training, developed in house by Making Cents, could be easily tailored to different education levels, and included general theory in addition to application and experiential learning. The training process included business simulation with teams competing on different business issues such as, marketing, costing and obtaining credit from financial institutions.

Making Cents undertook a number of preparatory assessments prior to program design to figure out what the gaps are in the local entrepreneurship ecosystem. Consultations with local stakeholders supported the identification of local implementing partners and outreach to women entrepreneurs. By making use of local partners to target women

entrepreneurs, application rates were high from the beginning. Outreach for the program was done through partner organizations, including local women's organizations, chambers of commerce, radio and newspaper advertisements, and by program alumni.

#### ***Case Study 9: Kenya – Young Women in Enterprise Program (TechnoServe)***

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The Young Women in Enterprise Program provides training and support services along with mentoring and financial support to open bank accounts to young girls in urban slums in Nairobi, Kenya. The training consists of financial literacy, employability and life skills, and lasts several months. Target beneficiaries are girls, 14-23 years of age, living in urban slums in Nairobi. The training includes 30-40 girls per group, with trainers who are hired to teach and live in the local community.

Preparatory work included a background study examining opportunities for youth entrepreneurship in Kenya and identifying global best practice, mapping of the slums that would be included in the project area, and consultations with local micro-finance organizations and NGOs. Advertising for the program through low-income schools and the slums attracted a large number of girls, even during the initial pilot phase. TechnoServe modified the program after the pilot phase to combat high dropout rates. These modifications included separating the girls into two age groups (under 18 and over 18) and an allowance for lunch.

TechnoServe's program suggests the importance of a life skills component, which includes subjects such as HIV/AIDS awareness and prevention in training programs for girls. Lack of confidence was seen as an issue that could hinder obtaining start-up capital and the ability to effectively network and capitalize on opportunities. Other lessons are the importance of having full-time female trainers to avoid quality control issues, and mentors that are program graduates.

#### ***Case Study 10: Middle East – Mentorship Programs (Mowgli)***

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Mowgli is an organization that runs a mentorship program that is gender neutral but aims to support a balance of both male and female entrepreneurs. Their regional focus is the Middle East, where only 29 percent of entrepreneurs are female. What they do is provide experienced business mentors to entrepreneurs trying to implement a step change in their businesses, typically meaning that they have been running their business for about 18 months.

At present, they have run programs in Beirut and Lebanon and are planning to launch a program for the surrounding rural areas through partner organizations. In Jordan, they have run programs in both the rural and urban communities. They have also run their program in Syria but due to the current situation this program has been problematic for communication with the entrepreneurs in the program.

The mentorship program lasts for one year and begins with a three-day program. The facilitators observe the interaction between the mentors and entrepreneurs and then pair



them to sit together at a large dinner. On Day 3, the program consists of a number of exercises, including a joint sales pitch and the signing of a mentoring charter. In the pairing process, facilitators first focus on profiles that would indicate a suitable match between the mentor and mentee. These profiles included industry, business type and other matching criteria such as language. During the three-day program, they add to this initial matching by observing for chemistry and interaction. All mentors and mentees are able to veto the match in confidence during the three-day program. Mentors and mentees can also indicate certain preferences, if required (such as religious considerations). Mowgli focuses on this matchmaking process to ensure the success and longevity of the relationship.

During the year following this three-day program, mentors and mentees are expected to speak at least once every two weeks. Depending on the circumstances, these conversations can occur via Skype or the phone. The program also includes mentor peer calls so that individual mentors can get some coaching and communicate ideas and best practices. In addition, Mowgli holds quarterly networking events where a number of the mentors and entrepreneurs are brought together once again. Mowgli aims to further integrate women into their programs, with an eventual goal of 50 percent. During their initial program, 23 percent of beneficiaries were women; the current number is 36 percent.

### ***Case Study 11: Rwanda – 10,000 Women (Goldman Sachs)***

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The 10,000 Women Project is a Goldman Sachs initiative launched in 2008, constituting a \$100 million commitment to training women globally. The program supports initiatives in 40 countries and includes 80 partners. Currently, 7,000 women have benefited from program's activities and 10,000 are expected to benefit by the end of 2013. In Rwanda, the 10,000 Women program is implemented by the Rwandan government and the School of Finance and Banking, and is overseen by the University of Michigan. To date five cohorts of about 30 women each have been trained in Rwanda. The target beneficiaries are growth-oriented female business owners who can demonstrate financial need to attend a business-based educational program.

The training package consists of nine modules that cover a range of business development topics such as public relations, marketing, management, human resources, negotiations, business plans, and customer care, in addition to other topics. These topics are taught over a six-month period, with training two to four days per week. The program in Rwanda also includes a business plan competition for which the top five award winners receive a \$1,000 prize. This competition is meant to make the program more competitive and motivate participants further. Local and international organizations identify trainees, along with financial institutions. Trainees are able to request post-graduation services, which can include further training on the loan process, mentoring and gender sensitization training for husbands to see the need for women to be able to use property as collateral.

## Case Studies – Integrated Entrepreneurship Support

### ***Case Study 12: Ethiopia – Women Entrepreneurship Development Project (World Bank)***

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The objective of the Women Entrepreneurship Development Project (WEDP) is to allow women to reach their entrepreneurship potential by increasing the earnings and employment of MSEs that are either owned or partly owned by female entrepreneurs. This objective will be achieved through a multi-pronged approach. The first component aims to facilitate access to financial services for female entrepreneurs with growth-oriented enterprises by providing working capital and investment finance through a dedicated line of credit. In partnership with the Development Bank of Ethiopia, WEDP will work with financial intermediaries and financial institutions to create financial products such as retail loans that meet the needs of female-owned micro and small enterprises.

The second component of WEDP will focus on developing skills and facilitating access to productive technologies that could strengthen and increase income-earning capacity of female-owned enterprises. This will be achieved through designing and implementing a capacity building technical assistance program to strengthen the capacity of the institutions that will provide direct services to the WEDP participants and development of a training and mentorship program for project beneficiaries. The training and mentoring component will provide guidance on business management, combining classroom teaching and practical workshops to impart business management skills. This includes training on marketing, customer care, business strategy, quality standard issues, laws and regulations, registration and licensing, advanced marketing, profit analysis, and contract management for more advanced learners. After completing the training module, the female entrepreneurs are required to provide an action plan specifying how they intend to use the new skills in their business planning.

An additional component of the project involves cluster development, which aims at supporting natural clusters within the government pillar sectors in order to boost competitiveness and innovation. Specifically, cluster development agents (CDAs) are trained to provide technical assistance to identify core problems faced by clusters and to assist in coordinating activities, building networks and facilitating linkages between firms. Training for CDAs includes guidelines on how to best support female entrepreneurs across the value chains without jeopardizing existing market linkages and networks.

Preparatory assessments, produced to inform the design of the program, included a profile of female entrepreneurs, their market opportunities, financing opportunities, demand and supply of business development services as well as their identified potential growth-oriented sectors. Also, according to the main pillar established by the government, textile, leather and metal work are some of the main industries to be beneficiaries of the training and finance, although not exclusively.



### **Case Study 13: Middle East – Women Business Development Incubators (Italian Association Women for Development)**

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The Italian Association Women for Development (AIDOS) has developed a business incubator methodology that focuses on strengthening the productive and entrepreneurial capacities of female entrepreneurs. AIDOS' incubator model targets existing entrepreneurs as well as women who would like to start a business venture. This incubator is described as an incubator without walls because premises are not provided. Instead, the female entrepreneurs continue to operate from their homes. The program consists of an integrated package of BDS which includes a business health check (identifies the areas where business capacity is limited), business management and technical skills training, support for product development and design, facilitation of access to finance, marketing assistance, support in creating and establishing linkages with business networks, and individualized technical assistance that focuses heavily on the provision of business counseling, coaching and mentoring. AIDOS provides training to its local partners as well as to the trainers, business counselors, coaches, and mentors.

AIDOS has successfully implemented incubators in the Middle East and South Asia. A description of these incubators and their results follow:

- In Jordan, AIDOS, in partnership with the Noor al Hussein Foundation, established the Women Business Development Incubator (WBDI), which focused on supporting the development of new women-owned businesses and increasing the business, technical and managerial capacities of women with existing businesses. The program's target population were low-income women, between 20 and 50 years old. In addition to the business and technical training that was provided, the program participants were also given training on reproductive health. From 2002 through 2012, the WBDI contributed to the establishment of 114 new women-led enterprises and trained around 745 women.
- In Nepal, AIDOS, in partnership with the Federation of Business and Professional Women of Nepal, established the Business Service Center (BSC), a business development facility for women with micro and small enterprises. The project targets disadvantaged, poor women, 18-50 years old, who already have a business or are thinking of starting one. Approximately 153 women were trained in the target sectors, handicrafts, food processing and services. The BSC worked with other local organizations to provide training and support on reproductive health and gender-based violence.
- In Syria, AIDOS, in partnership with the Fund for Integrated Rural Development of Syria, established the Village Business Incubator (VBI), a business development facility for women with micro and small enterprises. VBI services targeted rural women, between 20 and 50 years old, with basic literacy and numerical skills and had, or were thinking of starting up, a business. Approximately 117 new businesses were created under this program and 215 women were trained in handicrafts like home textile, natural silk, fashion, accessories, and natural soap; agro-farming skills such as bee-keeping, breeding and husbandry; food processing products like Italian-

style cheese, honey and pastries; and providing services through computer center, supermarket, tailoring, restaurant and catering. Such extensive training served to stimulate and diversify the local economy. Training in reproductive health was also offered.

- In the West Bank and Gaza, AIDOS implemented the Business Service Center in partnership with the Palestinian Agricultural Relief Committees from 1995 to 2002. The project addressed the weakness of advisory support and management training services, the scarcity of local professionals with practical experience as well as women's poor access to the formal financial sector. The project focused on start-up of enterprises involved in agricultural production, livestock, handicraft, and food processing, and included two components. The first component supported the creation of a Business Services Center for female entrepreneurs that would provide business development services and technical assistance. The second component provided credit for the creation of micro-enterprises or small businesses owned by women. The target population was poor, mostly rural, women, between the ages of 20 and 50, who had basic education and were strongly motivated to learn and improve their situation. Special attention was given to female heads of household and those in landless households. A total of 1,250 women applied to the program, 470 women attended the basic training courses and of these, 360 took part in specialized training courses. A total of 323 female entrepreneurs received start-up loans. The project improved the socio-economic situation of the women reached, increased their average monthly income and contributed to more respectful and balanced relationships between the women and their husbands.

#### ***Case Study 14: Worldwide – Incubators (InfoDev)***

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InfoDev is implementing a number of incubators in Latin America and the Caribbean, East Asia and Sub-Saharan Africa.

- In Lao PDR, Vietnam and Cambodia, InfoDev's Mekong Women's Entrepreneurship Challenge (MVEC), launched in March 2012, is supporting the scale-up of over 130 growth-oriented, women-led small and medium businesses. Capacity building activities include workshops on innovative practices, entrepreneurship development, and development of business plans. Assistance in the form of one-to-one support and personal coaching and a facilitated peer-learning program is provided.
- InfoDev's Climate Technology Program is establishing a global network of Climate Innovation Centers (CICs) to support entrepreneurs working in the clean technologies sector in Kenya, South Africa, Ethiopia, Vietnam and the Caribbean. All CIC's will integrate gender sensitive approaches to support startups. For example, the Ethiopia CIC will provide women climate technologists with access to finance, policy support, informational campaigns, and mentoring services.
- As part of its Entrepreneurship Program for Innovation in the Caribbean (EPIC) InfoDev will launch the Women Innovators Network (WINC) in the Caribbean. The

objective of this network is to support growth-oriented, women-led enterprises and create products, services, jobs, and tax revenue for the Caribbean countries where the program is implemented. Outreach in Antigua, Barbados, Jamaica, and St. Vincent shows that women face considerable challenges to scale-up their business, including significantly limited access to finance because they do not meet the collateral requirements set by financial institutions, high costs of transporting goods between islands, lack of business knowledge and skills, and lack of trustworthy networks of entrepreneurs and mentors. WINC's program will include training on marketing and product differentiation, branding, packaging and labeling products, facilitating access to new markets, compliance with international standards for export, and accessing finance.

***Case Study 15: Nicaragua – Innovations for Women's Economic Empowerment (World Bank)***

The World Bank and the Fundación Mujer y Desarrollo Económico Comunitario, a Nicaraguan NGO, implemented the pilot program Innovations for Women's Economic Empowerment in 24 rural communities in Nicaragua. The pilot provided a package of low-cost productive transfers and technical assistance to selected poor women. The pilot had three components. Under the first component, beneficiaries were given start-up capital either in cash or in-kind, for small-scale agricultural and livestock production and non-agricultural businesses. This credit came at zero interest except for the \$200 micro-business transfer. Beneficiaries were required to repay the community seed bank at a rate of two seeds per seed received. The project linked repayment to crop and harvest cycles. Those who received cash credit had up to eight months to repay, while all others had up to one year. The second component provided training in social capital formation and leadership; gender awareness (self-esteem, gender discrimination and gender roles/relations); intra-household decision making and bargaining; use and control of resources; and, conflict resolution and domestic violence. Training on gender relations and awareness also targeted men. The third component supported the development of communal or seed banks. Beneficiaries received training in community organization, organizational models and leadership. Community leaders were trained in management, project formulation and follow-up support for the communal and seed banks.

The pilot's impact evaluation is underway, but preliminary findings suggest that the combination of technical training and provision of seeds was valued and important in business development, beneficiaries shared the knowledge they obtained in the training with their families and report increased decision-making and self-esteem.

### **Case Study 16: Peru – Women’s Micro-enterprise Support Project (World Bank, UN Women, ICRW)**

The Women’s Micro-enterprise Support Project implemented in Peru by the World Bank and UN Women, in partnership with four local organizations,<sup>21</sup> looked to improve the business capacity and economic status of female micro-entrepreneurs in urban Lima. A feasibility study undertaken during project design found that 45 percent of the intended project beneficiaries<sup>22</sup> classified themselves as entrepreneurs and 59 percent generated some income through small enterprises or shops.<sup>23</sup> Since the project started in metropolitan Lima, the implementing agency developed a communication campaign that included flyers and radio spots to target female entrepreneurs in local markets. The campaign began before the training program to raise awareness and identify potential project beneficiaries.

Approximately 680 micro-entrepreneurs were trained in the pilot program. All of the trainees received a basic training package that consisted of three modules: The Business Development module provided general business skills such as book-keeping, marketing and product costing; the module on Productivity Enhancements focused on improving technical capacities and also provided soft skills training on customer service and hygiene; and the last module, Personal Development, provided life skills training with a particular focus on providing guidance to strengthen women’s self-esteem. The basic training package was delivered in 36 three-hour classroom sessions delivered three times per week. Half of the women that received the basic training package were also given an enhanced training package that consisted of individualized technical assistance in the areas covered in the three main modules and including digital literacy training and support for the creation of investment groups.

The pilot’s impact evaluation found that the training led women participants to make important adjustments in their business practices that differed according to the treatment received. Those that received only regular training were more likely to close losing businesses. Those with enhanced training were more likely to plan and execute innovations, increase their association with business peers and use informal credit. Sales improved for all trainees, but those that received the enhanced training package saw the highest increase, selling 19 percent more products in a normal month. The effects on business income and practices were greater for beneficiaries with relatively larger businesses. The impact evaluation did not find any significant impact on household

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<sup>21</sup> CAPLAB (Centro de servicios para la Capacitacion Laboral y el Desarrollo), CELATS (Centro Latinoamericano de Trabajo Social) and INPET (Instituto de Promocion del Desarrollo Solidario) designed and implemented the project and GRADE (Grupo de Analisis para el Desarrollo) conducted the pilot’s impact evaluation.

<sup>22</sup> The pilot was linked to the World Bank-financed Urban Property Rights Project and Real Property Rights Consolidation Project, both of which resulted in a higher percentage of women obtaining sole or joint property titles. These titles then freed the women from having to remain in the house at all times to prevent an invasive take-over by other occupants and allowed them to work outside the home, mainly in entrepreneurship activities.

<sup>23</sup> UNIFEM 2008

decision-making or gender relations in the home, which suggests a need to strengthen the Personal Development module.

**Case Study 17: Tanzania – Virtual Business Incubator (World Bank, AIDOS, Tanzania Gatsby Trust)**

Implemented by the World Bank in partnership with the Italian Association Women for Development (AIDOS) and the Tanzania Gatsby Trust (TGT), the Tanzania Virtual Business Incubator's program objective is to increase the entrepreneurship capacity and incomes of women micro-entrepreneurs. The project's design was heavily influenced by consultations with female entrepreneurs and women's groups such as the Tanzania Women's Chamber of Commerce and by two preparatory studies – a feasibility study which identified potential local partners and helped narrow down the project area to Dar es Salaam and Kibaha, and a market study which helped identify the sectors to be targeted in the pilot. As a result of the consultations and background analysis, the selection criteria for the program was narrowed to target women with existing small enterprises in the textile, tailoring, handicrafts, poultry, processing, food vending, trade, and services sectors. The consultations also revealed much willingness on the part of the female entrepreneurs to pay nominal commitment fees for the training and travel to training locations.

The training program consisted of two training packages – a typical training program that provided entrepreneurship and product development training and a technical assistance program that provided individualized technical assistance delivered either in small group settings or at the entrepreneurs' premises. The technical assistance program also included business counseling and coaching, pairing entrepreneurs with mentors. This group of women also benefited from an intense product development and design component that paired them with experts in their sectors who introduced modifications or product improvements. All trainers, business counselors and coaches received gender training before they began to work with the entrepreneurs.

The approach used in this pilot program draws from AIDOS' enterprise development methodology. As part of the program's impact evaluation, beneficiaries were randomly divided into three groups with 260 receiving the basic business development services package, 238 receiving the basic package and individualized technical assistance, and the remaining 292 women forming part of the control group with no training. Consultations and focus groups with women revealed that issues such as domestic violence and HIV/AIDS were of concern to women entrepreneurs. All of the women, including those in the control group, received a package of complementary services delivered by other local organizations that included modules on domestic violence, women rights, HIV/AIDS prevention, family planning, etc. Outreach for the program was done through local organizations and media outlets. TGT also communicated regularly with the trainees through text messages throughout the implementation of the training program.

Analysis of the program's impact evaluation is underway, however, the program completion report prepared by TGT suggests that women have significantly improved their average monthly sales and monthly profit, when comparing data collected in June 2009

with data from June 2012. More than 40 percent of the 100 women visited in June 2012 were in the process of registering or had registered their business during the program. In terms of production capacities, such as work premises, equipment, skills and business management attitude, women-owned enterprises have gone through quite important transformations. For example, some have changed or improved their premises per regulatory requirements. Others started keeping books and registered transactions properly, keeping separated business and household expenses. More than 70 percent of women involved in the program have opened savings accounts (both personal and business) or accessed financial capital like loans through banks and MFIs. Women also acknowledged that improving their business made them feel more confident and earning a proper income gave them more power in the decision making process within the household.

## **Part 2: Access to Finance Programs**

In the context of private sector development, access to finance relates to the provision of capital for enterprises through two main mechanisms—equity and debt financing. The latter case—often addressed in private sector development interventions—includes a wide range of financial products and services, such as loans, leases, savings, payments, insurance, overdraft facilities, factoring, letters of credit, and other forms of trade finance. Inadequate access to finance hinders the growth of private enterprises. Numerous enterprise surveys identify access to finance as one of the most common challenges faced by entrepreneurs, and this is especially true for women.

In developing countries and transition economies, access to finance is typically constrained by gaps in regulatory frameworks, capacity of financial institutions and infrastructure. In addition, there is limited capacity of SME clients to deal with financial service providers and limited support available to SMEs to access information on the most appropriate institutions and products, and for the preparation of relevant documentation. The main issues to be addressed are summarized, below:

- Restrictive financial sector policies and regulatory frameworks: These frequently work against the ability of commercial financial institutions to serve SMEs. Capital adequacy requirements, for example, often prevent banks from lending to enterprises that lack traditional collateral.
- Financial market structure and competition policies: In many countries, lack of competition in the banking sector reduces pressure on banks to reach out to SMEs. In some transition economies, the crowding out of the private sector by the public sector may further limit supply.
- Management and technical capacity of banks and other financial institutions, including for risk assessment: Whether real or perceived, high risk and high transaction costs associated with bank lending to SMEs constrain access. This is due to the absence of reliable information about SMEs (e.g. financial statements,

business plans, credit history) and to the lack of capacity to tailor financial services to specific needs of SMEs.

- Limited outreach of financial service providers: Access to finance in rural areas and by the poorest strata of the population is often lacking in developing countries, mainly due to regulatory frameworks that emphasize high collateral requirements, as well as to the high costs of infrastructure and service delivery when serving geographically dispersed populations.<sup>24</sup>

The constraints on access to finance listed above may pose specific challenges to women-owned enterprises. Examples of barriers faced by female entrepreneurs include:

- Norm/rule-based barriers: Legal obstacles, such as lack of personal identification documents held by women; lack of collateral, as property is often registered under the husband's name; need to obtain husband's permission/counter-signature; other socio-cultural barriers and negative pressures that may jeopardize women's attempt to strengthen their financial independence.
- Gaps and bias in the financial sector capacity and attitude: Higher default risk perceived by banks due to limited information about performance of women entrepreneurs, lack of confidence by loan officers (often male) in women entrepreneurs, etc.

#### **Microfinance – a solution to women's access to finance?**

Microfinance, combined with informal sources of funding such as communal banks, self-help groups and savings associations are important sources of financing for female entrepreneurs. However, the small size and terms of micro-loans makes this source of financing more useful for providing working capital and addressing liquidity constraints, but unsuitable to support longer-term investments.

The case studies included in this section are of programs that fall under the following two categories:

- Reform of financial policies and regulatory frameworks: Initiatives that focus on reforming financial policies and regulatory frameworks can facilitate access to finance by women entrepreneurs by removing collateral constraints and simplifying business registry processes.
- Development of new financial products for female entrepreneurs: Initiatives focus on the development of financial products that cater to the needs of female entrepreneurs and improving delivery mechanisms.

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<sup>24</sup> Thematic Review on Access to Finance in "Trade and Private Sector Policy and Development" Reference Document No. 10, Tools and Methods Series, European Commission, Brussels, Nov 2010, <http://capacity4dev.ec.europa.eu/topic/private-sector-trade-regional-integration>

This section of the Resource Point includes case studies that address the access to finance constraints faced by female entrepreneurs.

## **Case Studies – Reform of Financial Policies and Regulatory Frameworks**

### ***Case Study 18: Nigeria – Gender Empowerment Program (International Finance Corporation & Access Bank of Nigeria)***

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In order to support aspiring female entrepreneurs to start businesses and existing female entrepreneurs to grow their businesses, Access Bank of Nigeria started the Gender Empowerment Program which provides finance, capacity planning, networking, advisory services, and market support to female entrepreneurs. Female entrepreneurs were also able to use alternative forms of collateral to obtain financing such as debentures, bills of sales and jewelry. Since the program was implemented, 680 women have received training and \$37 million has been lent to 550 female entrepreneurs with only one percent in non-performing loans. In addition, Access Bank has opened about 1,600 deposit accounts resulting in a \$10 million increase in deposits.

### ***Case Study 19: Papua New Guinea – Small and Medium Enterprise Access to Finance Project (World Bank)***

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The Small and Medium Enterprise Access to Finance Project looks to increase the flow of credit to the SME sector, especially women-owned SMEs. The project supports the establishment of a risk-sharing facility to guarantee that participating financial institutions are generating loans and lending and leasing to the SMEs. Participating financial institutions will receive technical assistance to create products for SMEs. In addition, the project will develop a training program that emphasizes core financial literacy skills, such as money management, business planning, and marketing skills, and includes mentoring and coaching in order to develop the capacity of SMEs. The training will target SMEs who will be receiving finances from financial institutions participating in the risk-sharing facility.

The project's monitoring framework includes the collection of data on female-owned SMEs, including loans and training received, which will be used in an evaluation to assess the impact of the project on female entrepreneurs.

### ***Case Study 20: Togo – Private Sector Development Project (World Bank)***

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In order to enhance job creation, the government of Togo has created initiatives to develop entrepreneurial capacities of SMEs, particularly those owned by women. In partnership with the World Bank, the government of Togo has signed a \$13 million grant to implement the Private Sector Development Support Project to improve the investment climate to benefit informal, traditional micro-businesses and SMEs. The project has three components—investment climate reforms, development of entrepreneurial capacities and development of a new Free Zone.



A main objective of the project is to reform the current investment infrastructure by implementing and supporting a one-stop shop to register a company and simplify the process of issuance and transfer of land titles. The expected outcome is to decrease the number of days it takes to register a business and to register property, which in turn improves access to finance from formal institutions. In addition, the project will implement Licensed Management Centers to help SMEs with the formalization process at reasonable prices. The project will also provide targeted and practical business training coupled with matching grants and mentoring to informal enterprises. Through this training, participants are encouraged to apply for a matching grant to finance a viable project within their enterprise.

The project will also develop the entrepreneurial capacity for micro, small and medium enterprises through targeted business training, matching grants and mentoring services. The project also supports informal businesses, of which female entrepreneurs make up a large percentage. For these business owners, training is provided on basic accounting skills, marketing and customer relations, and management and negotiation. To complement the training, small businesses also receive mentoring services where business owners can seek help for managing their business.

## **Case Studies – Development of Financial Products for Female Entrepreneurs**

### ***Case Study 21: Egypt – Enhancing Access to Finance for Micro and Small Enterprise Project (World Bank)***

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Among the private enterprises in Egypt, 99 percent are considered micro and small and 85 percent operate in the non-agricultural sector. Only 18 percent of the micro and small enterprises are owned by women, which are smaller and less likely to employ others. The Enhancing Access to Finance for Micro and Small Enterprise Project aims to improve financial intermediation between formal financial institutions and MSMEs. The project also seeks to improve access to finance for female owned micro and small enterprises. The project provides technical assistance to banks and microfinance institutions to develop new financial products for female-owned SMEs. Some of these products, like Islamic financing and delivery of financial products through the local post offices, are designed to serve disadvantaged female entrepreneurs.

According to the project documents, 30 percent of loans must go to women-led enterprises. New financial products have been able to attract female entrepreneurs clients, however further research is needed to assess the effective control over assets and incomes. Elements of capture and spousal control have already been identified in this project. Low bargaining power within the household and little understanding of liabilities makes it difficult for women entrepreneurs to access full control.

### ***Case Study 22: Ethiopia – PROSPER: Empowering Girls and Women (Batonga Foundation & Mercy Corps)***

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The Batonga Foundation was founded on the premise of increasing rates of education for girls in developing countries. To this end, they run a number of programs in different areas in Africa which provide school fees, supplies, mentoring services, tutoring services, etc., to target specific barriers preventing young girls from being able to attend secondary school. PROSPER: Empowering Girls and Women, a new program that the Batonga Foundation is running in partnership with Mercy Corps, is based in the area of entrepreneurial training and micro loans in Ethiopia. The program is currently in place in two poor rural towns, Konso and Dareshe. Across the two towns, 100 mothers have been selected based on financial circumstances that might force their daughters out of secondary school. These mothers are provided with a \$150 micro credit loan paired with a yearlong training program, if they keep their daughters in school. This training program focuses on business strategy and financial empowerment as a means to focus on opportunities for the mothers to generate income. Each mother has 24 months to repay the loan. The program is currently in mid-stage to conclude in 2014.

The process also links these mothers to existing microfinance institutions that could prove valuable for their income earning abilities. The loan is provided by a microfinance institution and guaranteed by Mercy Corps. During the process, the women are also enrolled into existing Savings and Credit Cooperatives (SACCOs). As part of the training program, business ideas are provided to the women based on a preparatory assessment. These ideas include vegetable gardening, poultry production, cattle fattening, coffee processing, rural bakery, tailor shop, agriculture input trading, etc. For women who show a commitment to starting these types of income generating activities, the program will also provide follow-up support such as further technical training and links to credit and markets.

### ***Case Study 23: The Gambia – Growth and Competitiveness Project (World Bank)***

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In Gambia, agribusinesses stemming from horticulture have the potential to succeed in international markets but the businesses lack exposure to critical markets. Women own 90 percent of the MSMEs in the agribusiness industry. In order to improve the investment climate that would increase market exposure and eventually sustain the growth of key sectors such as horticulture, the World Bank and the government of Gambia agreed to implement the Gambia Growth and Competitiveness Project. Similar interventions implemented in the past show that women in rural communities involved in agribusiness and agro-processing enterprises, who were making virtually no cash income, earned up to \$200 per month by being linked to an international market supply chain.

The project seeks to improve the infrastructure that facilitates growth for MSMEs by providing Matching Grant Facilities (MGF) to qualifying MSMEs. The matching grants would support eligible private horticulture enterprises to access technical assistance, consulting services, workshops, surveys, marketing initiatives and other non-capital inputs. In turn, eligible private enterprises are expected to grow their business, improve

competitiveness in domestic and international markets, and create jobs. The international market exposure will be achieved by linking the owners of agribusinesses to international market supply chains, in particular, for premium grade mangoes. While this project is still in preliminary stages, some of the targeted MSMEs in the program now have a buyer for the horticulture products and have seen incremental increases in their sales. The intended outcome is when women find international buyers for their products, they will increase their income significantly and attain food self-sufficiency, household disposable income and the general wellbeing of women improves significantly.

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**Case Study 24: Indonesia – BII Women One (IFC & PT Bank International Indonesia)**

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The IFC partnered with PT Bank International Indonesia (BII) in order to provide a savings product specifically targeted towards women. This savings product offers benefits such insurance protection, bill payment services, and no monthly fee. They also provide advisory services to female entrepreneurs, especially for those in small and medium businesses, which are currently underserved in the Indonesian market; 90 percent of women use their personal savings to grow their businesses.

The program has been implemented in 286 branches all over Indonesia. In order to cater to the needs of female savers and entrepreneurs, Women One offers no monthly administration fee and a comprehensive bill payment service. BII will expand their services to include credit to women entrepreneurs and SMEs.

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**Case Study 25: Tanzania – Women Entrepreneurs Finance Program (Exim Bank & IFC)**

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Exim Bank in Tanzania launched its Women Entrepreneurs Finance Program in 2007 to provide lines of credit to women entrepreneurs running midsize enterprises. In order to address the needs of female entrepreneurs who lack collateral to access the financing needed for their enterprises, Exim Bank offers an innovative approach by allowing the entrepreneurs to use contracts with reputable companies as collateral for their loans. The average size of the contracts is \$160,000. IFC provided a \$5 million credit line to finance the program and the Canadian International Development Agency helped fund the business advisory services. In addition, with the help of IFC, Exim Bank has also partnered with Sero Lease and Finance, a micro-leasing company in Tanzania, to aid women moving from microfinance to the formal banking sector, by facilitating the transfer of borrowers' good credit histories from microfinance institutions to commercial banks. Also known as the "Tumaini" savings and loan product, this program received a \$1 million commitment from IFC to target 30,000 women. The women are provided with training on banking services such as loan application process and business planning and management.

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**Case Study 26: Uganda – Women in Business Program (Development Finance Corporation Uganda & IFC)**

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In 2007, Development Finance Corporation Uganda (DFCU) Bank created the Women in Business program to assist women who own SMEs to achieve growth by providing them with business management, financial literacy and traditional loans. In order to address the

collateral challenges faced by women in Uganda, DFCU created a land loan, enabling women to purchase property that could eventually be used as collateral for a future business loan. In addition, DFCU created an investment club which served as a savings scheme, allowing female entrepreneurs to raise funds together for future business investments. The funds raised could also be used as collateral for business loans. The program has also introduced a medium term credit facility, Savings and Credit Cooperatives Societies Loan (SACCO). The SACCO registers associations and groups whose members have overcome the start-up phase of business but lack conventional securities needed to secure individual business loans and prefer to borrow through a group approach.

### Part 3: Access to ICT

ICT (Information and Communications Technology) is an umbrella term referring to a range of communication systems, devices, applications or services that includes television, radio, wired and wireless communication devices (landlines and mobile phones), computer hardware and software, and the various services and applications associated with these technologies. The term reflects the increased convergence of these technologies, where access can be achieved through numerous and varied means.

Ongoing research to measure the impact of access and use of ICTs has pointed to the need to incorporate ICTs into mainstream programs in health, education and economic development. The argument is no longer whether to introduce ICTs in programs, but rather how to ensure that ICTs are used effectively, by both men and women, to support social and economic activities. ICTs are not gender-neutral and women are still less likely to use or benefit from them than men. Specific interventions are therefore required to ensure that this gender digital divide is addressed and closed over time. Hafkin and Huyer<sup>25</sup> refer to the need to grow “*cyberellas*,” women who are comfortable with the use of technology, who can work virtually, who are active creators and disseminators of information and knowledge, and who can design and develop information and knowledge systems to improve all aspects of their lives.

There are a number of reasons why business support programs as well as ICT programs, or programs using ICTs as enablers, should be engendered.<sup>26</sup>

#### **ICTs have the potential to benefit women no matter what their occupation or business**

ICTs are needed to function in a world where digital is becoming the norm. Digital exclusion is more likely to affect women than men due to lower levels of education, less

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<sup>25</sup> Hafkin, N. & Huyer, S. (eds) (2006). *Cinderella or cyberella?: empowering women in the knowledge society*. Kumarian Press, USA.

<sup>26</sup> Gill, K., Brooks, K., McDougall K., Patel P. & Kes, A. (2010). *Bridging the Gender Divide: How Technology Can Advance Women Economically*. International Center for Research on Women (ICRW).

exposure to technology, less money to pay for access to and use of ICTs, and work-family commitments allowing for less available time. ICTs can directly and indirectly benefit women's families and communities. For example, it has been estimated that an increase of 10 mobile phones per 100 people can boost GDP growth by 0.6 percent.<sup>27</sup> ICTs can also provide a means of reducing social isolation through connecting women with families, friends, clients, suppliers and service providers, as well as to women's and business networks.

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- Many women do not have access to finance to purchase ICTs which could improve their productivity and efficiency, or improve their skills. This prevents them from moving ahead economically to earn higher incomes.<sup>28</sup> Gender-disaggregated data from a recent survey show that women are less likely to own mobile phones than men. In India, for example, only 28 percent of women own a mobile phone as compared to 40 percent of men. A further 20 percent of women borrowed phones from family or friends.<sup>29</sup>
  - A study conducted in low and middle-income countries (Bolivia, Egypt, India, and Kenya), supported by market data analysis of 149 countries, shows that one of the main reasons for not owning a mobile phone is financial.<sup>30</sup>
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### **Access to ICTs increases the potential for doing business and creating jobs**

In India the mobile phone industry alone created 3.6 million jobs directly and indirectly in 2006, with a 2012 estimate indicating that 10 million will be employed directly and indirectly in the telecommunications industry.<sup>31</sup> ICT-based businesses give women flexibility to balance work and family commitments without the need for travel or time away from the home.

A 2012 study<sup>32</sup> on internet usage across 20 countries (including low- and middle-income countries) shows that 65 percent of respondents believe that ICT allows entrepreneurs to conduct global business. However, even within the survey, female respondents made up only 29 percent to 36 percent of the total survey population in Peru, India, Saudi Arabia and Kenya. This is indicative of lower levels of access and/or use of the Internet as compared to the remaining 16 countries that were surveyed.

### **Social norms determine different levels of access to ICTs for men and women**

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<sup>27</sup> Ibid, based on a 2005 London Business School study.

<sup>28</sup> Gill, K., Brooks, K., McDougall K., Patel P. & Kes, A. (2010). Bridging the Gender Divide: How Technology Can Advance Women Economically. International Center for Research on Women (ICRW).

<sup>29</sup> Vital Wave Consulting, Inc. (2010). India data sets from the *Women and Mobile: A Global Opportunity survey*. [Survey formed the basis of the report "Women & Mobile: A Global Opportunity," completed for the GSMA Development Fund and Cherie Blair Foundation for Women.]

<sup>30</sup> GSMA Development Fund (2011) *Women & Mobile: A Global Opportunity: a study on the mobile phone gender gap in low and middle-income countries*. Accessed 25 October 2012.

<sup>31</sup> Malhotra, A.; Kanesathasan A.& Patel, P. (2012) How mobile phones, computers and the internet can catalyze women's entrepreneurship. India: a case study. International Center for Research on Women (ICRW).

<sup>32</sup> Global Internet User Survey, released 26 November 2012.

<https://www.internetsociety.org/news/global-internet-user-survey-reveals-attitudes-usage-and-behavior>

Men and women interact with ICTs differently; using a computer or mobile phone may be seen as unsuitable for women, particularly, as it gives women access to a world outside their usual social sphere. The use of ICTs also gives rise to increased levels of self-sufficiency, resulting in the need for changed roles for men and women.<sup>33</sup>

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- The use of mobiles has resulted in increased confidence about personal safety as women can inform their families when they are likely to be working long hours in conditions that are not always safe or secure.
  - In India, a new smartphone application has been developed by two women, which makes use of GPS tracking to allow women to send out a signal should they find themselves in an unsafe situation. The application is being adapted for use on simple mobile phones, which could be used in rural areas where domestic abuse against women is often concealed.<sup>34</sup>
  - A study<sup>35</sup> on the use of mobile phones by women at the bottom of the pyramid in Egypt, India, Papua New Guinea and Uganda found that 82 percent of married women who owned mobile phones indicated that it created suspicion in their husbands. This was particularly so in Uganda and Papua New Guinea. Unintended consequences of mobile phone ownership by women could lead to domestic violence and power imbalances in the home. The study recommends that families and communities should be educated on the benefits that mobile technology will bring economically and socially.
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When engendering programs, the role of ICTs needs to be considered in terms of:

- **Use of ICT**, where women entrepreneurs are provided with access to ICTs and where ICTs are mainstreamed to support other activities such as communications, business development and access to finance, health or education programs, etc.
  - **ICT-based enterprises**, where ICTs, in their own right, can provide new business opportunities for women.
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- The World Bank produced an extensive checklist for engendering the planning, design and implementation of an ICT Project. The checklist covers a very broad range of areas from national infrastructure and regulatory frameworks, education and training, and business environments to various stages of the project lifecycle.
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The following aspects need to be considered when engendering ICTs for entrepreneurs:

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<sup>33</sup> Cechini, S., & Scott, C. (2003). Can information and communications technology applications contribute to poverty reduction? Lessons from rural India. *Information Technology for Development*, 10(2), 73–84. As quoted in:

<sup>34</sup> Petersmann, S. (19 June 2012). Indian women use mobile phones for self defense. Deutsche Welle, <http://www.dw.de/indian-women-use-mobile-phones-for-self-defense/a-16035475>. Accessed 27 November 2012.

<sup>35</sup> GSMA mWomen (2012). Striving and Surviving: Exploring the Lives of Women at the Base of the Pyramid. <http://www.mwomen.org/Research/striving-surviving-exploring-the-lives-of-women-at-the-base-of-the-pyramid>. Accessed 25 October 2012



- *Connectivity*: Do women entrepreneurs have access to the appropriate technology and connectivity to meet their needs?
- *Capability*: Do women entrepreneurs have the skills, capabilities and capacities to access and use ICTs?
- *Content*: Do women have access to appropriate, relevant and timely content that meets their needs?
- *Context*: Are the technologies and facilities where ICTs can be accessed women-friendly? Are they culturally acceptable places for women to use? Are they accessible at suitable times? Are they safe environments and within reasonable travel distance? Do they provide childcare facilities?
- *Costs*: Can women afford to pay for access or to buy their own technology? Given women's lack of access to finance, are there mechanisms in place to assist with the financial costs?

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- Heeks refers to four levels of access of ICTs: *non-users*, who have no access to either ICTs or ICT-based information and services; *indirect users*, who can gain access through others who are direct users; *shared users*, who do not own the technology, but use ICTs owned by someone else (a friend, family, workplace, community center, etc.); and *owner-users*, who own and use the technology.<sup>36</sup> Programs could use this categorization as one of the indicators in program planning and implementation to assess where interventions are needed and how successful they have been in increasing access to ICTs.
  - Torero and von Braun (2005)<sup>37</sup> recommend that subsidies traditionally used for poverty alleviation could be adapted to provide incentives for accessing ICTs, such as conditional cash transfer programs or through access to banking services for low-income households. In countries where universal access funds are operational, these could be considered as vehicles for subsidising ICT access.
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Women still make up the majority of the world's illiterate population and they are less likely to have had access to primary and secondary education. Introducing ICTs will require some basic form of literacy education, allowing basic written communications to take place through mobile text messaging or the sending of emails. Additionally, since women are likely to have had less exposure to ICTs, training on the use of ICTs may range from providing advice on using mobile phones as a business tool to more advanced training in using technologies and applications to improve operational management, customer relationship management or resource planning. Anecdotal evidence suggests that women

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<sup>36</sup> Heeks, R (2011). From Digital Divide to Digital Provide: Spillover Benefits to ICT4D Non-Users. <http://ict4dblog.wordpress.com/2011/08/31/from-digital-divide-to-digital-provide-spillover-benefits-to-ict4d-non-users/> Accessed 15 November 2012

<sup>37</sup> Torero, M. & von Braun, J. (2005). *ICTs. Information and Communication Technologies for the Poor. The Potential of Telecommunications*. IFPRI Issue Brief 40. Washington, DC: International Food Policy Research Institute. Retrieved May 20, 2006 from <http://www.ifpri.org/pubs/ib/ib40.pdf>

respond better to women-only training and that there are higher levels of participation and interaction. Training could cover a range of skills such as:

- Communications – text messaging, emails and Internet use.
  - Networks and sharing – use of social media such as Facebook and Twitter.
  - Advocacy and governance – connecting with women’s groups, advocacy to promote policy and good governance.
  - Knowhow – accessing market information and market prices, sourcing materials, information on farming practices, and finding new markets.
  - Using ICTs to improve business efficiency – recordkeeping, financial management, customer databases, etc.
  - Accessing business development support services – business planning, funding sources, etc.
  - Banking – online banking.
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- A recent study among women fishmongers and fish processors in Dakar, Senegal found that, although women benefited from the use of mobile phones, some were unable to send text messages due to their inability to read and write<sup>38</sup>
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ICT-based enterprises can be categorized into three areas:<sup>39</sup>

1. Enterprises involving the production of hardware, software and telecommunications products.
2. ICT-based enterprises that use ICTs to provide services such as data entry, business services, software applications and eLearning.
3. ICT-related support services such as computer training and consulting.

Some possible questions to consider when designing and implementing programs supporting or promoting ICT-based enterprises are:

- Can ICTs assist in solving a problem or need in the community? Could women be trained to provide a solution?

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<sup>38</sup> Sane, I. and Traore, M.B. (2009). Mobiles phones in a time of modernity: the quest for increased self-sufficiency among women fishmongers and fish processors in Senegal. In: Buskens, I. and Webb, A. (eds.) (2009). African women and ICTs: investigating technology, gender and empowerment. Zed Books, London| New York.

<sup>39</sup> Arun, S. Heeks, R. and Morgan, S. (2006). Improved Livelihoods and Empowerment for Poor Women through IT-Sector Intervention.



- How can women be engaged in finding solutions that could meet the needs of other women, by using ICTs?
- How can the barriers—lack of technical skills and know how—be addressed?
- Can women be trained to operate, repair and maintain ICTs used in a program?
- Can women be used to supply and distribute ICTs, and related ICT-based services?
- Can women be used to create applications and content using ICTs?
- How could ICTs be used to create new jobs?

The lack of education, particularly in mathematics and science, continues to be one of the major limiting factors preventing women from working in the ICT sector or running their own ICT-based businesses. Without such qualifications, further studies in IT are not possible. Despite strides in many countries to address these inequities, gender imbalances continue to exist.<sup>40 41 42</sup>

There have been a number of interesting initiatives that offered ICT training to women ranging from training to prepare women to enter the high-level ICT sector to training in digital literacy. Several of these programs are included among this module's case studies.

## Case Studies – Use of ICTs

### **Case Study 27: Digital Green**

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Digital Green, an Indian organization, aims to raise the livelihoods of smallholder farmers across the developing world.<sup>43</sup> It has developed an innovative approach to using ICTs through the use of community-based participatory video production and dissemination of agricultural information. A detailed operating manual stipulates how the program is to be implemented; it makes particular mention of the involvement of women and women's groups, as well as the importance of ensuring that women are able to communicate freely in mixed groups. Locally produced video materials are disseminated to local communities by community representatives, allowing for increased dialogue and peer learning within communities and a connection to a network of villages in a spoke-hub arrangement. In the

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<sup>40</sup> James, Tina (ed.); Smith, Ronel; Roodt, Joan; Primo, Natasha; & Evans, Nina (July 2006). Women in the Information and Communication Technology Sector in South Africa. <http://women-in-ict.meraka.csir.co.za>

<sup>41</sup> James, Tina (ed.); Leinonen, Eija; Smith, Ronel; & Haataja, Marja-Leena (July 2006). A Manual of Possible Interventions to Improve the Situation of Women in High-Level ICTs in South Africa. <http://women-in-ict.meraka.csir.co.za>

<sup>42</sup> Malhotra, A.; Kanesathasan A. & Patel, P. (2012) How mobile phones, computers and the internet can catalyze women's entrepreneurship. India: a case study. International Center for Research on Women (ICRW).

<sup>43</sup> [www.digitalgreen.org](http://www.digitalgreen.org). Accessed 30 November 2012.

period between January 2012 and January 2013, it reached more than 118,000 viewers in 1,934 villages in India.<sup>44</sup>

### **Case Study 28: Esoko**

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Esoko is an innovative mobile-based agricultural profiling and messaging service that collects and sends out market information using simple text messaging. It has been deployed in 15 African countries. In Ghana, more than 11,000 farmers were subscribed to the service in 2011, which reported up to a 40 percent increase in revenues due to awareness of current market prices and the ability to negotiate better prices for their produce.<sup>45</sup> MTN, an African mobile operator, has teamed up with Esoko to provide training to 500 farmers and to provide free subscriptions for a year for the Farmer First initiative. A recent evaluation of the Esoko project did not collect gender-disaggregated data.<sup>46</sup>

### **Case Study 29: TanzICT**

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TanzICT,<sup>47</sup> an Information Society and ICT sector development project in Tanzania, is a collaboration between the Ministry of Communications, Science and Technology of Tanzania (MCST) and the Ministry for Foreign Affairs of Finland. One of the aims of the program is to create a Tanzanian Innovation Program. Due to the low participation of women in ICTs, the program has started a monthly “Girls’ Night Out!” initiative which may only be attended by women. One of its events, “Bring Your Bibi!” aimed to pair younger and older women to ensure that the older generation could learn to use their mobile phones.

## **Case Studies – ICT-based Enterprises**

### **Case Study 30: Grameen Bank Village Phone Project**

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The Grameen Bank,<sup>48</sup> a microcredit bank for the poor in Bangladesh, focuses almost exclusively on women. Its Village Phone project was initiated to allow women borrowers to buy mobile phones—458,000 were purchased in 2011—to offer telecommunications services in more than half the villages in Bangladesh. These so-called “telephone ladies” have been able to generate additional revenue to improve their lives. The program has been replicated in Uganda, Rwanda and Indonesia and is being expanded to other mobile applications to support agricultural information services by community knowledge workers.<sup>49</sup>

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<sup>44</sup> [http://www.digitalgreen.org/analytics/overview\\_module/?geog=state&id=10000000000001](http://www.digitalgreen.org/analytics/overview_module/?geog=state&id=10000000000001). Accessed 26 January 2013

<sup>45</sup> Esoko and the Future of Agriculture in West Africa (13 August 2012).

<http://futurechallenges.org/searchlight/esoko-and-the-future-of-agriculture-in-west-africa/>

<sup>46</sup> Personal communication, Julie Subervie, INRA. 26 November 2012

<sup>47</sup> TanzICT programme, Tanzania. [www.tanzict.or.tz](http://www.tanzict.or.tz)

<sup>48</sup> Grameen Bank at a glance. Accessed 1 December 2012

[http://www.grameen-info.org/index.php?option=com\\_content&task=view&id=26&Itemid=175](http://www.grameen-info.org/index.php?option=com_content&task=view&id=26&Itemid=175)

<sup>49</sup> <http://www.grameenfoundation.org/what-we-do/empowering-poor> Accessed 1 December 2012

### **Case Study 31: CISCO Computer Networking Academy**

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The CISCO Computer Networking Academy (CCNA) has set up 10,000 training academies in 165 countries with the intention of preparing students for entry-level ICT careers and industry-recognized certifications. CISCO has worked with UNIFEM to educate women from developing countries to work in the IT sector. Training focuses on hard and soft skills, and guidance on how to find a job. In Jordan and Palestine<sup>50</sup>, more than 55 percent of the 2,685 graduates were women.

### **Case Study 32: Telecentre.org**

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Telecentre.org is a global program that supports the establishment and sustainability of grassroots level telecenters. In partnership with the International Telecommunication Union (ITU), the Telecentre Women Digital Literacy Campaign<sup>51</sup> was launched, aiming to train one million women in digital literacy by the end of 2012. By April 2012, more than 500,000 had been trained.

The campaign identifies two types of beneficiaries:

- The telecentre woman – the female telecenter manager or knowledge worker who provides the telecenter services to the community and who will be recognized for her achievements through the campaign.
- The community woman – the woman with or without formal education or even functional literacy, who is a telecenter user or a potential user.

The campaign is underpinned by a cadre of mentors who will assist with training and support.

### **Case Study 33: Hand in Hand**

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Hand in hand (HiH), an organization that supports village women by creating jobs has set up Citizen's Center Enterprises (CCEs) in Tamil Nadu, India. The CCEs offer computer and information services in rural areas as well as basic computer awareness training and mobile phone recharging. CCEs typically generate between 2,400-1,5000 rupees per month, about \$45-\$280 US dollars. They are operated as franchises with microfinance loans provided by HiH to purchase equipment. By March 2011, more than 2,500 CCEs had been set up as women-run businesses. HiH has set up a partnership with Uninor, a prepaid mobile service provider, to roll out a further 500 CCEs in South India.<sup>52 53</sup>

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<sup>50</sup> Stone, Mike (Oct 27, 2008). The Cisco Networking Academy Works with UNIFEM in Jordan and Morocco to Help Get Women into IT. [http://newsroom.cisco.com/dlls/2008/ts\\_102708.html](http://newsroom.cisco.com/dlls/2008/ts_102708.html)

<sup>51</sup> Telecentre women. [www.women.telecentre.org](http://www.women.telecentre.org) Accessed 25 November 2012

<sup>52</sup> Malhotra, A.; Kanesathasan A. & Patel, P. (2012) How mobile phones, computers and the internet can catalyze women's entrepreneurship. India: a case study. International Center for Research on Women (ICRW).

<sup>53</sup> Hand in Hand International. Citizens Centre Enterprises.

[http://www.hihindia.org/our\\_model/the\\_five\\_pillar\\_programme/citizens-centre\\_enterprises\\_\(cce\)/](http://www.hihindia.org/our_model/the_five_pillar_programme/citizens-centre_enterprises_(cce)/)

### Case Study 34: eHomemakers

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Established in 1998, eHomemakers is a social enterprise community network based in Malaysia which promotes teleworking, working from home and operating Small Office, Home Office (SOHO) businesses through the use of ICTs. It has a particular focus on single mothers, disadvantaged women and disabled people and aims to promote socio-economic self-reliance and entrepreneurship development for women who wish to balance work and home life. A key focus area has been the Eco-baskets initiative in which baskets hand-woven from used magazines by low-income mothers are sold online to provide an income that can support their families while they work from their own homes. In 2010, it had about 17,000 members, 70 percent of which were women. eHomemakers has also trained women in the use of ICTs to allow them to set up tele-trading sites from home.<sup>54</sup>

## Part 4: Recommendations

From a gender perspective, it is important to understand the specific constraints and incentives that impact women and their businesses with respect to the type of program that you are designing and implementing to ensure their effective participation. The background studies and consultations conducted at the identification stage should help and inform the design of your program.

What follows in this section are some recommendations to ensure that women entrepreneurs are able to benefit from program activities.

### Recommendations for all programs

- **Design programs that are tailored to the size and type of enterprise as well as the capacity and needs of the entrepreneur.** Female entrepreneurs are not a homogenous group. The type of entrepreneur, size of the business and sector to be targeted can have a large impact on the provisions and outreach that are required to ensure participation of women within your project's target population. For example, women who are running an SME may be more likely to recognize the importance of a training program on business planning than women who are just starting their business. Similarly, programs that focus on formalization may be of more interest to female entrepreneurs who operate a small enterprise, rather than those that have a micro-enterprise. The duration and content of the training program can also be different depending on the entrepreneur being targeted, including the level of education, literacy and numeracy. Short and focused training programs could be optimal for women already operating a business, while longer and more general training programs may be best for those just starting out.

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<sup>54</sup> eHomemakers.net <http://www.thinkininnovation.org/en/innovation/innovation.php?c=2&id=49> accessed 25 January 2013

- **Employ different communication channels to reach women entrepreneurs.** Another factor to emphasize for the dissemination of business development services overall is the importance of outreach. According to the ILO, a huge number of entrepreneurship programs exist along with instruments for aid and assistance, but many entrepreneurs have no knowledge of them.<sup>55</sup> Avenues to reach women entrepreneurs are likely to be very different. Women with small and medium enterprises or those who have accessed credit can be reached through the banks that they work with or women in business associations, while promoting awareness amongst women micro-entrepreneurs may involve working with community organizations or publicizing a program at the market place or through a local university.
- **Provide gender training for program staff.** It may be necessary for all program staff, including trainers, mentors, business counselors, program coordinators, etc. to receive some gender training. Gender-informed staffs are more likely to positively influence the outcome of the training.
- **Consult with women's groups and relevant stakeholders as part of the design of specific products for female entrepreneurs or the selection of gender-specific program targets.** These consultations will ensure that the right products are developed. With regards to gender-specific program targets, prior consultations with women's groups will assist in the identification of the type, size and sector of the entrepreneur that should benefit from the program's activities and serve to channel information and advice on available services.

### **Recommendations for BDS programs**

Depending on the country context, the project's geographic location (rural vs. urban) and the type of entrepreneur being targeted, BDS programs should also:

- **Consider including soft skills/life skills components in the training program.** Soft skills such as customer care, hygiene and negotiations can be important additions to a BDS program and are highly valued by women trainees. A focus on constraints such as health, family planning, confidence, and nutrition are typically not included in BDS programs even though they can hinder business growth. Consultations with women's groups undertaken during program identification should assess whether these additional areas should be included in the training program.
- **Consider women's time, mobility and childcare constraints during program design and implementation.** Provisions that might help to alleviate constraints on

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<sup>55</sup> ILO (International Labour Organization (1994a). 'Femmes, Emploi et Micro Entreprises en Tunisie'. Working Paper ISEP/02/F, Project INT/90/M010/ITA, prepared by M. Chabbi, R. Ferchiou, F. Sahtout-Moualla for URBACONSULT. Rome: ILO. [www.ilo.org/Search3/search.do?searchWhat=ISEP%2F02%2FF & locale=en\\_US](http://www.ilo.org/Search3/search.do?searchWhat=ISEP%2F02%2FF&locale=en_US).

women's time and mobility include coverage of transport costs or distributing food that can be taken home. Special attention should be given to the time and duration of the training program to ensure that it does not add to women's already heavy time burden or places them in potentially unsafe situations. Providing childcare to program participants should also be discussed since many women may choose not participate in the training program due to lack of childcare options.

- **Consider including awareness raising activities and providing gender sensitization training to family or community members.** Ingrained cultural norms related to the role of women in society and in the economy, as well as the local 'political economy' of gendered access to resources and opportunities need to be taken into account when designing and delivering a BDS program. Awareness raising and gender sensitization training in communities may be necessary before the start of the intervention especially among informal and micro enterprise owners. During the implementation of the BDS program, the BDS provider should develop mechanisms to make support to women entrepreneurs flexible and culturally appropriate. This could include considerations for the timing, location, staff and modality of the business training. For example, if your project includes mentoring or coaching it may be more appropriate for your project to match women entrepreneurs only with female mentors and coaches, or mentors and coaches of the same religious group.<sup>56</sup>
- **Promote social interactions and networking activities among program beneficiaries.** Pairing trainees during training sessions or providing mentoring, business counseling and coaching services can encourage social interaction and networking. In addition to promoting the creation of women's networks, these activities help entrepreneurs engage more effectively with public and private institutions. Despite initial reluctance, trainees usually recognize the value of networking and interacting with their peers.

### **Recommendations for access to finance programs**

- **Assess the need for products just for female entrepreneurs.** Preparatory assessments and consultations with women's groups should be used to assess whether constraints in accessing finance can be alleviated through better outreach and promotion of existing products, reducing high collateral constraints, identifying or building more banking infrastructure or developing specific products for female entrepreneurs.
- **Mainstream gender in reforms of financial sector policies and regulatory frameworks.** Ensuring that gender-disaggregated data is collected and that all research and analysis done as part of reforms integrate specific gender considerations can help achieve this goal.

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<sup>56</sup> Edwards, Amanda. Mowgli. Online interview. 1 Aug. 2012.

- **Include awareness raising activities in technical assistance programs.** In particular, focus on reducing bias and improving attitudes towards female clients and building the capacity of financial institutions to address gender gaps in access to finance.
- **Ensure that gender is taken into account in the design and strengthening of credit bureaus and collateral registries.** Promoting gender-sensitive data collection procedures and lending processes based more on credit history and cash-flow analysis, and less on conventional collateral will help strengthen these institutions.
- **Use local infrastructure and work with local organizations to reach women entrepreneurs.** The lack of infrastructure can limit the ability of female entrepreneurs to access capital from formal institutions. Partnerships with local organizations can help expand the reach of access to finance programs by providing infrastructure and communication channels to the targeted entrepreneurs.

#### **Recommendations for ICT programs**

- **Ensure that women have equitable access to ICTs.** Make sure programs take into consideration technical aspects related to connectivity, capability, content, context and costs.
- **Recognize that female entrepreneurs may have limited exposure to ICTs.** ICT programs may need to adopt a slower-paced approach. Depending on the country context and target population, an ICT training program may also need to include basic literacy training, allowing basic written communications to take place through mobile text messaging or email.



## Module 3: Monitoring and Evaluation

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Monitoring and Evaluation (M&E) represent key steps in assessing the extent to which programs or projects acknowledge the different needs of men and women, and can address gender issues.<sup>57</sup> Therefore, we consider M&E frameworks important entry-points for facilitating gender-disaggregated data collection and analysis.

This module provides a few guidelines for the design of a gender-informed monitoring and evaluation system.

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Gender is a universal dimension of diversity, and, often, a dimension of disadvantage. Capturing these different dimensions of diversity is one of the key tasks of the M&E framework.

Source: Gender Dimensions of Investment Climate Reform: A Guide for Policy Makers and Practitioners

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### Part 1: Guidance for Integrating Gender in M&E Frameworks

M&E frameworks with a gender dimension help to improve project performance. During project preparation the inclusion of gender helps teams set specific targets and design activities to reach desired impact for female and male entrepreneurs. During project implementation, M&E frameworks facilitate mid-term adjustments, and during project evaluation, this framework supports a gender-disaggregated analysis of impact which can have repercussions in terms of the sustainability and scale-up of interventions.

The following five steps can be used to guide the design of a monitoring and evaluation framework that integrates a gender dimension.<sup>58</sup>

#### 1. Provide a detailed description of project activities to be monitored.

The first step in designing a M&E framework with a gender dimension is to conduct the identification and design phases of an intervention with a gender lens. In this regard, project teams should ensure that project design activities include consultations with women's groups and relevant stakeholders, that initial data collection efforts collect gender-disaggregated data, and that all preparatory assessments integrate gender issues (see Modules 1 and 2).

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<sup>57</sup> **Monitoring** is defined as “the continuous assessment of project implementation in relation to agreed schedules and of the use of inputs, infrastructure, and services by project beneficiaries.” **Evaluation** is defined as “periodic assessment of the relevance, performance, efficiency, and impact (expected and unexpected) of the project in relation to stated objectives.”

<sup>58</sup> The steps included in the module have been adapted from guidelines for an M&E system developed by International Center for Research on Women (ICRW), as part of the World Bank-financed Results-Based Initiatives, draw from the lessons learned in designing the monitoring system of the World Bank-financed Tanzania Virtual Business Incubator, and include findings and recommendations from the toolkit, Gender Issues in Monitoring and Evaluation in Agriculture and Gender Dimensions of Investment Climate Reforms: A Guide for Policy Makers and Practitioners.



A detailed description of project activities should be written, which incorporates any clarifications, modifications, additions, or other changes to the project activities. This description should also include gender-related goals, targets or priorities and identify beneficiaries and other stakeholders.

The description should respond to the following questions:

- Who implements the activity?
- How were participants in this activity identified and selected?
- How will the input (classes, credit, and technical assistance) be provided?
- What will be the intensity or duration of the activity?
- Where will the activity take place?

## 2. Identify indicators to be measured, data sources and monitoring tools to be developed, and agree on frequency of data collection.

The focus of this step is for the project team and all partners to agree on what specific indicators will be included in the results framework, the data sources, along with the tools that would have to be developed to collect data, and the frequency of data collection.

Indicators play a key role, as they allow for an assessment of impact for both men and women. The monitoring framework would include a mix of indicators related to outputs, outcomes and impact that have a gender dimension.

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- **Outputs:** The products, capital goods and services which result from a development intervention; may also include changes resulting from the intervention, which are relevant to the achievement of outcomes.
  - **Outcomes:** The likely, or achieved, short-term and medium-term effects of an intervention's outputs. Outcomes are the observable behavioral, institutional and societal changes that take place as the result of coordinated short-term investments. The key distinction between an output (a specific good or service) and an outcome is that an output typically is a change in the supply of goods or services (supply side), while an outcome reflects changes in the utilization of goods and services (demand side).
  - **Impacts:** Positive and negative, primary and secondary long-term effects produced by a development intervention, directly or indirectly, intended or unintended.

Source: Monitoring and Evaluation for Business Environment Reform: A Handbook for Practitioners, IFC with GTZ/DFID, June 2008; OECD, Glossary of Key Terms in Evaluation and Results-Based Management, 2002; OECD, Management for Development Results - Principles in Action: Sourcebook on Emerging Good Practices, 2006; and World Bank, OPCS Results Secretariat.

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The toolkit "Gender Dimension of Investment Climate Reform: A Guide for Policy makers and Practitioners" provides relevant examples of output, outcomes and impact indicators in relation to investment climate reform programs.

OUTPUT INDICATORS	
Core indicator	Gender focus (Gender-disaggregation)
Number of entities receiving advisory services	<ul style="list-style-type: none"> <li>Disaggregate business entities by gender of business owner where feasible</li> <li>Track inclusion of women's business associations receiving assistance</li> <li>Determine ratio of men to women beneficiaries in the entities receiving assistance</li> </ul>
Number of reports (assessments, manuals) completed	<ul style="list-style-type: none"> <li>Number of reports with gender-disaggregated data</li> <li>Number of assessments addressing gender issues</li> <li>Number of legal or other gender-focused reviews undertaken</li> </ul>
Number of procedures/practices proposed for improvement or elimination	<ul style="list-style-type: none"> <li>Number of procedures addressing gender-specific barriers</li> <li>Number of procedures with anticipated gender-specific impacts</li> </ul>
Number of new laws, regulations, codes, and amendments drafted or submitted for drafting	<ul style="list-style-type: none"> <li>Number of gender-responsive laws, regulations, and so forth drafted</li> <li>Number of gender-responsive provisions in new laws, regulations, and so forth</li> </ul>
Number of participants in training events, workshops, conferences, and so on	<ul style="list-style-type: none"> <li>Number of men and women participants in these events</li> <li>Number of women-focused events</li> </ul>
Number of participants providing feedback on satisfaction	<ul style="list-style-type: none"> <li>Number and/or percentage of men and women providing feedback on satisfaction</li> </ul>
Number of participants reporting "satisfied" or "very satisfied" with workshops, training, seminars, conferences, and so on	<ul style="list-style-type: none"> <li>Number and/or percentage of men and women reporting "satisfied" or "very satisfied" with these events</li> </ul>
Number of media appearances	<ul style="list-style-type: none"> <li>Number of men and women representing the media</li> <li>Extent to which gender issues are addressed in media appearances</li> </ul>
OUTCOME INDICATORS	
Number of recommended and laws, regulations, codes, and amendments enacted	<ul style="list-style-type: none"> <li>Number of gender-responsive laws, regulations, and so on enacted</li> <li>Number of gender-responsive provisions in laws, regulations, and so on enacted</li> </ul>
Number of recommended procedures/practices improved or eliminated	<ul style="list-style-type: none"> <li>Number of procedures addressing gender-specific barriers improved or eliminated</li> </ul>
	<ul style="list-style-type: none"> <li>Number of procedures with anticipated gender-specific impacts improved or</li> </ul>

	eliminated
Average number of days to comply with business regulation	<ul style="list-style-type: none"> <li>Number of days disaggregated by gender of business owner</li> </ul>
Average official cost to comply with business regulation	<ul style="list-style-type: none"> <li>Cost disaggregated by gender of business owner (to capture corruption or other differences)</li> </ul>
Number of entities that implemented recommended changes	<ul style="list-style-type: none"> <li>Number of entities disaggregated by gender of business owner, where possible</li> </ul>
IMPACT INDICATORS	
Value of aggregate private sector savings from recommended changes	<ul style="list-style-type: none"> <li>Value disaggregated by gender of business owner</li> </ul>
Value of investment financing facilitated by advisory services	<ul style="list-style-type: none"> <li>Disaggregated investment flows, by gender of business owner</li> </ul>
Number of formal jobs created	<ul style="list-style-type: none"> <li>Number of formal jobs created, disaggregated by gender and by sector</li> </ul>

Gender specific impacts of an intervention might come from an intended or unintended action of the project, but also from external factors, or other interventions that occur simultaneously, in the same or related sector of intervention. Therefore, it is important to establish gender-disaggregated baseline indicators prior to or at the start of the program, if data are not available. This is to enable the comparison between the pre-program and the end-of-program situation.

An agreement on tools and mechanisms should also be included at this stage to ensure the systematic collection and use of data during program implementation as well as to support timely adjustments.

Key questions to discuss at this stage include the following:

- Which gender-disaggregated information, relevant to the program activities, is already available?
- Which indicators should be included in the framework? Which are priorities? Is it realistic to measure these indicators?
- Are the identified indicators adequate to measuring achievements in terms of promoting gender equality?
- How can these indicators be measured? Who will measure them?
- How often would they have to be measured?

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The World Bank guidance document for core sector indicators encourages all projects to identify and measure the number of project beneficiaries and specify what percentage of the beneficiaries are female. In addition to this, the guidance document lists specific indicators for each sector.

Core Sector Indicators for Micro and Small/Medium Enterprise Finance (MSME) include the number of active loan accounts, and the percentage of loan accounts to women, the number of active micro-savings accounts, and the percentage of those held by women, the number of active micro-insurance accounts, and the percentage of those held by women.

Source: Small/Medium Enterprise Finance (MSME), Core sector Indicators and definition, World Bank, February 2012

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### **3. Agree on evaluation methods**

Evaluation methods should be based on program priorities and information needs. A combination of quantitative and qualitative approaches in the M&E framework is strongly recommended, specifically for interventions that are promoting female entrepreneurship. Since some key dimensions are difficult to capture with quantitative data, such as changes in women's assertiveness or self-confidence, qualitative data can be collected in focus group discussions with the beneficiaries and household members in conversations with different stakeholders, or through direct observation of the team implementing the project.

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When used together, quantitative and qualitative approaches provide more coherent, reliable and useful conclusions than do each on their own.

Source: Combining Quantitative and Qualitative Methods for Program Monitoring and Evaluation: Why are Mixed-Method Designs Best?

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### **4. Develop communication channels that govern the flow of monitoring data and identify resources, constraints, and opportunities available for monitoring.**

Project monitoring data must flow from the field to the project management team. Some time should be devoted to developing communication and reporting requirements that govern the flow of monitoring data. Such requirements will help the program team know who will be responsible for collecting, documenting, checking, and reporting on data collected at each stage of the project.

It is equally important at this stage to identify any capacity constraints that may impede the collection of monitoring data. It may be necessary to include activities that increase the capacity of program partners to monitor and evaluate programs with attention to gender.

### **5. Bring it all together: Draft the Monitoring and Evaluation Framework.**

The M&E framework outlines gender-disaggregated data to be collected during project implementation and to be used to assess impact for men and women at the end of the project. The framework should be integrated into the program's work plan and should be updated if program objectives or activities change. Progress on gender-disaggregated indicators should be reviewed periodically in order to make mid-course corrections to the program.

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The addition of an impact evaluation in a program reinforces the need for a well-drafted, gender-sensitive monitoring and evaluation framework as the qualitative and procedural information can help explain or reinforce the findings of the impact evaluation.

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## **Part 2: Example of Gender-sensitive M&E Framework: The Tanzania Virtual Business Incubator**

Implemented by the World Bank in partnership with the Italian Association Women for Development (AIDOS) and the Tanzania Gatsby Trust (TGT), the Tanzania Virtual Business Incubator (TVBI) pilot program's objective is to increase the entrepreneurship capacity and incomes of women micro-entrepreneurs through the delivery of an integrated package of business development services (BDS), including Business Management Training, Technical Skills Training, Product Design and Development (PD&D), Facilitation of Access to Finance, Coaching/Mentoring, Business Counseling, Marketing Assistance and Promotion, Business Networking.

The project's design was heavily influenced by background analysis, including a feasibility study and a market study, as well as consultations with female entrepreneurs and women's groups, and relevant stakeholders, such as the government, development partners and civil society.

The program included an impact evaluation designed to measure the effectiveness of the individualized flexible training package versus a more traditional training model. As part of the program's impact evaluation, beneficiaries were randomly selected into three groups with 260 women receiving the basic business development services package (Group 2), 238 receiving the basic package and individualized technical assistance (Group 3), and the remaining 292 women forming part of the control group, receiving no training (Group 1). Consultations and focus groups with women revealed that issues such as domestic violence and HIV/AIDS were of concern to women entrepreneurs. All of the women, including those in the control group, received a package of complementary services delivered by other local organizations that included modules on domestic violence, women rights, HIV/AIDS prevention, family planning, etc.

For the TVBI, project monitoring has focused on processes and results – outcomes and outputs. The monitoring framework has been designed around five project outcomes: (A) growth and strengthening of women-owned micro-enterprises; (B) increase in women's economic and social empowerment; (C) betterment of households and children; (D) increase in local capacity; and, (E) increase in knowledge base of experts and other stakeholders working on women's entrepreneurship projects and research.

Different tools have been developed for monitoring activities, ranging from application forms completed by the beneficiaries of the program, visit questionnaires completed by the staff of the program, or coaches reports collecting data at each visit to the women. Besides gathering such quantitative data, qualitative information also has been gathered by the

project team through conversations with beneficiaries, direct observation during field visits, or meetings and Focus Group Discussions (FGD). Both quantitative and qualitative data on the women entrepreneurs are compiled in the TVBI Management Information System, along with other relevant data to monitor implementation, such as FGDs with their children and spouses to collect information about sensitive issues, especially concerning the increase in women's economic and social empowerment, improvement in household management or better education and nutrition for their children.

Find below an extract of the TVBI monitoring framework in three tables, referred to Outcomes A: Women-owned micro-enterprises are strengthened and grow; Outcome B: Increase in women's economic and social empowerment; and Outcome C: Households and children are better off. The three columns in each table outline related outputs, indicators and monitoring tools used to collect relevant data. Monitoring tools mentioned in this framework include:

- **Baseline and endline surveys** linked to the impact evaluation (See Module 4).
- **Viability screening application form** filled out by women after an orientation workshop to introduce the TVBI program and activities. Women entrepreneurs were provided with some preliminary orientation services, including an overview of gender-related challenges for enterprise development, requirements to develop or upgrade a business, and instructions on how to fill out the questionnaire. The form collected detailed information about the woman and her business - sector of intervention, size of the business (including turnover estimates and number of employees), the nature of commitment of the woman to the business, literacy and numeracy skills – to inform program participant selection and provide an important baseline for the implementing team.
- **In depth visit questionnaire** completed by coaches visiting women in Group 3 before starting the delivery of advanced services. Coaches directly collected information regarding the women and their enterprises, including number of employees, amount of sales, running cost and profit in TSH, participation in savings schemes, use of bank's accounts, whether personal or in the name of the enterprise. Some of the questions were formulated per viability screening application forms so that data collected at the two moments could be compared.
- **Coach report** compiled by coaches based on data from visits with entrepreneurs over time. Women in Group 3, receiving the advanced BDS package, saw coaches two to five times, on average four, during the program. At each visit, the coach reported data regarding each woman's enterprise to measure progress of her business and observe changes over time.
- **Focus Group Report** compiled by facilitators, containing information about sensitive issues, especially the increase in women's economic and social empowerment, household improvements or children's education and nutrition.

These reports, based on FGDs, contained both transcription of conversations as well as observations and comments by the facilitator and note takers.

### Extract from TVBI Monitoring Framework

Output	Indicator	Monitoring Tool
<b><u>Outcome A : Women-owned micro-enterprises are strengthened and grow</u></b>		
A.1. Increase in the number of employees	1. # of employees (at different stages of the project)	Baseline & endline surveys (1) Viability screening application forms (1) In depth visit questionnaires -1 <sup>st</sup> and 2 <sup>nd</sup> wave (1) Coach reports (1)
A.2. Increase in the capacity of women entrepreneurs to manage human resources	1. # of women who develop human resource plans 2. Higher ability to delegate tasks	Coach reports (1) Focus group reports (2)
A.3. Increase in sales (turnover/revenue)	1. Amount of sales in TSH 2. Percentage change over specific time period	Viability screening application forms (1) (2) In depth visit questionnaires -1 <sup>st</sup> and 2 <sup>nd</sup> wave (1) (2) Coach reports (1) (2)
A.4. Increase in capital (including adoption of appropriate technology)	1. Amount of capital in TSH (record change) 2. # of women who adopt appropriate technology 3. Types of technologies adopted	Coach reports (1) (2) (3)
A.5. Increase in number of women-owned enterprises that are in compliance with current regulations (licensing, premises, contract for employees, etc.)	1. # of women with appropriate licenses 2. # of women producing their goods in approved premises 3. # of employees with formal contracts	Baseline & endline surveys (1) (2) (3) Coach reports (1) (2) (3)
A.6. Increase in number of women who have more access to markets	1. # of clients 2. # of women selling their products outside their traditional local markets 3. # of women who access international markets 4. # of market or trade fairs organized 5. # of women who attend market or trade fairs	Baseline & endline surveys (1) (2) (3) (4) (5) Coach reports (1) (2) (3) (4) (5)
A.7. Increased ability to customize products to serve different markets	1. # of different products/models produced	Coach reports (1)
A.8. Increase in the quality of products/services	1. # of women refining the design/quality of their products/services 2. Price of unit of product/service (increase expected) 3. # of higher level clients (because of improved quality) 4. # of women obtaining relevant documentation for quality certifications by competent authorities*	Coach reports (1) (2) (3) (4)



Output	Indicator	Monitoring Tool
A.9. Increase in savings	<ol style="list-style-type: none"> <li># of savings bank accounts in the name of the enterprise</li> <li># of investments in stocks, shares, bills</li> <li># of women participating in other savings schemes</li> </ol>	Baseline & endline surveys (1) (2) (3) Viability screening application forms (1) (3) In depth visit questionnaire (1) (3) Coach reports (1) (2) (3)
A.10. Clear separate financial account for the enterprise	<ol style="list-style-type: none"> <li># of women with separate financial accounts report (personal Vs enterprise)</li> <li># of women using books</li> <li># of women adopting appropriate book-keeping methods</li> </ol>	Baseline & endline surveys (1) (2) Coach reports (1) (2) (3)
A.11. Increase in separation of time spent in the business and household tasks	<ol style="list-style-type: none"> <li># of weekly hours spent in the enterprise</li> <li># of weekly hours spent in household tasks</li> <li># of weekly hours spent in community tasks</li> <li># of weekly hours spent multitasking (i.e. in working in the enterprise and in the household simultaneously )</li> </ol>	Baseline & endline surveys (1) (2) (3) (4) Coach reports (1) (2) (3) (4) Focus group reports (1) (2) (3) (4)

### **OUTCOME B: Increase in women's economic and social empowerment**

B.1. Higher income generated and controlled by women	<ol style="list-style-type: none"> <li>Amount and share of household income brought in by women</li> </ol>	Baseline & endline surveys (1) Focus group reports (1)
B.2. More women have personal bank accounts, securities and traditional assets (land, buildings)	<ol style="list-style-type: none"> <li># of women with bank accounts in their name</li> <li># of women in own social security scheme (health insurance)</li> <li># of women acquiring traditional assets</li> </ol>	Baseline & endline surveys (1) (2) (3) Focus group reports (1) (2) (3)
B.3. Greater decision-making within the household and community	<ol style="list-style-type: none"> <li># of women participating in local decision-making bodies (holding leadership positions)</li> <li>Women have more control in how household budget is spent</li> <li># of women using sexual and reproductive health services</li> </ol>	Focus group reports (1) (2) (3)
B.4. Better participation of the husband in the household and/or the enterprise	<ol style="list-style-type: none"> <li># of husbands supporting the woman's business (either by taking a greater role in the house or participating in the business)</li> <li>Status of household dialogue</li> <li>Reduced household violence against women</li> </ol>	Focus group reports (1) (2) (3)
B.5. Women take better care of themselves and have higher self-esteem	<ol style="list-style-type: none"> <li>Improvement in assertiveness and self-confidence (e.g. public speaking)</li> <li>Improvement in apparel (dressing)</li> <li># of women joining in associations or organizations (NGO, social, political)</li> </ol>	Focus group reports (1) (2) (3)

### **OUTCOME C: Households and children are better off**

C.1. Children have access to	<ol style="list-style-type: none"> <li># of school-age children (disaggregated data)</li> </ol>	Baseline & endline surveys (1) (2)
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Output	Indicator	Monitoring Tool
schools or to better ones, rather than working	boys/girls in different age groups) attending school and NOT attending school 2. # of children (disaggregated data boys/girls in different age groups) attending special schools (good ones) 3. # of school-age children (disaggregated data boys/girls in different age groups) working	(3) Focus group (also with children) reports (1) (2) (3)
C.2. Nutrition of household	1. # and type of meals (proteins) per day for children (disaggregated data boys/girls in different age groups) 2. # and type of meals per day for adults (special food for any specific group) 3. Eating habits (e.g. children eating alone)	Baseline & endline surveys (1) (2) (3) Focus group (also with children) reports (1) (2) (3)
C.3. Improvement in household assets (furniture, appliances, means of transport, communication devices, cutlery, etc.)	1. # and type of new assets in the household 2. # and type of new assets owned and controlled by women	Baseline & endline surveys (1) (2) Focus group (also with children) reports (1) (2)

### **The use of Focus Groups Discussions to inform the M&E framework: lessons learned from the TVBI**

In the context of the M&E of the Tanzania Virtual Business Incubator, the team planned Focus Group Discussions (FGD) with some of the project's women entrepreneurs, their children and their spouses, in order to collect qualitative information about sensitive issues, concerning women's economic and social empowerment and the well-being of their households and children. At the very beginning of the project, the impact evaluation team organized some FGDs with women entrepreneurs to discuss four sensitive topics– debt, depression, domestic violence, and transactional sex – which would be difficult to measure in the baseline survey. Women who participated overwhelmingly appeared to encounter all of these challenges, almost as routine occurrences. They were very happy to express their difficulties and needs, and asked that more FGDs be organized, because they benefited from the opportunity to discuss these issues. These FGDs made clear that women's economic empowerment can come with risks such as debt, domestic violence, transactional sex, and mental health issues. Because these women seemed to be unaware of any organized support services, the TVBI team decided to organize information and sensitization sessions complementary to the business development services planned by the project.

The FGD idea also proved to be a suitable and relevant tool to inform the project about sensitive issues and was retained as a monitoring tool to be used to collect data on the following:

- Women's ability to delegate tasks, whether for the enterprise or for the household.
- Women's use of their time in business, household and community-related activities, and their ability to decide about this use.
- Women's assertiveness and self-confidence, and attention to appearance.

- Women's acquisition of new assets for the enterprise, but also for the household.
- Women's ability to acquire, control and use these assets on their own.
- Women's saving behavior and women's access to individual bank accounts for the enterprise and for the household.
- Women's potential risk for debt.

To protect the women's confidentiality and avoid potential conflicts within the household, women who participated in the FGDs were invited to speak in terms of hypothetical situations and generalities. They were asked only open-ended questions. Some of these questions related to balance between business activities and family/community life.

Examples of these questions are:

- Might the timetable/schedule of a woman starting a business change because she is running the business?
- Are there any persons influencing this timetable/schedule?
- How is the household organized? Meals, arrangements for children, care of the house?
- When a decision needs to be taken in the household or in the business, how does it work?
- How do other members of the household perceive a woman in business?
- How are women entrepreneurs are perceived in the community?

The same methodology was used for FGDs with women' children and spouses. (See FGDs guideline for more details.)

The FGDs were organized in such a way to create the most comfortable environment for the women who participated. The discussions were held in Kiswahili – the facilitator was a woman for FGDs with women and girls; a man for FGDs with men and boys – and scheduled not to exceed two hours.

The venues were selected to ensure a smooth discussion and to protect the privacy of the participants. The venues were close to transportation opportunities and generally located in a restaurant or a hotel, with a private space, where one could express without being seen by third parties.

## Part 3: Recommendations for integrating gender in M&E frameworks

- **Monitoring and evaluation is not an add-on at the end - start early and build monitoring and evaluation into the project from the beginning.** The project teams should ensure that project design activities include consultations with women's groups and relevant stakeholders, that initial data collection efforts collect gender-disaggregated data, and that all preparatory assessments integrate gender issues.

- **Indicators should be objective, verifiable and clearly understood by all stakeholders**, able to measure progress made under the program towards the promotion of equality between men and women. The monitoring framework would include a mix of indicators related to outputs, outcomes and impact with a gender dimension.
- **Consider collecting quantitative as well as qualitative data**, and identify a specific data collection for activities, outputs, outcomes and impact that fit best beneficiaries and the nature of information to be collected (e.g. confidentiality and privacy); consider using ICTs for this purpose.
- **Undertake a baseline and establish a control group at the start of the intervention** to enable the comparison between the pre-program and the end-of-program situation.
- **Check that results can be directly linked to the intervention** and acknowledge particular internal or external factors or events that affected program results.
- **Provide gender training for program staff involved in M&E** to increase the capacity of program partners to monitor and evaluate programs with attention to gender.
- **Consider the process complete only once the lessons have been put to use**, to improve implementation of the project, or adjust or redesign activities, when necessary. Share the same lesson learned with the project's stakeholders, and also a broader audience operating in the same sector.

## Module 4: A Checklist for Gender-Informed Impact Evaluations – What do researches need to know in order to engender impact evaluations?

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Growing calls for evidence-based policymaking have led to increases in the number and quality of programs with rigorous impact evaluation methodologies, particularly in the field of development (Duflo et al., 2008). However, until recently, the majority of impact evaluations did not account for gender-differentiated intervention impacts. In the field of development, good practice impact evaluation projects are informed by gender-disaggregated data and evidence during all phases of planning, design, piloting, implementation, and monitoring and evaluation. While the way to get to better policy involves well-designed impact evaluations that can capture gender-differentiated effects, this does not apply only to projects that are targeted towards women, which comprise a small fraction of all impact evaluations.

In this module, we provide a practical framework that guides a researcher on how to improve the design of an impact evaluation with the aim of ultimately better informing development policy and effectiveness.

### Part 1: The Planning Stage

This module outlines a series of steps that allow for gender to be integrated in an impact evaluation during the planning stage. These steps include the following:

- **Set gender-sensitive goals and objectives with a clear understanding of how this would inform the impact evaluation.** Additionally, make sure to review previous studies/data on the area of interest, both in terms of geographical region and policy space. This can be useful in understanding how behavior will be impacted by the study and assessing whether the intervention is appropriately designed for the target group under consideration.
- **Create a clear plan for a gender-sensitive field assessment prior to data collection and indicator creation to account for social norms and cultural nuances that are not commonly known.** This plan should include field efforts to understand the gender climate and dynamics within the area of study, which would inform the type of questions that are created for the baseline study, as well as the response options. The plan should also consider an assessment of the regulatory framework and political climate around the area of focus, and make sure to account for it in the study. At this stage, it is particularly important to think about the possible causal relationships within the study, and how this may be different for men and women. This would also inform the outcomes of interest.
- **Create survey questions that are sensitive to gender-related indicators.** The careful design of a questionnaire is critical to the quality of data gathered, particularly as it relates to gender. While there are time and budget related costs to

adding questions that are gender-specific to a survey, adding questions in a focused and module-specific way can lead to better quality data, both for between and within gender analysis. There are some activities that do not necessarily overlap between men and women in a household module, for example, or the incidence of domestic violence, which would be a gender-specific addition. Additionally, where there are questions of land/asset ownership, it may be necessary to probe further than to just ask about ownership. For example, the Malawi Third Integrated Household Survey (IHS3) conducted over 2010/11 showed gender differences between ownership and management. Interestingly, they found that of all plots that were exclusively female-owned, only 55 percent were female managed. In contrast, 96 percent of all plots that were exclusively male-owned were also male-managed. Such findings point to the importance of including such sensitivities when creating survey questions (Christiaensen and Kilic, 2012). Detailed guidance on good practice survey questions is available in the ‘Tools’ section in Part 3.

- **Create a plan to test out the questions created through a pilot survey, and amend if necessary for either another round of pilot surveys or for the baseline study.** Pilot surveys are particularly important, because even if the question is constructed appropriately, the coded set of answers may not capture a common set of responses, which is often seen when the “other” option is checked and the responses are written out. These responses may also represent a conceptual shift within the project, and inform new follow-up questions, which in turn would provide more targeted questions and better data for analysis.
- **Create a plan for qualitative data collection, or focus groups, to inform context behind survey data.** One important qualitative data source is information gathered through focus groups. These groups should be assembled in a way that maximizes participation among group participants. The following sensitivities can be considered when assembling a focus group:
  1. Gender mix: Is the topic one that can be discussed in a mixed gender group? Is it better to do single-gender focus groups?
  2. Age-group: Would a younger person feel intimidated in a group of adults? Would adults feel free to express their opinions if not in a similar peer age group?
  3. Authority relationships: Would a villager be comfortable expressing an idea in front of a village elder?
  4. Differences in ethnic and religious groups: How divided are the ethnic groups? Would each group feel free to discuss their opinions if they differ by ethnicity?

Additionally, care should be taken to ensure that gender sensitive approaches/methods are used to account for local conditions when deciding meeting location, timing and facilitation techniques. For instance, It is important to begin a focus group with an ice-breaker discussion through asking a general question, such as “Will you please tell me about yourself?” This will put the discussants at ease, as well as inform the facilitator about prior knowledge that

the discussants may have on business ownership. It may also give the facilitator some additional insights that were not planned for in the focus group questions.

- **One of the main obstacles to monitoring gender-related outcomes in impact evaluation studies is often the lack of an adequate sample size, particularly in cross-sectional studies.** In a review of studies that assessed the drivers of entrepreneurship, McKenzie and Woodruff (2012) found that several gender-related outcomes did not necessarily show statistical significance, and this was largely due to sample size. In technical terms, the gender-differentiated impact can be determined by inverse power calculations, which would inform a researcher of the smallest possible gender difference they could have distinguished from zero. However, with an appropriate sample size, even these zero results can inform the analysis. For example, if a policy is aimed at a documented gender gap, then a zero result could mean that the intervention failed to address the policy. On the other hand, if the intervention is not aimed at a gender gap, then the result tells us that men and women are affected equally (Halla and Goldstein, 2012). Another sampling issue arises from the fact that female entrepreneurs might represent a rare population in a country. This represents a key issue for firm and individual level surveys which focuses on entrepreneurship. In this case, statisticians might consider oversampling methods to increase the number of observations for female businesses. Where household surveys are conducted, researchers have a greater chance of having an adequate number of observations for male and female businesses, if all the household members are invited to participate. However, the household samples may not be representative of the population of firms, so results cannot be generalized for all the types of firms involved in the economy. In summary, sample size is important to make statements about gender-differentiated impacts with confidence; however, researchers should be careful about generalizing results for representative populations.

## **Part 2: Gender-Sensitive Training for Program Implementation**

After the questionnaire has been created, the data collection team needs to be trained on gender-sensitive questions. If necessary, make sure to appropriately assign male and female surveyors for different gender groups under analysis to ensure that the most accurate responses are captured. Studies that involve sensitive questions may have more accurate data and fewer refusals, if the survey team is appropriately gender-allocated and trained to ask sensitive questions. For example, a female respondent may be more comfortable responding to a question about sexual behavior or domestic violence when asked by a female surveyor.

Similarly, the data entry team needs to be trained on the identification of gender-sensitive responses, and particularly in identifying odd trends during data entry. For example, if there are several refusals to answer a certain gender-sensitive question, the research team may need to reconsider the wording of the question, or consider a proxy question. On the other hand, a trend that shows many skipped questions may reveal a surveyor issue with

asking the question. In this case, further training or probing may be necessary to capture certain cultural nuances not picked up by the questionnaire.

### **Part 3: Focus on Results – What have we found out about the private sector with gender sensitive impact evaluations?**

Over the last few years, there have been a number of impact evaluations conducted to measure the effectiveness of programs to support female entrepreneurship in developing countries. Common themes around these interventions include skills/management training and access to finance. Below is a summary of the findings from these studies.

#### ***Skills and management training***

The interventions that have targeted the provision of training opportunities show mixed results on firm-related outcomes. Bruhn and Zia (2011) employed a randomized control trial to measure the impact of a business and financial literacy program on firm outcomes of young male and female entrepreneurs in Bosnia and Herzegovina. While limited sample size did not allow for the calculation of separate impacts for male and female entrepreneurs, the authors did find that the training program significantly improved business practices among surviving businesses, but did not influence business survival.

While the study above looked at both male and female entrepreneurs, Calderon, Cunha and de Giorgi (2012) examined the effectiveness of business literacy training on small firms headed only by females. They found positive effects on profits and business practices, but they estimated the effects only in the short-run, about seven months after treatment. Similarly, Karlan and Valdivia (2010) focused on only females in their field experiment, which measured the impact of business training for female micro-entrepreneurs in Lima and Ayacucho. They found that treatment led to improved business knowledge, practices and higher revenues. More recently, Valdivia (2012) looked at the impact of entrepreneurial training and technical assistance for female micro-entrepreneurs in Lima, and found that the women who received only regular training were more likely to close their businesses, while those that received technical assistance in addition to training were more likely to plan and execute innovations, as well as increase their association with business peers and use informal credit sources. Drexler, Fischer and Schoar (2010) also found positive results from financial training programs for low-income female entrepreneurs in the Dominican Republic. Specifically, they offered standard accounting training and a “rule-of-thumb” based program, and found that the recipients for the “rule-of-thumb” based program were more likely to save and keep business and accounting records.

Others have employed quasi-experimental research designs, such as Klinger and Schündeln (2011), who used a regression continuity design to measure the effect of a training program on entrepreneurial activity for existing and aspiring male and female entrepreneurs in Central America. They found that the program was successful in promoting entrepreneurial activity; however this effect was larger for male participants.



### Access to Finance

Interventions that have targeted access to finance constraints have also yielded mixed results. For example, Fafchamps, McKenzie and Woodruff (2011) randomly provided cash and in-kind grants to male and female-owned microenterprises in urban Ghana, and found that in-kind grants led to increases in profits for men. While they also found increases in profits for female-owned firms, this only held for those firms that were initially more profitable. In a later paper, Fafchamps, McKenzie, Quinn and Woodruff (2011) revisit this effect and find evidence of a “flypaper” effect among Ghanaian enterprises. Specifically, they suggest that in-kind grants serve as a self-commitment device against both impulse purchases and cash demands from household members and relatives, particularly for female entrepreneurs that have higher pre-treatment profits. Notably, the cash grants did not have significant impact for either male or female-owned firms.

In contrast, De Mel, McKenzie and Woodruff (2008) found that randomized cash grants to a set of Sri Lankan enterprises did not result in significant impact for female-owned enterprises, but showed positive impacts for male-owned firms. In a later study, De Mel, McKenzie and Woodruff (2009) randomized grants by size of grant for low-capital male and female microenterprise owners, and found that while male owners invested and earned returns from both small and large grants, female enterprise owners invested only the large grants, and earned no return, on average, on those investments. In a slightly different study conducted in rural Kenya, Dupas and Robinson (2011) randomly provided male and female business owners with formal interest-free accounts in a village bank and found that the bank accounts had large positive impacts on the total amount saved by female entrepreneurs. They also found that accounts made women less vulnerable to illness shocks.

Gine, Mansuri and Picon (2012) designed an experiment to encourage women to adopt a new microcredit product. A brochure displaying either men or women running businesses, with identical content, was randomly provided to male and female borrowing groups. Interestingly, they found that female entrepreneurs were less likely to take up the larger loan featured in the female brochure, while brochure choice had no effect for male entrepreneurs. They also found that women business owners with low decision-making power in the household were the ones less likely to choose the product in the female-focused brochure.

### Combination programs

De Mel, McKenzie and Woodruff (2012) investigated the impact of a business training course and a cash grant administered in urban Sri Lanka to female entrepreneurs that were operating a subsistence enterprise. While the training program alone led to changes in business practices, there were no impacts on business profits, sales or capital stock. However, the combination of training and a grant led to large and significant improvements



in business profitability. But these effects were only significant in the short-term and the impact was not different from zero in the second year.

Berge, Bjorvatn, and Tungodden (2011) conducted a similar field experiment in Tanzania that investigated the effects of administering business training and a business grant to both male and female entrepreneurs. They found that the business training had a strong effect on business practices and profits for male entrepreneurs. But the training had a weak effect for female entrepreneurs and it did not impact business outcomes. Additionally, in contrast to the previous study, they found that the grant had no effect on business outcomes for male or female entrepreneurs. Gine and Mansuri (2011) found similar results from their study in rural Pakistan, which looked at the effect of large business loans and access to training on business knowledge and outcomes for male and female micro-entrepreneurs. They found that while business training led to increased business knowledge and better business practices, these effects were mainly concentrated among male clients. Additionally, the larger business loans had little effect for either male or female clients.