

# **Assessing the Enabling Environment for Women in Growth Enterprises:**

## **An AfDB/ILO Integrated Framework Assessment Guide**

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Job Creation and Enterprise Development Department  
International Labour Office, Geneva

ILO Regional Office for Africa  
Addis Ababa, Ethiopia

and

Vice Presidency for Infrastructure,  
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African Development Bank (AfDB), Tunis

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## Foreword

In June 2003, the African Development Bank (AfDB) Group held its annual meeting in Addis Ababa, Ethiopia. This was the first occasion at which the Bank organized a special Forum on the theme of African Women in Business during which the Bank previewed its new film on African women entrepreneurs, and shared preliminary findings from its research on “African Women in Business: The continent’s hidden growth reserves”. Following on from this initiative, The AfDB’s “African Women in Business Initiative” was formally launched in the AfDB’s Annual Meetings held in Kampala, Uganda, one year later.

The AfDB’s Addis Ababa Forum in 2003 clearly highlighted the AfDB’s vision on the role of women entrepreneurs in private sector development, poverty reduction, and sustainable growth and development. It also provided the first opportunity for the AfDB to share this vision with other key development partners in Africa, such as the international Labour Organization (ILO). The ILO was invited to participate in the Forum, and shared the results of its recent studies on issues relating to the growth of women-owned enterprises in Ethiopia, Tanzania and Zambia. The highly complementary roles of the AfDB and ILO became immediately obvious—the AfDB specializing in financial support services; the ILO specializing in creating more and better “decent work” in women-owned enterprises.

Given the two organizations’ shared vision of women entrepreneurs’ contribution to employment creation, poverty reduction and sustainable development, they endeavored to identify the most appropriate means of contributing to an improved enabling environment for women to start and grow enterprises. Consequently, the Integrated Framework for Growth-Oriented Women Entrepreneurs (GOWE), as adapted from Canada and tested in Ethiopia, Kenya, and Tanzania, was refined for use in Uganda during November-December 2004, and Cameroon in February-March 2006. The AfDB-ILO Integrated Framework has now been finalized and reflects the core concerns of both organizations. Significantly, it is being produced as a joint AfDB/ILO publication, thus concretizing the excellent collaboration between the two agencies in the field of women’s entrepreneurship development.

In the short time since June 2003, we were pleased to see the tangible progress made by AfDB and ILO to enhance their support for growth-oriented women entrepreneurs in Africa. This Integrated Framework guide is based on the lessons and experiences from the country assessments for Uganda, Tanzania, Ethiopia, Kenya and Cameroon, where the AfDB has long-standing involvement and where the ILO has been active on the field on small enterprise development. These assessment reports recommend what should constitute the next steps for the AfDB and ILO, as well as for governments, of the five above-mentioned countries and for other development partners, in supporting growth-oriented women entrepreneurs.

As a pilot phase, the AfDB has launched two pilot partial guarantee programs in Kenya and Cameroon where the ILO is working in concert with the International Finance Corporation’s Private Enterprise Partnership for Africa (IFC/PEP Africa). An evaluation of the pilot phase of these programs will be undertaken with a view to replicating the guarantee facility in other African countries based on their specific and identified needs. In the longer term this will lead to the development of, an “SMEs Guarantee” financial product. The two pilot programs are based on the findings of the joint AfDB/ILO assessment in Kenya and Cameroon, and can be seen as the first step in a new and

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important direction in supporting women entrepreneurs in Africa. A third GOWE project is planned for 2007.

We would like to express our thanks to the authors of this report, Ms Lois Stevenson, Ms Annette St-Onge and Mr Gerry Finnegan. We also acknowledge the leadership provided by the AfDB's Task Manager Mrs. Leila Mokaddem, Division Manager, Private Sector and Microfinance Department of the AfDB, and the ILO's team on Women's Entrepreneurship Development and Gender Equality (WEDGE). Special thanks also go to field colleagues in the respective AfDB and ILO offices in Africa.

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The tools, methodologies and approaches presented in this AfDB/ILO GOWE assessment guide have been developed based on fieldwork undertaken by the Women's Entrepreneurship Development and Gender Equality (WEDGE) team of the International Labour Organization (ILO) and the Office for Private Sector Development (OPSD) of the African Development Bank (AfDB) in East African countries (Ethiopia, Kenya, Tanzania and Uganda), as well as in Cameroon.

The AfDB/ILO Integrated Framework used in this assessment guide is based on a framework developed in the Atlantic Region of Canada to promote the growth of women's enterprises. Building upon this original work, the guide has been revised and refined to reflect the specific situations of women entrepreneurs in the developing context of Ethiopia, Kenya, Tanzania, Uganda and Cameroon in Africa.

Acknowledgements are due to the lead consultants, Ms Lois Stevenson and Ms Annette St-Onge, as well as to Ms Leila Mokaddem, Principal Investment Economist at the AfDB Private Sector Department, and Mr. Gerry Finnegan, Director for ILO Lusaka Office, Zambia, and formerly head of ILO's WEDGE team, who contributed to the planning, design and finalization of this guide.

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## List of abbreviations used

AfDB	African Development Bank
APEC	Asia-Pacific Economic Cooperation
AWE	African Women Entrepreneurs
AWIB	African Women in Business
BDS	Business development services
CEDAW	Convention on the Elimination of All forms of Discrimination against Women
FAMOS	Female And Male Operated Small enterprises
FCEM	Les Femmes Chefs d'Entreprises Mondiales
FI(s)	Financial institution(s)
GOWE(s)	Growth-Oriented Women Entrepreneur(s)
IBPWA	International Business and Professional Women's Association
IF	Integrated Framework
IFC	International Finance Corporation
ILO	International Labour Organization
ITC	International Trade Centre
KILM	Key Indicators of the Labour Market
MFI(s)	Micro Finance Institution(s)
MSE(s)	Micro and small enterprise(s)
MSME(s)	Micro, small and medium-sized enterprise(s)
MTI	Ministry of Trade and Industry
NGO(s)	Non-governmental organization(s)
OPSD	Office for Private Sector Development
OWED	Office for Women's Entrepreneurship Development
SME(s)	Small and medium-sized enterprise(s)
UDEC	University of Dar es Salaam Entrepreneurship Centre
UNCTAD	UN Conference on Trade and Development

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UNDP	United Nations Development Programme
UNIDO	United Nations Industrial Development Organization
UNIFEM	United Nations Fund for Women
WEA(s)	Women entrepreneurs' association(s)
WED	Women's entrepreneurship development
WEDGE	Women's Entrepreneurship Development and Gender Equality

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## Purpose of the guide and intended users

This guide to assess the environment for Growth-Oriented Women Entrepreneurs (GOWEs) has been prepared jointly by the African Development Bank (AfDB) and the International Labour Organization (ILO) for the purpose of identifying critical forms of support that can enable women to grow and expand their enterprises, and in the process to create jobs and income for themselves and others. The guide also aims to highlight critical areas where AfDB, ILO and other development partners can provide assistance and strategic tools to African countries to enable them to promote, nurture and develop women's entrepreneurship.

More specifically for the African Development Bank, the country assessments using this guide will constitute a strategic tool in designing assistance instruments to foster women's entrepreneurship development and to support the AfDB's mainstreaming objectives in each of the countries under review. Country assessments will help AfDB to implement the African Women In Business plan of action through a more comprehensive and integrated country approach. They will be used in the AfDB Multisector Gender Country Profile, as well in the Private Sector Country Profiles and Country Strategy Papers (CSPs).

From the ILO's perspective, the results of the country assessments will inform and contribute to the formulation of ILO's Decent Work Country Programmes, by giving a particular emphasis to practical aspects of promoting gender equality. They will also contribute to the achievement of one of the ILO's priorities for the African continent—promoting women's entrepreneurship in more African countries.

In furtherance of the Africa Union's Plan of Action following the Ouagadougou Extraordinary Meeting on Poverty and Employment, this guide should help to make a valuable contribution to the implementation of Section 6 of the Follow-up Actions, dealing with the economic empowerment of women.

The guide is intended to inform and assist policy-makers, researchers, evaluators, programme managers, business and financial consultants, development advisers, women entrepreneurs' associations (WEAs) and other key actors, and assist them in identifying the most effective support mechanisms. It is concerned with identifying the actions that need to be taken to create a more equitable enabling environment for the development and growth of women's enterprises, including enterprises owned by women with disabilities. The guide demonstrates a comprehensive assessment of ten core and inter-linked components of the business environment, and presents the assessment in the form of an Integrated Framework.

In addition to the ten core areas of assessment contained in this guide, there are several templates and matrices included as annexes that will assist in categorizing and organizing the statistical and interview information captured during the assessment process.

Following an analysis of the gathered information, users of this guide should be in a good position to outline the key components of an action plan that should be designed to minimize and remove barriers to the growth of women's enterprises, as well as to enhance their access to the resources and opportunities needed for growth. Women entrepreneurs with disabilities are likely to experience even greater barriers to start-up and growth, and they will require additional assistance to access economic resources and market opportunities.

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This guide highlights a broad and integrated set of approaches and actions that, when combined, can make a significant difference to the prospects of growth for all women entrepreneurs.

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## Section 1: Introduction

A large number of countries in Africa fall within the definitions of “least developed” or “developing” economies. Many of these countries have been striving to meet the Millennium Development Goals (MDGs) that were adopted in order to reduce global poverty levels, following the UN Millennium Summit in 2000. Since that time, many governments faced with the significant challenge of poverty reduction are working diligently, with the help of cooperating partners (donors) and international agencies, to implement the adjustments and reforms necessary to bring about a significant reduction in poverty levels. This also includes strengthening the private sector base of their economies through approaches such as privatization; trade and investment liberalization; banking system reforms; modern infrastructure development; reviews of the regulatory framework and competitive environment; and bringing about improvements in industrial productivity.

Private sector development is seen as a critical element in strengthening and broadening the base of the economy and achieving greater international competitiveness. However, many of these adjustments and reforms fail to take account of their impact on women, and often neglect to consider women—and women entrepreneurs in particular—as potential contributors to economic development, the growth of the private sector development, and the creation of decent employment.

The importance of micro and small enterprises (MSMEs) in social and economic development, and the need to support their viability, expansion and growth, is accepted in most countries irrespective of their stage of economic development. In many African countries, the promotion and development of MSMEs is often a priority item in the policy agenda as their contribution to poverty alleviation is widely acknowledged. However, a large number of these enterprises are unregistered and operate in the informal economy. Many of these enterprises and those who work in them lack basic forms of social protection and representation, and remain outside the scope of various laws and regulatory mechanisms aimed at providing basic health and safety standards, protecting workers’ rights, and ensuring respect for the natural environment. Faced with inadequate social safety nets and few alternative ways to make a living, many people are forced into entrepreneurship out of necessity and in order to survive. In fact, the only employment option for many new labour force entrants is to become self-employed.<sup>1</sup>

Women and their economic contributions are often invisible and go unrecognized in many countries, both as entrepreneurs and as workers. This is more prevalent for disadvantaged and vulnerable groups of women entrepreneurs, including women with disabilities. In this context, the ILO’s support for women entrepreneurs with disabilities in Ethiopia has enabled some of these women to progress from being “dependants” to becoming providers for themselves and their families. This strong message can also be taken up in other African countries.

For the AfDB and ILO, the development of MSMEs constitutes an important priority across the continent. Both agencies recognize that MSMEs, including those operating in the informal economy, account for more than 90 per cent of all enterprises and are the main generator of employment opportunities. They also contribute to the promotion of a more equitable distribution of income in both rural and urban areas. They stimulate local development, and play a major role in promoting an entrepreneurship

<sup>1</sup> A number of measures are recommended in ILO’s Workers with Family Responsibilities Convention, 1981 (No. 156) and the accompanying Recommendation, 1981 (No. 165).

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culture and introducing business-related skills among local communities. However, MSMEs operated by women as well as men often face difficulties and barriers arising from a policy bias that favours larger enterprises. In addition to the generic problems facing all MSMEs, there are numerous ways in which women entrepreneurs are disadvantaged by comparison to their male counterparts. Women entrepreneurs are less likely to be members of mainstream business associations where information on business and market opportunities is generated and shared. Furthermore, they are subject to discriminatory property, matrimonial and inheritance laws. Even where laws provide for their equal rights to property ownership, cultural practices often prevail so as to effectively deny women these rights. Without access to property, women entrepreneurs are unable to pledge collateral for bank loans, and thus are capital constrained in their growth aspirations.

The large number of women entrepreneurs in African countries—albeit operating at the micro and informal level of the economy—already makes a significant contribution to economic development, job creation, family upkeep, and poverty reduction. The relatively few women-owned enterprises that have grown to become small and medium-sized enterprises also impact significantly on employment and economic development. By enabling more women to pursue enterprise growth through a more favourable support environment, this should generate both social and economic benefits to the economy. Women’s income from these enterprises should also contribute to improved health of families and communities, improved literacy and education achievements, women’s empowerment and wider economic development (ILO, 2003a). Such factors and the inter-linkages between them are also explored and analyzed further in the World Bank’s World Development Report on Equity and Development (2005).

Based on the combined earlier work of the AfDB and ILO respectively, both organizations agreed to give a particular and specific focus to promoting and supporting “growth-oriented women entrepreneurs” (GOWEs). The results of this earlier collaboration are summarized and presented in *Support for Growth-oriented Women Entrepreneurs in Ethiopia, Kenya and Tanzania—a Synthesis Report (ILO-AfDB, 2005)*. This specific focus on GOWEs is not intended as an exclusive approach, and it fits alongside complementary efforts being undertaken by the two organizations to assist the wider spectrum of women entrepreneurs and small-scale enterprises.<sup>2</sup> It should be remembered that not all women or women entrepreneurs are the same, and the approach suggested in this guide may not apply to poorer, less-literate and disadvantaged groups of women who are in need of more basic forms of support and guidance.<sup>3</sup>

The challenge of promoting women’s enterprise in developing countries can be seen as two-fold. The initial challenge is to legitimize and strengthen the base of economic activity for the large number of existing women-owned MSMEs, including those owned by women entrepreneurs with disabilities, so they can consolidate and expand their enterprises. The second challenge is to promote entrepreneurship and business opportunities with high growth potential among educated and skilled women, so their businesses are stronger from the start, and have the potential for high growth and employment creation. For these two challenges to be met, women will require improved access to a range of essential financial and non-financial resources, along with the

<sup>2</sup> See various AfDB and ILO publications listed in the References and suggested further reading section at the end of this guide.

<sup>3</sup> See for example, ILO’s manual on Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise (ILO, 2004).

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removal of gender-based institutional, cultural, regulatory and legal barriers that limit the scale and scope of their business operations. This AfDB/ILO guide aims to highlight effective ways in which these two challenges can be addressed for the benefit of women entrepreneurs, and for the wider participation of women in national economic development.

While all of the Millennium Development Goals of the UN Millennium Declaration (2000) are relevant to improving the situation of women, some Goals have a particular emphasis: (i) MDG 3 deals with the promotion of gender equality (including education and literacy rates and the share of women's employment in the non-agricultural sector); (ii) MDG 5 deals with improving maternal health, and MDG 8 refers to the development of the global partnership for development (including targets for increasing youth employment rates and developing non-discriminatory trading and financial systems); and (iii) MDG 6 deals with combating HIV and AIDS, which creates a disproportionately larger burden and risk for women. Creating improved conditions to strengthen women's enterprises and promote their growth is likely to have both direct and indirect impacts on the realization of these Goals.

The macro environments in which women business owners operate must support and complement women entrepreneurs' business needs. Macro-economic and trade policies need to be crafted in a manner that supports and facilitates the greater participation of women as key actors in the economy, and that promotes employment-friendly growth that is essential for sustainable development in Africa and elsewhere. Complementary actions also need to be taken to help reduce the vulnerability of their enterprises, including risks and vulnerabilities relating to working conditions; safety and health at work; social protection; lack of organization, representation and voice; and all forms of gender-and disability-based discrimination. In order to eliminate such risks and vulnerabilities, many governments have adopted equal opportunity legislation and ratified the ILO's core equality conventions.<sup>4</sup> However, the linkages between these gender equality policies and actions and the general macro-economic and trade policies remain weak, and there is an overall lack of coherence when it comes to supporting gender equality.

Women in particular are often not seen as equal players in the economic arena. As many women are lacking equal status and credibility as entrepreneurs, they often have a tougher time getting established and accepted in the business community. Specially targeted programmes, policies and strategies are needed to ameliorate these problems. Governments such as the United States and Canada have identified women entrepreneurs as a target group for specific policy and programme measures. Over time these have had a significant impact on the growth of women entrepreneurs' firms. It is noteworthy that these measures have been effective within an environment already favourable to small and medium-sized enterprises in those countries. The challenge for MSMEs is likely to be greater in several African countries, where there are relatively under-developed MSME policies and support structures.

Governments in many African countries have already adopted national policies and frameworks to strengthen the MSME sector. At the macro level, these policies and frameworks generally focus on creating a stable macro-economic framework, a competitive economy, and international networks that are necessary for the successful

<sup>4</sup> These are: Equal Remuneration Convention, 1951 (No. 100); Discrimination (Employment and Occupation) Convention, 1958 (No. 111); Workers with Family Responsibilities Convention, 1961 (No. 156), and Maternity Protection Convention, 2000 (No. 183).

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operation of private enterprises. Government MSME policies attempt to “level the playing field” to the benefit of MSMEs in general. Furthermore, many governments have largely ignored the significance of the informal economy where women tend to be concentrated in large numbers, and which can effectively be an important seed-bed for new entrants into micro and small-scale enterprises. Governments need to pay more attention to the positive and developmental aspects of the informal economy, as well as particular attention to the role that women play in informal economic activities.

The business environment within which women entrepreneurs operate can significantly impact on their ability and capacity to grow their enterprises. This context is comprised of many players, processes and institutional arrangements, including governments; the prevailing political or legal system of the country; regulatory agencies; banking and credit systems; educational institutions; donor agencies; member-based associations of employers, workers and women entrepreneurs; and local industrial and economic development agents. Within this environment, there may be many “failures”, including market, government, educational and systemic ones that adversely affect the growth of women’s enterprises. In order to unleash the potential of women-owned enterprises, it is important to examine where these failures exist, and to take actions to remedy them. This guide presents an assessment tool that can contribute significantly to this process by highlighting gaps and deficiencies in the support framework for women entrepreneurs, and by recommending supportive actions and the replication of valuable practices that have been developed both within the country and elsewhere.

## 1.1 The AfDB/ILO Integrated Framework

This guide is based around the AfDB/ILO Integrated Framework for assessing the enabling environment for the growth of women’s enterprises. The foundation of the Integrated Framework lies in an approach first adopted in Atlantic Canada<sup>5</sup> and tested in a pilot manner in three East African countries in the last quarter of 2003 (see ILO/AfDB, 2005b; 2005c; 2005d and 2005e). Following this pilot, the Integrated Framework was revised and refined to better fit the realities of the African context. The revised Framework, as illustrated in Figure 1, was subjected to a further field test in Uganda in late 2004 (ILO/AfDB, 2005f). Subsequently, a further application of the Integrated Framework was undertaken in Cameroon, the first francophone country in which it has been applied.

In general, the Integrated Framework is based on the proposition that if women are equipped with the necessary resources, skills and opportunities to start stronger businesses, and if they are more readily able to pursue the growth potential of these enterprises, the economy will benefit from reduced poverty, from greater employment and from economic growth. The women entrepreneurs will be able to grow their own enterprises and become more significant actors in national economies. In addition, avenues will be opened for the greater social inclusion of women in the public domain, greater gender equality, and enhanced economic empowerment of women.

In addition to broader generic MSME policies and support programmes, specific policies targeted towards women should include:

- i. policies to remove barriers to the start-up, formalization and growth of women’s enterprises;

<sup>5</sup> For a description of this original framework, see Stevenson and St-Onge (2003).

- 
- ii. policies to improve women's access to markets;
  - iii. policies to improve women's access to and control over economic and financial resources;
  - iv. policies to strengthen social protection and social inclusion, and to reduce the risks and vulnerabilities facing women entrepreneurs and their women workers, including women entrepreneurs with disabilities; and
  - v. policies to create a more supportive enterprise culture and context, and more favourable business environment for women entrepreneurs.

Within these five related objectives, ten core areas of policy and programme measures need to be considered if women entrepreneurs are to be able to effectively grow their enterprises. These are:

- 1) Policy leadership and coordination for women's entrepreneurship;
- 2) Regulatory and legal instruments and issues affecting women's enterprises, and including women's domestic situations, and support services to enable them meet family responsibilities;
- 3) The promotion of women as entrepreneurs, including vulnerable and disadvantaged women, such as women with disabilities;
- 4) Access to enterprise education, and to skills and management training;
- 5) Access to credit and financial resources;
- 6) Access to business development services (BDS) and information;
- 7) Access to women entrepreneurs' associations, business networks and employers' organizations;
- 8) Access to business premises;
- 9) Access to markets; and
- 10) Research on women entrepreneurs and women-owned MSMEs.

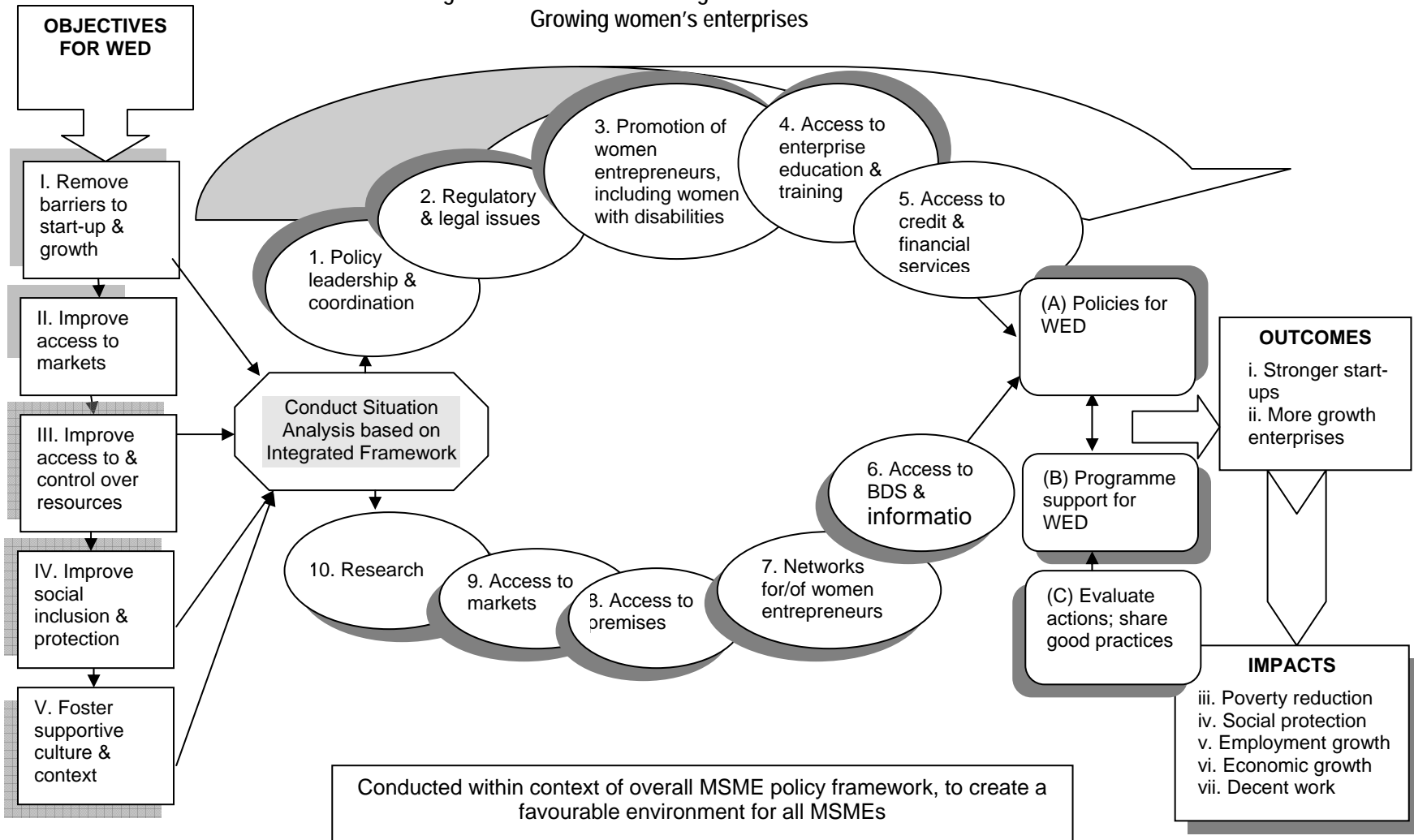
In a very practical manner, the AfDB/ILO Integrated Framework examines each of the ten core components in turn—including the evidence of policies and actions in support of women entrepreneurs—and assesses their respective level of development. The Integrated Framework seeks to identify areas for improvement. The ten core components should not be seen as stand-alone compartmentalized elements, but as integral parts of the Framework. The AfDB/ILO Framework outlines the sort of policy targets and measures that ought to produce tangible results in favour of women entrepreneurs. In conducting the Integrated Framework assessment, it is important to remember that women's entrepreneurial activity is influenced by and evolves from the prevailing socio-economic and cultural environment in any country, as well as from the overall policy and programmatic framework developed for MSMEs in general. The ten core elements of the Integrated Framework are inter-connected: actions are necessary in each area so as to effect the desired changes in the overall environment for women-owned MSMEs and women in growth enterprises.

By identifying the status and progress in each of these ten core areas, as well as any gaps and opportunities, it should lead to the identification of recommendations for policy development and programme measures in support of women's enterprise development. The process for undertaking the analysis based on the ten interlinked core areas is discussed in Section 3 below.

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An evaluation of the operation, effectiveness and impact of various policy and programme measures and the sharing of good practice results is likely to contribute to enhanced capacity building and to a more favourable environment within which women entrepreneurs grow their enterprises. Research is included as one of the ten core elements, as solid data along with research-based facts can help to highlight the need for change, inform about the required and appropriate remedial actions, and help in effecting the improvements necessary for women to be able to grow their enterprises in a supportive and unencumbered manner.

Figure 1: The AfDB/ILO Integrated Framework:  
Growing women's enterprises



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## 1.2 The benefits of using the Integrated Framework approach

The aim of using the AfDB/ILO Integrated Framework (IF) approach is to promote a systematic assessment of the enabling environment for the growth of women's enterprises in each of the ten core areas, to map current initiatives and actions, to identify gaps, and recommend concrete actions to address these. The end result of applying this approach should be a coherent roadmap that contributes to a set of informed and clearly defined actions for enhancing the potential for success in accelerating the growth of women's enterprises. The growth of women's enterprises is likely to positively impact on job creation and economic growth. Policies that support women's enterprises can also contribute to improved productivity and better quality working environments, and to the economic empowerment of women, to poverty reduction and to a better future for their children.

## 1.3 Objectives of the Integrated Framework assessment process

The objectives of a country assessment using the Integrated Framework approach are to:

- i. review and map out key areas of the enabling environment for growth-oriented women entrepreneurs, including women entrepreneurs with disabilities;
- ii. comment on their respective applications and effectiveness;
- iii. identify gaps in existing provisions and support for growth-oriented women entrepreneurs, as well as to highlight "good practice" initiatives; and
- iv. make recommendations for future actions, addressed to the government, the AfDB, the ILO, partner organizations and others leading to specific improvements in the environment for the growth of women's enterprises.

The primary output from the Integrated Framework assessment should be a detailed report featuring a series of recommendations and good practices specific to the country in question.

See Annex 7 for a sample terms of reference (TORs) for the consulting assignment that would lead to the production of the assessment report using the Integrated Framework.

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## Section 2: Steps in the assessment process

This section details the four major steps in the assessment process, and these are illustrated in Figure 2.

Step 1: Pre-fieldwork

Step 2: Fieldwork

Step 3: Analysis and synthesis of findings

Step 4: Report preparation and writing.

The assessment guide provides hints for conducting each of the steps (see Box 1), and offers a number of templates that can be used in mapping the various elements of the enabling environment for women in growth enterprises. Guidelines are presented to help in developing the assessment and preparing the final report. These guidelines and suggestions have been shaped by the consultants' experiences with previous assessments in Ethiopia, Kenya, Tanzania and Uganda.

### 2.1 Step 1: Pre-fieldwork—preparing for the assessment

#### 2.1.1 Pre-reading

It is important that the users of this guide have a clear understanding of the objectives and expected outcomes of the assessment assignment. These have been provided in Section 1, based on the priorities of both the African Development Bank (AfDB) and the International Labour Organization (ILO) in promoting growth-oriented women entrepreneurs in Africa.

The first five days of the process should take place prior to any field visit, and it will involve a review of the relevant documentation and information so as to be aware of what information that already exists and avoid unnecessary duplication. This process will enable the assessment team (e.g. researchers, consultants, etc.) to become more familiar with the general environment affecting MSME development in the country, background information on gender issues, and more specifically the environment in which women entrepreneurs operate. It is important that the assessment team becomes familiar with the situation facing vulnerable women, such as those with disabilities. This assessment process is likely to include, but not be limited to, a review of:

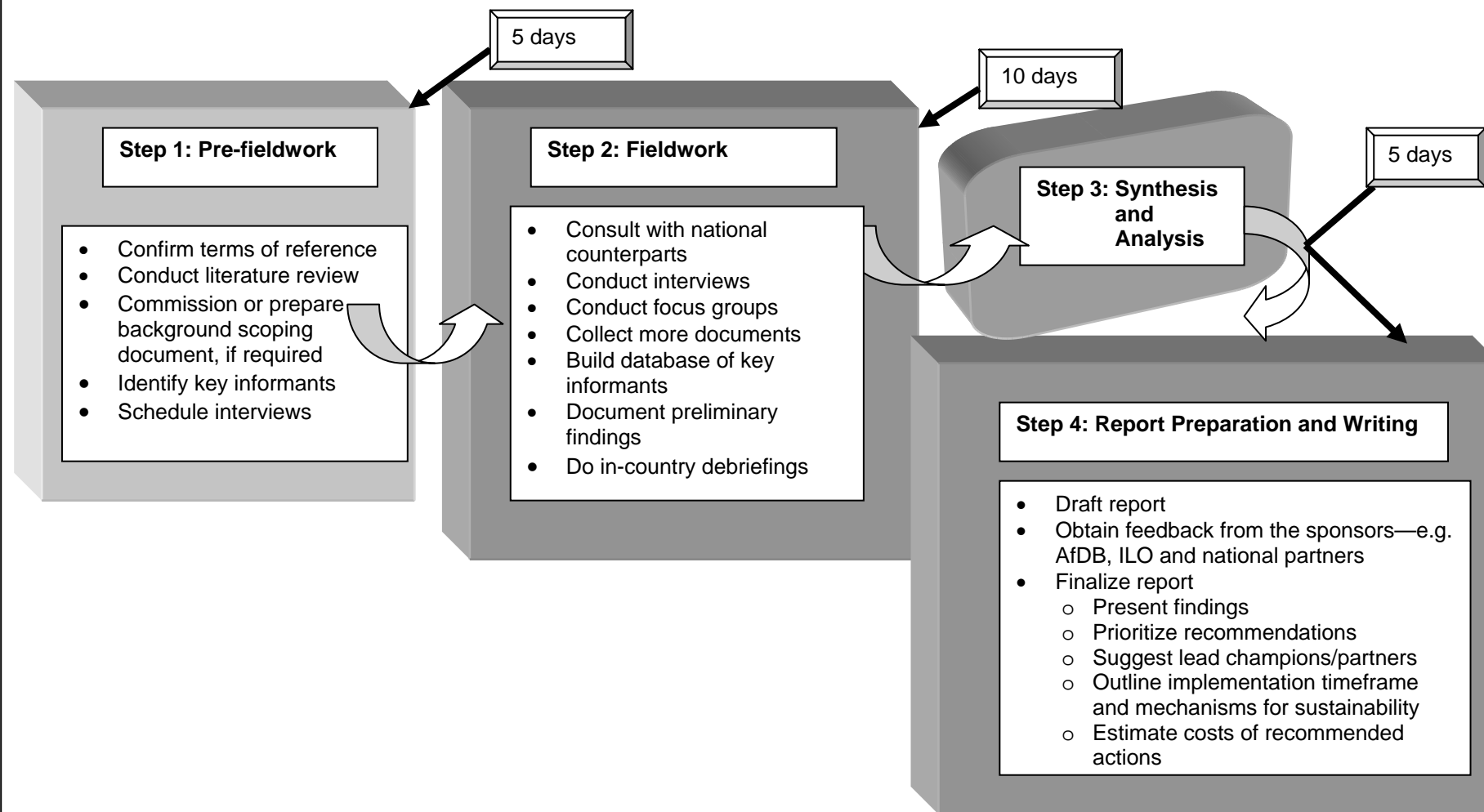
- i. The country's economic situation (e.g., macro-economic, employment and labour market, political, demographic make-up);
- ii. Statistical information regarding MSMEs, including sex disaggregated data, a gender profile, information on disability disaggregated by age, sex, etc., the prevalence of HIV and AIDS, ethnic origin, etc.;
- iii. Relevant reports and research documents from international organizations and multilateral development banks, including the AfDB (e.g. Country Strategy Papers, Multi-sector Gender Country Profiles), the ILO (e.g. labour market studies, Decent Work Country Programmes), the United Nations [(e.g. Country Common Assessments and United Nations Development Assistance Framework

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- (UNDAF)], and the World Bank (e.g. “Doing Business” reports,<sup>6</sup> Investment Climate Surveys, reviews of the regulatory system affecting MSMEs);
- iv. National development plans (including PRSPs) and documents relating to the country’s policy, legal and regulatory environment, as well as policies and implementation plans affecting MSMEs both directly and indirectly;
  - v. Gender and Disability policies and their implementation; national reports on the UN Convention against all forms of Discrimination Against Women (CEDAW); the prevalence of gender issues and women’s entrepreneurship in national Poverty Reduction Strategies, National Development Plans and Private Sector Development initiatives;
  - vi. Research and academic literature on women entrepreneurs or women in MSMEs;
  - vii. Studies or reports on gender issues;
  - viii. Studies or reports on enterprise development by people with disabilities, and other issues affecting women and men with disabilities, including aspects of the enabling environment and institutional framework;
  - ix. Documents describing the MSME support system, including business support services, entrepreneurship education/training programmes, micro-finance institutions, women entrepreneurs’ associations, employers’ organizations, government MSME offices, support for women with disabilities, etc.

Much of the information from international organizations can be obtained from their websites prior to conducting the fieldwork. Government policy documents may be more difficult to access from the web, but national counterpart/partner organizations and project sponsors should be able to provide copies of key documents and reports prior to conducting the fieldwork.

<sup>6</sup> While these reports are relevant and have value, they tend to oversimplify issues relating to workers’ rights. In this way, they are not consistent with the ILO Declaration on Fundamental Principles and Rights at Work (1998).

Figure 2: Steps in the GOWE assessment process



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### Box 1: Helpful hints for conducting an assessment process

The following hints are provided for users of this guide.

#### Step 1: Pre-fieldwork

1. Ensure that the national implementation partners understand the objectives of the assessment assignment, and that they are empowered to maximize their contribution to the assessment process.
2. Read as much background material and documentation as possible beforehand, to gain a good understanding of the economic, legal and socio-cultural situation in the country, and of the context within which women entrepreneurs operate (see annexes for list of useful reading materials and websites).

#### Step 2: Fieldwork

1. Try to create a gender-balanced team, and develop a cooperative working environment with local partner organizations.
2. Seek ways to build capacity within the assessment team and the national partner organizations by: maintaining close communication; conducting debriefings after interview sessions; sharing insights on strategies adopted in identified good practice situations and countries, etc.
3. Ensure that all members of the assessment team, including interviewers, are sensitized to gender issues in their interviewing techniques.
4. Be sure to capture the voices, opinions and perceptions of men, as well as women.
5. Make sure the national partner organizations is clear about the assessment team's requirements/needs, e.g. in terms of transportation, communications, accessible premises (taking account the requirements of women entrepreneurs with disabilities), etc.
6. Be aware of and sensitive to the economic, social, political, and cultural dimensions of the country.
7. Make use of traditional and local knowledge during the assessment process, and provide participation opportunities for interested persons when appropriate, e.g., inviting employers' and workers' organizations, Chamber of Commerce members, women's organizations, and Disabled Persons' Organizations and their women's wings, to focus group sessions, etc. (This could also involve capturing the "stories" of some of the women or organizations met during the assessment exercise, as such stories or case histories can be a valuable way of reflecting the realities on the ground.)
8. Maintain a flexible approach during the assessment process as interview schedules may change.
9. Prepare for each day's interviews by formulating a semi-structured interview guide as a means of checking for the topics to be covered,
10. Take notes of key facts and findings during the interviews and focus group sessions.
11. Review notes at the end of each day and summarize key issues and salient points. If required, follow-up or seek clarity on issues with other key informants later in the field visit.
12. Begin noting observations on the enabling environment using the templates in the annexes.
13. Create a note-taking template by copying the questions for each section into a table and adding a column for "notes".
14. While acquiring specific information on the components of the Integrated Framework, concurrently gather information on the economic context of the country and the MSME sector; the number of MSMEs, by employment, size, and sex of the owner; and relevant sex-disaggregated data available. This information can be obtained from research papers and official reports from government departments.
15. Collect business cards from key informants and reproduce into a database at the end of each day of meetings, i.e., name, title, affiliation, phone number and email address (see Annex 1).
16. Use focus group sessions in order to validate early observations, if possible.

#### Step 3: Analysis/Synthesis of findings

1. Share preliminary observations, findings and thoughts about recommended actions with national partner organizations at the end of the fieldwork.
2. Use a format for mapping the enabling environment for women entrepreneurs and scoring the policy/programme gaps. Use of this tool may be beneficial for the entire analytical process (see Annex 4).

#### Step 4: Report preparation and writing

1. Make sure the report is precise, easy to understand and supported by facts and evidence. Include practical, prioritized recommendations, reference to key implementation partners and champions, an implementation timeframe, an estimate of costs, and suggested mechanisms for sustainability.
2. Meet all reporting deadlines.

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During the pre-field work stage (estimated at five working days), the assessment team should collect as much knowledge as possible on the constraints faced by women entrepreneurs in the country. If little information is readily available on the situation of women entrepreneurs and the support environment in which they operate, it could be valuable to contract a researcher or consultant in advance to prepare a background scoping document. Ideally the researcher should also be part of the assessment team when the fieldwork is in process. Such a report would also assist users of this guide to identify key informants for field visit interviews (e.g. agencies and individuals with a high profile in relation to gender equality, women's issues and women's entrepreneurship).

### **2.1.2 Compile basic statistics**

In order to gain a better understanding of the situation of women entrepreneurs in the country, users of this guide are advised to collect statistics relevant to the economic performance of the country and to the state of women's enterprises. A template is provided in Annex 2 for sourcing and summarizing these statistics. This data is important for three reasons. First of all, the level, extent and scope of women's enterprise in an economy (in terms of numbers and enterprise size) is related to a number of factors, such as: (i) the level of economic development; (ii) the population growth; (iii) literacy levels; and (iv) the density of MSMEs in the economy. Having this data disaggregated by sex should help in understanding some aspects relating to the emergence and growth of women's enterprises. Secondly, these data will be helpful in identifying where there are significant gaps in the knowledge base with respect to the role of women's enterprises in the economy, to validate the research and contextual findings, and to make recommendations for actions. Thirdly, the data will provide a basis for making some inter-country comparisons as more country assessments are completed in Africa (although this type of comparison may not work well across very different economies or regions).

Suggested sources for the country data include LabourStat (an ILO data source); Key Indicators of the Labour Market (ILO's KILM); African Development Bank country reports; UNDP's Human Development Reports; World Bank reports; the country's central statistical office; government reports on the MSME sector; MSME policy documents; donor reports; research studies on the MSME environment and the informal economy; and research studies on gender equality and the role of women entrepreneurs in the country. When compiling the economic indicators' grid, it is important to note the specific sources for all data.

### **2.1.3 Identify key informants and schedule appointments**

The next stage of the pre-field work is to coordinate arrangements for the field visit interviews through the key national partner organizations. These partners could include a combination of representatives from the government department(s) responsible for MSME development, regional or country offices of the AfDB or ILO; UNDP and other UN agencies (such as UNIDO or UNIFEM); university entrepreneurship centres; donor organizations, and other development banks, as examples. It is important to have most of the interviews scheduled prior to undertaking the field visit.

Interviews should be arranged with a range of key informants comprised of both women and men, including:

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- ILO and AfDB officials and relevant project staff;
  - Government officials responsible for MSME development, Labour Ministry (responsible for social protection and social security), and other relevant government departments;
  - Government small business development offices;
  - Government ministry or department responsible for gender issues;
  - Government ministry/department responsible for disability issues;
  - Employers' organizations and workers' organizations (as appropriate);
  - Women entrepreneurs' associations (WEAs), the Women's Wings of Disabled Persons' Organizations (DPOs), NGOs and civil society organizations supporting women in the informal economy, and their respective members;
  - Women's organizations, lobby groups, special interest groups (e.g. women lawyers' association, women in the media, etc.);
  - Business development service (BDS) suppliers;
  - Cooperating partners/donor agencies and relevant donor-assisted projects;
  - Education and training organizations;
  - Financial institutions, such as commercial banks, MFIs and their associations (e.g. MFI umbrella organization), including NGOs active in this field;
  - Key business/trade/sectoral associations;
  - Any researchers known for their work on women entrepreneurs and gender issues in the country.

The schedule of meetings should be arranged in association with the national and local partner organizations to cover a 10-day period, with each interview scheduled for about an hour. Some flexible time should be left in the schedule to allow for unanticipated meetings with other key informants identified during the field visit.

## **2.2 Step 2: Fieldwork**

The 10 days of fieldwork should involve a series of meetings and focus groups with key informants, collection of additional relevant documents and reports, discussions with partner organizations on observations and early findings, and debriefing meetings with the government's MSME and/or women's entrepreneurship development officials, as well as with the mission sponsors (e.g. AfDB, ILO, etc.).

### **2.2.1 Develop methodology for fieldwork interviews**

Various methodologies may be utilized when conducting the assessment interviews:

- One-on-one interviews: This primary research approach can be used with key informants. This approach will facilitate more in-depth information gathering specific to the core components of the Integrated Framework.
- Group interviews: These may be useful when meeting with women entrepreneurs' associations and their members. They provide an excellent way to obtain information and insights based on key informants' collective experiences and perspectives.
- Focus groups: Based on the authors' previous experience, the focus group methodology presents a powerful means to confirm the assessment team's preliminary findings and validate gaps in programming efforts focused on women entrepreneurs. These groups can also be a valuable means of unearthing

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information, views and trends that may not normally emerge from more formal lines of enquiry. Focus groups may consist of up to 20 representatives from a cross-section of MSME support organizations, e.g., micro-finance institutions, BDS suppliers, university professors/researchers, government officials, and WEAs. Alternatively, they may consist of women entrepreneurs and the organizations that specifically target women in their policy and programme offerings.

Caution should be exercised when considering the make-up of focus group members, especially if women entrepreneurs are sitting at the table along with professional service providers who are predominantly male. In some cases, the presence of men will inhibit open dialogue among the women. If the intention is to gain insights and stimulate reaction from women entrepreneurs, there is considerable value in holding a special focus group with women only. (This was applied to good effect in Kenya and other countries.) Vulnerable women, such as women entrepreneurs with disabilities, should also be brought into these focus groups and encouraged to contribute through the provision of sign language interpretation and other supports, as required.

It is important that focus group discussions are used as an opportunity for the assessment team to obtain value-added insights regarding issues affecting women's enterprise development. This can be particularly important in the context of issues relating to the improved productivity, competitiveness and effectiveness of WED support interventions, as well as in terms of qualitative suggestions for improving the working environment for women entrepreneurs and their employees.

Notwithstanding the guidance provided above, it is important that men be included in the interviewing and assessment process, and that their views, opinions and perceptions regarding women's entrepreneurship are explored and captured.

## **2.2.2 Conduct interviews with key informants**

Since pertinent, accurate and up-to-date statistics are often not readily available, and research capacity within the country may not be well developed with respect to women entrepreneurs, the interview process is likely to be the most important step in conducting the assessment of the Integrated Framework. A set of checklists for assessing each of the core policy/programme areas of the Integrated Framework serves as a guide to the range of issues to be covered in the interviews (see Annex 3).

The checklists are not intended to be employed rigorously as an interview structure, but rather as a guide for framing appropriate interview questions with the range of key informants. Overall, when combined with analysis of other documentation and research reports, sufficient evidence should be gathered to confirm the extent to which these (checklist) questions and statements reflect the current situation facing women entrepreneurs in the country.

In many cases, key informants will be in a position where they can only respond to questions covering some specific components of the framework; whereas others will be able to comment more broadly on a wider range of framework components.

For each interview, the assessment team is advised to prepare a semi-structured interview format tailored to the key informant, always keeping in mind key lines of investigative questioning. These could include:

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- i. What are the prevailing cultural attitudes towards the role of women with and without disabilities in entrepreneurial activity, and towards the potential for growth of women's enterprises?
  - ii. What are the major impediments to the development of women's enterprises? What particular barriers are faced by women with disabilities and other vulnerable groups of women?
  - iii. What is currently being done to support women entrepreneurs at the start-up stage? At the formalization stage? At the growth stage? Are women in vulnerable groups benefiting from this support?
  - iv. By whom? Which organizations?
  - v. What is not being done? Or what could be done better?—with greater outreach to women; with greater impact on women; with greater outreach and sensitivity training to men in the community, etc.
  - vi. What needs to be done to strengthen the enabling business environment for women's enterprise development?—through mainstreaming women's concerns into existing programmes, or through women-specific support interventions. What mechanisms should be in place to ensure that women with vulnerabilities are being catered for, and their needs mainstreamed?
  - vii. What needs to be changed to bring about an end to gender-based discrimination and prejudices towards women with and without disabilities, and to improve the situation in favour of women in growth enterprises?
  - viii. What roles are being (and should be) played by governments, organizations of employers and workers, business associations, WEAs, DPOs, universities, donors, financial institutions, and other private sector organizations?

Upon completion of each interview, the assessment team should obtain copies of any statistical reports, programme and promotional information, policy documents, evaluation reports and impact studies, and other relevant information from the key informants. This should be particularly helpful in mapping out the organizational arrangements for providing entrepreneurship-related services to women entrepreneurs (see the mapping template in Annex 4), and in recording observations and assessment comments in the mapping matrix (see Annex 5).

Many aspects of the interviewing process can touch on sensitivities in relation to gender issues, especially when interviewing men about women's issues—and occasionally when interviewing some women who are disapproving of or condescending about other women's role in the economy (e.g. some women still hold traditional views that “a woman's place is in the home”). The assessment team comprised of at least two people (ideally gender balanced) is advised to adopt a non-confrontational, exploratory and investigative approach with interviewees.

It is also important not to base the report on too many anecdotes or too much rhetoric, although “personal testimonies” can be a powerful means of getting across otherwise abstract concepts and ideas. Considerable attention should be devoted to obtaining hard facts about the situation and status of women in enterprise.

### **2.2.3 Identify good practices**

During interviews the assessment team should seek information on existing initiatives to promote and support women's enterprise development, e.g., by a women entrepreneurs' association, or a micro-finance programme specifically targeting women in growth enterprises. Special note should be made of well-designed and well-delivered initiatives that have potential for replication as “good practices” in other parts of the country—as well as regionally and internationally—and these should be highlighted in the final report.

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## 2.3 Step 3: Analysis/synthesis of findings

The mapping matrix template provided in Annex 5 can be a useful tool in synthesizing and analyzing the interview inputs. In addition, a scoring matrix is proposed so as to assign a numerical value to the findings for each of the components. By completing the scoring matrix, this will aid in the process of identifying major gaps and should provide a focus when writing explanatory text that summarizes the findings in the final report. The scoring matrix includes four categories for rating the extent of existing evidence in support of each statement: no evidence (0 points)<sup>7</sup>; not much evidence (between 1-3 points); a medium level of evidence (between 4-7 points); and very much evidence (between 8-10 points). The benchmark for making this assessment is the range and extent of actions and support, as identified and documented in other countries where the government and others support the development of women entrepreneurs and women-owned enterprises. It is based on the consultants' previous experiences in Europe, North America, and East Africa, as well as on research evidence from a number of African countries (e.g., ILO, 2005a; AfDB, 2004; Richardson et al., 2004) and other developed countries (e.g., Stevenson and Lundström, 2002; St-Onge and Stevenson, 2003). Scores for each of the Integrated Framework's core areas will be totaled to arrive at the overall rating. The scoring will be somewhat subjective and therefore must be substantiated with, and supported by, observations and comments from the field visit interview process based on the assessment team's notes, as well as from information gleaned from reviewed documents and reports. High scores on individual items may be indicative of "good practices". Low scores are likely to be indicative of "gaps" where further policy and programme initiatives are needed.

In addition to a general synthesis of the major findings, users of this guide should also provide an analysis of the processes and structures in place for designing and implementing policies that are oriented towards the development of women's enterprises. This will include the organizational arrangements that govern and promote MSMEs in each of the areas of the Integrated Framework, with a particular emphasis on women-owned enterprises. The mapping template in Annex 4 will assist in listing and describing organizations that:

- design, implement or review policies, laws, and regulations as they relate to women's enterprises, including those operated by women with disabilities;
- advocate on behalf of the interests of women entrepreneurs;
- are engaged in MSME research; the provision of BDS services; entrepreneurship education and management training; dissemination of business information;
- provide credit and financial services, including micro-finance, to women-owned MSMEs;
- are engaged in the provision of infrastructure and premises that are used by women entrepreneurs;
- promote women entrepreneurs and/or promote an entrepreneurial culture supportive of women entrepreneurs, including women with disabilities and women from vulnerable groups.

<sup>7</sup> In some cases, the assessment team may not be able to find any evidence of actions to support a statement in the scoring matrix. "No evidence" should be noted and no points assigned against the statement. In some cases, it could mean the statement does not have relevance within the context of the country being assessed.

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It may be helpful to identify the extent to which these organizations provide their services for a specific phase of the business development process—pre-start-up, start-up, formalization or growth.

## **2.4 Step 4: Report preparation and writing**

The final report should present information on a number of issues along the lines outlined in Section 4. It should include an assessment of the MSME environment; the state (scale, scope and status) of women-owned MSMEs, and the delivery structures and mechanisms for supporting women entrepreneurs. It should also discuss the gaps in existing policy and programme support for women entrepreneurs in each of the Integrated Framework's core areas. It should suggest remedial actions to address any evident gaps, and identify, profile and highlight existing good practices. Particular attention should be given to those good practices and compensatory actions that can enable women with disabilities to become more visible and successful actors in growth-oriented enterprises.

A draft version of the final report should be sent to the contracting agency or agencies (e.g. AfDB and ILO). This draft report should subsequently be circulated to other sponsors, partner organizations (e.g. key line ministries, employers' organizations, etc.) and other key actors (e.g., UNDP, World Bank Group, UN specialized agencies, cooperating partners/donors) to obtain feedback on accuracy, comprehensiveness, and clarity. Once all comments and feedback have been received, the report should then be finalized and submitted. This participatory process is likely to generate greater ownership of the findings among the national stakeholders and development partners.

The sponsoring agencies and national partner organizations may decide to hold a pre-publication consultative forum at which key findings can be submitted for validation, and/or a post-publication launch to share and disseminate findings widely and elicit buy-in from major actors and funding partners.

### **2.4.1 Make recommendations for appropriate actions**

Recommendations for actions should be carefully considered based on the assessment team's analysis of:

- i. the statistical situation, as it is available and in the public domain (number, percentage, proportions, size distribution, growth rates of women-owned MSMEs), prevalence and impact of HIV and AIDS;
- ii. findings on the needs of women entrepreneurs, based on secondary research;
- iii. existing policies and service delivery structures, as well as other policies that have an indirect impact on women and MSMEs;
- iv. existing policy and programme measures identified within the government's MSME policy agenda and from among donor initiatives;
- v. existing outreach and take-up of BDS, micro-finance, and enterprise-related education and training by women entrepreneurs with and without disabilities and their enterprises;
- vi. interviews and focus groups with key informants; and
- vii. existing donor initiatives on gender, women's enterprise development and disability issues.

A menu of possible options for recommended actions in each core area of the Integrated Framework is provided in Annex 6. This list is not exhaustive, but can serve to trigger some initial ideas regarding required actions. These are based on experiences of "best practice" countries in supporting women entrepreneurs as a target group. The

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assessment team may find it helpful to read Kantor's (2001) report on good practice programmes for women entrepreneurs, AfDB/ILO reports on previous assessments completed in Ethiopia, Kenya, Tanzania, Uganda and Cameroon, and the AfDB report on African Women in Business (AfDB, 2004). References to these are included in the list of suggested reading at the end of this guide.

When drafting the recommendations, it is important to take care that they are realistic, practical, affordable and achievable, given the particular contextual environment in the country. As far as it is possible, the stakeholder(s) responsible for the actions should be identified and consulted, and suggested time frames and estimated costs provided. In addition, the recommendations should emphasize the importance of mainstreaming support for women's enterprise development into existing policies, programmes and support provision, rather than seeking to create new stand-alone women-specific initiatives. This also applies to recommendations to support women entrepreneurs with disabilities, as well as DPOs and other relevant associations. Furthermore, care should be taken to ensure that recommendations reflect a demand-led market orientation, rather than promoting free or subsidized support for growth-oriented women entrepreneurs that risks perpetuating a dependency culture among the designated target groups.

The next section covers each of the ten core areas of the Integrated Framework and outlines the key areas of questioning to be explored in the interview process.



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## Section 3: Applying the AfDB/ILO Integrated Framework and assessing the ten core components

The starting point for designing any women's enterprise development initiative is an analysis of the existing policies, and the various instruments and programmes in place for their implementation and realization, along with an assessment of their adequacy. Do the policies and programmes take account of the needs, circumstances and aspirations of both women and men entrepreneurs? Do the policies and programmes cater for the needs of women entrepreneurs at all levels of development? Are they inclusive of all categories of women entrepreneurs (e.g., women with disabilities, women living with HIV and AIDS, migrants, etc.)? Do promotional policies and programmes address and meet the needs of women entrepreneurs with and without disabilities? How available and accessible are they to women with and without disabilities? Are they delivering the intended support and services to women entrepreneurs in growth enterprises? Are any gaps in delivery identified?

The application of the AfDB/ILO Integrated Framework is guided by a set of checklists based on a systematic assessment of each of the ten core components of the framework (refer to Annex 3):

- 1) Policy leadership and coordination;
- 2) Regulatory and legal issues;
- 3) Promotion of women's entrepreneurship, including for women entrepreneurs with disabilities;
- 4) Access to enterprise education and training;
- 5) Access to credit and financial services;
- 6) Access to BDS and information;
- 7) Access to networks for/of women entrepreneurs (WEAs);
- 8) Access to business premises;
- 9) Access to markets; and
- 10) The quality and scope of research on and about women entrepreneurs.

The set of checklists has been designed to facilitate gathering information for the assessment process by highlighting where gaps exist and where further actions might be needed. These checklists will be helpful to users of this guide by focusing their attention and observation skills on the critical areas affecting the business and enabling environment for women entrepreneurs in growth enterprises.

Users of this guide should not expect to ask key informants all of these questions, nor should they anticipate definitive "Yes" or "No" answers. During the assessment process, the user's objective should be to identify and qualify the extent to which actions are being implemented in each component of the framework by making use of the relevant checklists. Annex 5 proposes and presents a template for synthesizing the scoring of each of the core areas and for assessing the extent to which significant actions are underway. The systematic assessment process will help users of this guide to identify the major concerns affecting a specific policy area, while at the same time provide the opportunity to identify the policy/programme areas that require the greatest attention.

The remainder of this section goes through the assessment process for each of the ten core areas of the Integrated Framework, and Annex 3 provides examples of the questions that can be used in the interviewing and information gathering process.

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## 3.1 Policy leadership and coordination

Coordinated policy leadership is an integral component in effecting improvements in the business enabling environment for women entrepreneurs. The following elements are essential when implementing an integrated framework approach to develop women's enterprise:

- i. Specification of women as a target group in the government's MSME and entrepreneurship policies, and private sector development (PSD) plans;
- ii. Recognition that women (and women entrepreneurs) are not a homogeneous group, as there are different groups of women with varying characteristics, aspirations, economic circumstances and needs, thus requiring different forms of support;
- iii. The presence and effectiveness of a focal point for women's enterprise development within one or more government units. This focal point should take account of the interests of the full range of women entrepreneurs, including those who are growth-oriented, those with disabilities, and those living with HIV and AIDS. Note that this focal point may take different forms.<sup>8</sup> For example, it could be an office for women's enterprise development (OWED) within the government, or it could be a small team within the department responsible for MSMEs. If no such focal point exists, it is recommended that one should be designated. This has proved to be a highly effective measure in good practice countries identified by the AfDB/ILO team of international consultants.

In addition to examining the level of policy emphasis given to women's entrepreneurship issues, the assessment team should note how much human and financial resources are dedicated to women's enterprise development. One should look at the structures and mechanisms for delivering business support to this target group; the range of concrete measures being implemented to achieve targeted policy objectives, and the process for coordinating the efforts and activities of different organizations so as to optimize multiple and coordinated resource allocations (e.g., private sector, donors, other government departments). These points are indicated in more detail by the line of questioning outlined in checklist 1 of Annex 3.

### 3.1.1 Summary: Quantifying and measuring the gaps

Upon completion of this section, information will have been gathered to identify current initiatives and programmes. This can also be used to quantify and/or measure the extent of the following gaps:

- The extent to which supportive policies and programmes exist on gender and for women entrepreneurs, and some indication of their effectiveness.
- The extent to which the government has a focal point for women entrepreneurs.
- The extent to which women—including women with disabilities—are identified as a target group in MSME policies.

<sup>8</sup> The role of the focal point is to ensure that the issues relating to women's entrepreneurship are taken into account and mainstreamed into the activities of the ministry or organization.

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- The existence of concrete measures to support the development of women’s enterprise, and of accessible and demand-oriented support services available to ensure that women with different types of disabilities are able to participate in WED activities.
  - The measures in place that focus on stimulating growth in women-owned MSMEs.
  - The existence of inter-ministerial mechanisms for monitoring support for women-owned MSMEs and the gender impact of policies.
  - The existence of gender mainstreaming priorities and initiatives within the government and MSME support organizations.
  - The extent and effectiveness of representation of women entrepreneurs, including women with disabilities, on government’s MSME and private sector development and advisory committees.
  - The extent to which government, donors, NGOs, etc. communicate with each other to share good practices and gaps in programme efforts.

Recommendations in this policy area will aim to focus on the identified gaps and weaknesses. The assessment team should refer to Annex 6 for examples of potentially appropriate recommendations for each of the ten core areas of the Integrated Framework.

### **3.2 Legal and regulatory issues**

Aspects of the legal and regulatory environment have the potential to impact significantly on the capacity of women to start, formalize and grow viable enterprises. Three categories of this environment have been identified as being particularly important.

The first is the system of laws and institutional arrangements in the country regarding women’s equality. Are the rights of women recognized and protected under the law? Are these laws enforced? Do women have equal access to the ownership of property? Is there a national gender policy? Is it enforced? The assessment team must probe to obtain a sense of how inequalities in the legal and regulatory system inhibit women’s access to economic resources.

The second aspect relates to how the regulatory environment affects MSMEs, from a “risk-reward” and a bureaucratic, “red-tape” perspective. It also considers the extent to which the welfare and rights of the workers are protected. The assessment team will have to look at taxation, the employment and labour market, and related policies, laws and regulations, and get a sense of how these impact specifically on women in MSMEs. The assessment guide prepared for the ILO by White (2005) will also be a helpful background resource in conducting this part of the assessment of the Policy, Legal and Regulatory elements.<sup>9</sup>

The third aspect pertains to the degree of complexity in registering an enterprise—how much time, cost and complexity is involved. Many women entrepreneurs remain in the informal economy because of barriers (actual and perceived) to the business registration and licensing processes, and which are likely to hinder them in formalizing and growing their enterprises. If that is the case in the country under review, what

<sup>9</sup> White, Simon (2005), Assessing the influence of the business environment on small enterprise development, SEED Working Paper 71E, ILO, May.

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realistic options can be identified to assist more women in the business formalization process, and to assume their legal responsibilities, rights and protections as employers?

Examples of questions related to this section are included in checklist 2 of Annex 3.

### **3.2.1 Summary: Quantifying and measuring the gaps**

Upon completion of this section, information will have been gathered to identify current initiatives and measures. This information can be used to quantify and/or measure the extent of the following gaps:

- The level of commitment in the country to gender equality policies and their implementation.
- The legal recognition of women's equal rights in society, including entitlement to property ownership, equal access to education, technical training, credit and other resources needed for successful entrepreneurial activity.
- The legal recognition of the status of women, women entrepreneurs with and without disabilities, and other disadvantaged groups, and their respective entitlements.
- Efforts to conduct gender audits of existing and new legislation and business-related regulations, to determine any adverse impacts on women generally, and on women entrepreneurs specifically.
- The availability of benefits that women entrepreneurs can access in relation to social security and protection programmes (such as childcare, maternity protection and health insurance), innovative support mechanisms for disadvantaged groups, and programmes to improve work-family balance for both women and men.
- Difficulties faced by women in registering and formalizing their enterprises.
- The effects of taxation, business registration and other processes and practices on women-owned enterprises.
- Efforts being made to inform and facilitate women entrepreneurs in relation to taxation, business registration, and other laws and rules affecting their enterprises, including those related to HIV and AIDS in the workplace.

### **3.3 Promotion of women as entrepreneurs**

Although women dominate the micro-enterprise sector, in many countries their true potential as entrepreneurs, employers and economic actors is greatly undervalued and subject to limiting stereotypical images, particularly in the context of women with disabilities. Promoting women as entrepreneurs can serve two important purposes. It can (i) demonstrate the diversity of women entrepreneurs in the economy, some who have grown their enterprises beyond the micro level and have the potential for further growth; and (ii) dispel the myth that women's enterprise is only at the subsistence level and associated with poverty reduction, rather than with job creation and economic growth.

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Women entrepreneurs with disabilities face barriers simply because they have disabilities. Often, they are not even considered for loans due to deep-rooted stereotypes and myths about people with disabilities. Therefore, it is essential that women entrepreneurs with disabilities are promoted at all levels and included in every initiative.

The objective of undertaking promotional activities is to raise the profile of entrepreneurship as a viable option and as an entitlement for women with and without disabilities, as well as to increase the visibility of women's entrepreneurial activity. Together these serve to create a stronger culture for entrepreneurship by women.

During interviews with key informant the assessment team should determine any prevailing perceptions about women as entrepreneurs, e.g., the level of legitimacy they have in their entrepreneurial role, and the degree of their visibility and credibility in the economy. Furthermore, the assessment team should collect information on any existing promotional activities, and note the extent to which positive role models are being created. The team should take full account of the issues facing women entrepreneurs with disabilities and women from other vulnerable groups, and should consider including women with disabilities as part of the assessment team.

Raising the profile of women entrepreneurs and creating positive role models can be achieved primarily through the planned programmes to promote women entrepreneurs. This can be done through television documentaries; video and print profiles; conferences about and for women entrepreneurs; special events, such as the week or month of the woman entrepreneur; and entrepreneurship awards programmes to recognize women's entrepreneurial achievements.

Examples of the questions to be used in gathering information relating to this section are in checklist 3 of Annex 3.

### **3.3.1 Summary: Quantifying and measuring the gaps**

Upon completion of this section, the information will have identified existing initiatives and measures and to document and/or measure any gaps in the following areas:

- The degree of cultural support for women's entrepreneurship;
- Efforts being made to create awareness of women in the MSME sector and to promote credible role models, including role models of women with disabilities;
- Evidence of video documentaries or success stories featuring women entrepreneurs;
- Evidence of efforts to profile women's enterprises in the newsletters of MSME support organizations;
- The media's role in promoting women's entrepreneurship;
- The extent to which other recognition programmes, special promotional events, and national/regional conferences target women entrepreneurs.

## **3.4 Access to enterprise education and training**

Few women in developing economies have access to employment experience at management level. Many women become self-employed as a result of their inability to

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access paid employment. Women's access to education at the secondary and post-secondary levels has not been considered important in the past, and as a result many women entrepreneurs have lower levels of education and technical training than their male counterparts. Therefore, it can be seen that women often bring low(er) levels of management experience to their businesses. In most developing countries there is a major need to build capacity of women in entrepreneurial and management skills, as well as technical skills.

In this component of the Integrated Framework (IF) assessment, the team will examine existing educational and training programmes; their take-up by women, women entrepreneurs and disadvantaged women such as women with disabilities; their ability to meet the needs of women in urban and rural communities; the supply of women trainers; the content of programmes; training follow-up; and the affordability and impact of these programmes. Women entrepreneurs respond better to training that is tailored to what they need to know, and delivered when they are ready to apply it. Much depends on the stage of their business development. They tend to prefer training that is customized to solve the problems they are experiencing.

Questions to be used in the context of this section are provided in checklist 4 of Annex 3.

### **3.4.1 Summary: Quantifying and measuring the gaps**

Upon completion of this section, initiatives will have been identified and gaps documented and/or measured in relation to the following aspects:

- Strategic, coordinated approaches by donors and government to offer affordable entrepreneurship and technical training to women;
- Women's widespread and continuous access to enterprise development training;
- Facilitated just-in-time programmes based on the learning needs of women entrepreneurs;
- Growth training and counselling initiatives for women entrepreneurs, including women with disabilities;
- Export training and counselling initiatives for women;
- Successful women entrepreneurs—including vulnerable women such as women with disabilities—being engaged as trainers and mentors;
- Seminars on business opportunity identification for women;
- Awareness seminars on the types and sources of financing;
- Efforts to develop women's negotiating skills;
- Gender-based impact evaluations of training interventions;
- The need for research to identify training needs of women in MSMEs;
- Women's enrolment in college/university entrepreneurship training programmes;

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- Women’s enrolment in vocational skills training programmes;
  - Programmes to assist less-literate and poorly educated women entrepreneurs;
  - Specific initiatives to support women with disabilities, women living with HIV and AIDS and other vulnerable and disadvantaged groups of women;
  - The extent to which performance targets are set for improving women’s access to enterprise education and vocational/skills training.

### **3.5 Access to credit and financial services**

In many parts of the world access to financing and capital markets is consistently reported as a major obstacle to the growth of women-owned firms. Studies indicate that women tend to finance their enterprises mainly through their own or their relative’s savings, or by re-investing profits. This significant factor contributes to slowing down women entrepreneurs’ capacity to grow their own enterprises.

In this component of the assessment, the team will examine government policies on MSME financing in general, specific financing initiatives for women entrepreneurs at start-up, development and growth stages, and the prevailing challenges for women in both accessing finance and meeting collateral security requirements. This assessment should seek information from micro-finance institutions, credit and savings groups, development banks, commercial banks, donor organizations, NGOs, and women entrepreneurs themselves. It is important to acquire a good understanding of women’s major impediments in accessing finance so that appropriate recommendations can be formulated by the assessment team. These should indicate various ways in which more capital can be released to women-owned enterprises to facilitate their growth.

Examples of questions to be used in assessing women’s access to credit and financial services are shown in checklist 5 of Annex 3.

#### **3.5.1 Portfolio data and information requirements**

The Integrated Framework assessment process does not intend to include a detailed review of the loan portfolio of each financial institution. However, key informants can often provide good portfolio statistics. This information will be very useful in determining the degree to which women entrepreneurs access credit, and the level of financial institutions’ commitment to women entrepreneurs as a target market. Where the key informant’s institution does not maintain data disaggregated by sex, the assessment team should probe to obtain the best statistical data possible. The “optimal” level of data required includes the following:

- 1) The size of the MSME portfolio (number of loans, number of clients, total commitment);
- 2) A breakdown of the MSME loan portfolio by sex of business owner (number of loans, number of clients, total commitment). If this information is not available, the assessment team should obtain an estimate of the number or percentage of women clients;
- 3) The minimum and maximum loan amounts authorized for women and men entrepreneurs;

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- 4) The average loan amount for the MSME loan portfolio, compared to average loan amount for women entrepreneurs;
  - 5) The default rate of the MSME loan portfolio, compared to the women clients' default rate;
  - 6) The FI's projections for reaching the MSME market and women entrepreneurs in particular;
  - 7) The extent to which the FI is motivated to grow its MSME loan portfolio if some assistance (financial and non-financial) is to be provided through a specific programme (e.g., loan guarantee programme; subsidy for clients receiving BDS, etc.).

### **3.5.2 Summary: Quantifying and measuring the gaps**

Upon completion of this section, the assessment team will have identified initiatives and measures, and documented and/or measured gaps in the following areas:

#### **i) Overall Access to Financing**

- At start-up and micro level;
- At growth stage;
- At the development stage.

#### **ii) In the context of Micro Finance Institutions**

- Accessibility of micro-finance in urban and rural regions;
- Lending ceilings that effectively meet the needs of the “missing middle”;
- The existence of dedicated MFIs for women;
- Targeted schemes for women entrepreneurs with disabilities;
- MFIs promoting their programmes and services to women;
- BDS services and providers systematically linked to MFI delivery;
- Gender sensitive training offered to credit officers;
- Portfolio data disaggregated by sex and regularly reported.

#### **iii) In the context of Commercial Financial Institutions**

- Women-owned MSMEs' access to bank credit and financial services;
- Programmes in place to help women overcome collateral constraints;
- Gender sensitivity training offered to lending officers;
- Women targeted in marketing initiatives;

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- MSME loan guarantee programme(s) in existence;
  - Credit guarantee programme(s) in existence for women entrepreneurs (for individual loans);
  - Portfolio data disaggregated by sex and regularly reported;
  - The extent of linkages between financial services and BDS.

iv) In the context of Portfolio Data on Financial Institutions (FIs)

- Portfolio data disaggregated by sex and regularly reported.

### **3.6 Access to Business Development Services (BDS) and business information**

The ability of women entrepreneurs to access affordable BDS is a major factor for those with growth potential, since this support is essential at all stages of the business cycle. These business support services can make a substantial and positive impact on a woman's business performance. In addition to BDS, the dissemination of business related information and signposting of information on MSME programmes and support services is important as it enhances the woman entrepreneur's ability to grow.

In this section, both the outreach and accessibility of BDS as they are tailored to women's needs, will be examined. The assessment team will prepare an inventory of who is providing BDS (government, private sector and non-governmental organizations), and explore reach and affordability issues for women entrepreneurs. The degree of availability of women counsellors, advisers, facilitators and BDS practitioners will be identified. This section looks at the current strategies used to disseminate business-related information to women entrepreneurs, including its presentation in an accessible manner to women with particular forms of disability (e.g., in Braille or communicated through sign language).

Examples of the questions which can facilitate lines of enquiry are presented in checklist 6 of Annex 3.

#### **3.6.1 Summary: Quantifying and measuring the gaps**

Upon completion of this section, information will have been gathered to identify initiatives, good practices, and strategies to reach women entrepreneurs with BDS and information services, as well as details on the extent of gaps in existing provision. This information will enable the assessment team to address the following:

- BDS programmes that are currently being implemented for women entrepreneurs;
- The outreach provided by BDS providers, and the affordability of their services to women entrepreneurs and women with disabilities;
- The take-up of BDS by women entrepreneurs, and evaluations of the impact of these services on the performance of women-owned MSMEs;

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- The availability and effectiveness of women counsellors and train-the-trainer strategies and initiatives that are designed to bring more qualified women counsellors and facilitators into the BDS market;
  - The ways in which information is disseminated to and accessed by women entrepreneurs with and without disabilities;
  - The role of networks, resource centres and women entrepreneurs' associations in the delivery of BDS and the distribution of information;
  - Good practice initiatives.

### **3.7 Access to women entrepreneurs' associations and networks**

Although the data varies by country and by region, women are generally not a significant membership force in traditional employers' organizations and business associations. Entrepreneurial and business networks can be a valuable source of entrepreneurial "know how" for women entrepreneurs, and they can help to foster the growth and development of their enterprises. Many countries encourage women entrepreneurs to form their own member-based representative associations. In some cases, these associations are established with support from a "parent" organization, such as an employers' organization, a women's organization, or a disabled persons' organization. Experience suggests that in order for women entrepreneurs' associations (WEAs) to be able to provide real benefits to their members, they need capacity building support. Their leaders also need to be more motivated and empowered to move the organizations to a higher and sustainable level of service delivery. WEAs can be a powerful voice in representing women entrepreneurs in the advocacy process.

It should be noted that women entrepreneurs are not a homogeneous group—it includes subsistence, micro-level, small and large-scale entrepreneurs; growth-oriented women entrepreneurs and those engaged in exporting; informal and formally registered enterprises; women with and without disabilities and those living with HIV and AIDS; and rural- and urban-based women entrepreneurs. Furthermore, their needs change as they move through the various stages of growth. Their networking needs change over time, so there could be room for a range of different business associations tailored to members at different stages of growth and development, such as the specialized women exporters' association in Ethiopia.

In this section the assessment team identifies existing WEAs and other networks of women entrepreneurs (e.g., including savings and credit groups, economic empowerment groups); their membership outreach; the services they provide to members; their effectiveness in advocacy roles; their networking within national umbrella organizations (e.g., employers' organization); and the challenges they face in becoming more beneficial to women entrepreneurs. It is also important to consider the efforts being made to achieve sustainability. Since women entrepreneurs with disabilities are under-represented if not invisible in many associations, measures need to be taken to expand the WEAs' outreach to include disadvantaged and marginalized women entrepreneurs.

See Annex 3, checklist 7, for examples of questions to be used in relation to this section.

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### **3.7.1 Summary: Quantifying and measuring the gaps**

Upon completion of this section, information will have been gathered on the nature and scope of associations and networks for women entrepreneurs. The assessment team will be in a position to comment on the following:

- What WEAs exist and what regions of the country they reach;
- The extent to which women entrepreneurs participate in the activities and membership of generic business associations;
- Gaps in networking organizations and activities;
- The extent to which the networking needs of women entrepreneurs are being met at specific stages of business development—start-up, formalization, growth;
- WEAs' capacity to offer programmes that enhance the management and marketing knowledge of their members;
- Networking organizations' roles in identifying, sharing and promoting good practices on effective member-based services, representation and association governance;
- WEAs' active roles in influencing government policy;
- WEAs' strategies for disseminating information concerning government, donor, and private sector programmes and initiatives which have the potential to enhance the management performance of women entrepreneurs;
- Training received by WEAs on board governance procedures;
- Sustainability issues for WEAs;
- The existence of a nation-wide umbrella organization for WEAs effectively performing an advocacy role with policymakers, local governments, and business support providers;
- Wider international WEA networks in evidence in the country.

### **3.8 Access to business premises**

Women's access to safe, secure and suitable business premises may be restricted for a variety of socio-cultural and economic reasons, and premises appear to be very costly in many African countries. Women often seek business premises close to their home rather than in "out-of-town" industrial areas. This can enable them to better balance their household and reproductive roles with their productive and entrepreneurial activities. Without suitable premises, production facilities are often inadequate for meeting market demand and production requirements, and there is the additional risk of poor and unsafe working conditions. Thus women producers are likely to be restricted in their growth potential. A similar situation may exist for women entrepreneurs engaged in retail and service enterprises. If they do not have access to market stalls in good locations, this inevitably limits their growth potential. Where women entrepreneurs work from home, special precautions need to be taken to eliminate any risks for children and other family members.

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In this section, the availability of premises for women entrepreneurs will be examined, including the provision of incubators and technology centres designated for the use of women entrepreneurs. The extent of any barriers and limiting factors will be identified. Annex 3, checklist 8, provides examples of questions to be used in relation to this section.

### **3.8.1 Summary: Quantifying and measuring the gaps**

Upon completion of this section, the assessment team will have acquired information on women entrepreneurs' access to premises and up-to-date production and marketing infrastructure, and will be in a position to make recommendations based on the following information:

- The number of incubator and technology centres accessible (“women friendly”) to or designated for women producers;
- The extent to which incubator centres offer skills enhancement opportunities that cover both technical and management skills;
- The challenges women entrepreneurs face in procuring suitable premises, particularly women entrepreneurs with disabilities;
- Initiatives by local authorities to allocate premises for women entrepreneurs, and the extent to which strategies have been implemented;
- The extent to which premises allocated for women entrepreneurs provide them with a competitive marketing location in a safe and secure area;
- The extent to which allocated premises are affordable, to rent or to buy;
- The extent to which the premises are well-maintained, clean, provided with separate washing and toilet facilities, including for women with disabilities, and conducive to a safe and healthy working environment;
- Where domestic premises are used for business purposes, the extent to which children and family members protected from workplace risks and hazards.

## **3.9 Access to markets**

Women entrepreneurs in developing countries feel constrained by lack of access to profitable markets, whether local, regional, national or international. This is even more important for those operating at the micro level. They often lack access to proper business premises (as noted in section 3.8) that would give them greater exposure to markets; they lack training in marketing, trade fair participation, and product quality; they do not have enough access to good quality information about markets and market opportunities; and there are insufficient mechanisms to help them develop linkages with large enterprises and to obtain access to government procurement opportunities.

Women producers may have export potential, but often the regulatory barriers, lack of production facilities and technologies, lack of know-how and lack of scale may prevent them from exploiting this potential. Although some women-owned enterprises are involved in exporting and international business activities, few export development initiatives are specifically targeted to women-owned MSMEs (e.g., training programmes,

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trade missions, seminars). The International Trade Centre's ACCESS! programme is a welcome form of technical support for existing and potential women exporters in several African countries.

If more women-owned enterprises are to grow, the major barriers to market access must be identified at all levels and measures put into place to address them.

Users of this guide will note that some of the recommended actions to improve women's access to markets will cross-over and may be incorporated under other areas of the Integrated Framework, e.g., access to premises; training; BDS and information; regulatory and legal issues; and policy leadership and coordination (e.g., relating to MSME and trade policies).

Examples of questions to be used with respect to this section are shown in Annex 3, checklist 9.

### **3.9.1 Summary: Quantifying and measuring gaps**

Upon completion of this section, information will be gathered on the challenges women entrepreneurs encounter in accessing domestic and international markets. The assessment team will be able to comment on and identify gaps in the following areas:

- Initiatives to help women entrepreneurs identify new markets and expand existing ones;
- How women entrepreneurs gain information on market opportunities;
- Efforts to increase the participation of women-owned enterprises in local, regional and national trade fairs and international trade missions (and who leads these efforts);
- Initiatives designed to facilitate access to government procurement opportunities for women entrepreneurs;
- Initiatives to link women-owned MSMEs to the supply chains of large businesses and export-oriented sectors;
- The extent of women entrepreneurs' involvement in AGOA activities and other market access incentive schemes.

### **3.10 Research on women entrepreneurs and their enterprises**

As the focus on the development of women as entrepreneurs accelerates, more research will be needed to inform appropriate policies, programmes and supportive actions. This research will prove to be a rich resource for policy makers at every level of government, and can also form the intellectual underpinnings for legislative, regulatory and business support improvements.

In this section, the assessment team reviews the quantity and quality of the existing statistical data and empirical research on women entrepreneurs and women-owned MSMEs. This assessment will include an examination of general MSME data in the country, and profile what is known about women-owned MSMEs. Not all women entrepreneurs are the same. They have different educational backgrounds, varying

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experiences of the world of work, and come from diverse socio-cultural contexts. Some are small-scale and wish to remain that way; others are eager to expand and diversify their enterprises. Many women entrepreneurs experience gender-based discrimination in starting and growing their enterprises, and others—such as women with disabilities, women from ethnic origins, and women living with HIV and AIDS—face additional prejudices and disadvantages. Research findings can highlight, document and quantify the situation and needs of these respective groups, and consequently inform policy formulation and targeted support interventions.

This section indicates relevant sources for reviewing academic and contracted research on the characteristics, behaviours, start-up needs and challenges, and barriers to formalization and growth of women entrepreneurs (see annexes for details). Subject to the availability of gender-based data, the assessment will include a comparison of the results with respect to both women and men, and a discussion of how the MSME operating environment is different for women than for men. An outcome of this analysis will be the identification of gaps that exist in the data, as well as in the research capacity and knowledge base on women entrepreneurs and their enterprises in the country under review. Annex 3, checklist 10, provides examples of questions relating to this section.

### **3.10.1 Summary: Quantifying and measuring the gaps**

Upon completion of this section, information will have been gathered on existing knowledge base on women in MSMEs, and on the extent of gaps in the data and research component of the Integrated Framework. The assessment team will be in a position to comment on and make recommendations in relation to the following:

- The extent of sex-disaggregated data and research on MSMEs and on owners of enterprises by size (micro, small, and medium-sized).
- The extent of gaps in the knowledge base about women entrepreneurs, their start-up, formalization and growth challenges, and barriers to their development;
- The extent of knowledge that exists about growth-oriented women entrepreneurs;
- The capacity within academic, donor and government environments to do research on the gender dynamics of the MSME sector, and on the needs of women entrepreneurs, including women with disabilities;
- The take-up by, and impact on, women entrepreneurs of financial and non-financial support programmes, including those provided by government, donors, NGOs, and financial institutions;
- The growth rates of women-owned MSMEs compared to male-owned MSMEs.

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## Section 4: The final assessment report

### 4.1 Suggested outline for the assessment report

The final assessment report should be concise, and demonstrate the extensiveness of the consultative process as well as local ownership of the recommendations and plan of action. It should illustrate the thoroughness of the assessment team's work and knowledge of the environment in which women entrepreneurs operate. The report should lead the reader through the findings section by section, building up to the conclusions and recommendations. The result of the assessment process should create the parameters for an integrated approach to strengthening the business environment and support programmes for women in growth enterprises.

Information arising from the findings should be presented in text format, using display charts, graphs and tables, as appropriate. Any limitations of the information should be noted, if applicable—e.g. lack of disaggregation by sex; lack of current data; narrowness of research samples, etc.

The following outline can be used as a guide when preparing the final assessment report.

- **Title page**
- **Table of contents**
- **Executive summary** (3-5 page summary of the key findings of the assessment and recommended actions)
- **List of abbreviations used** (This can be important and will help to guide the readers through a multiplicity of national and local acronyms and abbreviations.)

#### 1. Introduction

- Purpose of the assessment and for whom it has been prepared (i.e. contracting party, with terms of reference as an annex)
- How the assessment was carried out, including information on methodology
- How the information is intended to be used

#### 2. Women entrepreneurs in the economy

Introductory comments on the overall importance and significance of women' entrepreneurship, including its role in and contribution to the national economy;

- MSME definitions in use in the country (using various official government definitions);
- Outline of the prevailing structure for delivering MSME policy and programme support (key delivery mechanisms, and private, public

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sector, and not-for-profit organizations), specifying particular structures and organizations catering to women;

- National gender policies and instruments, ratification and implementation of the ILO's four equality Conventions, and their effectiveness for women's entrepreneurship development;
- Inclusion of women in the government's economic, industrial, and MSME policies (e.g., how women are included in MSME policies as a target group, and the concrete measures and strategies in place for realizing policy statements);
- The role of women in the MSME sector (e.g., gender and sectoral profile of MSMEs by number of enterprises, size distribution, urban/rural distribution, number of employees, etc.)—based on data from the government's statistical agency, research reports, donor-funded studies, and other available sources;
- Profile of women entrepreneurs (using available data and information);
- The enabling business environment for women entrepreneurs and growth;
- Challenges and barriers to growth for women entrepreneurs.

### **3. Assessment of the Integrated Framework components**

This section should include a synthesis of the assessment team's findings on the extent to which existing initiatives address the gaps or barriers affecting the growth and development of women's enterprises. It should map out the role of key actors in each of the ten (10) policy/programme areas (using the template in Annex 3), highlight good practice initiatives underway, and conclude with a summary of the identified needs that are not being met, either fully or partially. Section headings should be consistent with the assessment guide.

- 1) Policy leadership and coordination
- 2) Regulatory and legal issues
- 3) Promotion of women's entrepreneurship, including entrepreneurship for women with disabilities and for growth-oriented women entrepreneurs
- 4) Access to enterprise education and training
- 5) Access to credit and financial services
- 6) Access to BDS and information services
- 7) Access to women entrepreneurs' associations and networks
- 8) Access to business premises
- 9) Access to markets

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10) The state of research on women in MSMEs, including on women in growth enterprises

#### **4. Recommended actions**

This section presents the recommended actions intended to address gaps in each of the ten framework components. Each set of recommended actions should be prioritised with indications of: implementation timeframes; which organization is best positioned to take the lead; the estimated costs; and suggestions for how each initiative or programme might achieve sustainability in the longer term.

#### **5. Summary and conclusions**

This section should succinctly summarise key findings and present a strategy for implementing recommended actions as part of an integrated approach.

#### **6. List of references**

#### **7. Annexes**

- Terms of reference for the assessment assignment
- List of national contacts
- Key economic indicators
- Matrix map of organizational arrangements supporting the growth of women's enterprises
- Assessment/scoring map of all the components of the enabling environment for women entrepreneurs



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## Section 5: Conclusions and final comments

This guide provides users with a methodology and approach for preparing a background overview on women entrepreneurs, the environment in which they operate, and the importance of targeting specific policies and measures to support the development and growth of their enterprises. It introduces the AfDB/ILO Integrated Framework; the application of the framework; the objectives of the systematic process for assessing the enabling environment for the growth of women's enterprises; the various tools and templates for use during the assessment process, and suggestions for formulating the final report.

The core strand running throughout the assessment report ought to be the way in which all the various components of the Integrated Framework are inter-connected and reinforce each other. Recommended actions in one or two areas of the Integrated Framework would be insufficient to produce the desired improvements in the growth of women's enterprises, unless there are already significant initiatives elsewhere that address key aspects.

The result of the assessment process should form the parameters for an integrated approach to strengthening the environment for women in growth enterprises. Identified gaps and recommended actions arising from the situation analysis should point directly to the relevant policies for WED, and to the support measures and programmes that are needed for their realization.

The report of the assessment team should emphasize the need for an overall implementing structure for the action plan recommendations. The ideal situation would involve the formation of an inter-governmental, public-private-NGO sector steering group that can raise awareness about the importance of effecting changes in the enabling environment for women entrepreneurs, and of taking the concrete steps to make this happen. Annex 9 provides guidance on the content of the country assessment report.

There should be some mechanism for mobilizing the commitment necessary for action from all parts of the MSME support community, for sharing good practices, and for creating synergies between the WED programme efforts of a range of organizations. Advocacy campaigns involving legal and regulatory bodies will be extremely important, as will gender mainstreaming and gender equity efforts. Appropriate leadership in this process will be a critical factor in the successful execution of a broad-based, integrated women's enterprise development support initiative.

The recommendations and action plans presented in the assessment report will only be of practical benefit if they are linked to monitoring, reporting and evaluation mechanisms, and based on indicators that are meaningful and relevant for growth-oriented women entrepreneurs (GOWEs).

Measures of achievement and success will need to be developed. Key indicators for the effectiveness of new policies and programmes may include:

- i. Impact on progress made in the formalization of women-owned MSMEs;
- ii. Impact of rates of growth of women-owned MSMEs;

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- iii. Impact on the performance of women-owned enterprises in terms of growth in employment, revenue, diversification of activity, market access, and export development.

Indicators will also be needed to measure changes in women's access to financing; BDS; entrepreneurship education and training; access to suitable business premises and safe working conditions; property entitlement; and in the overall level of economic empowerment of women. This will involve an important commitment by all parties and stakeholders to improve data collection, evaluation and impact assessment.

By focusing on the development of women entrepreneurs and enabling more women to achieve the growth potential of their enterprises, this should lead to an expansion of employment opportunities for both women and men, poverty reduction, and overall economic growth both locally and nationally. Furthermore, facilitating a more enabling environment for the growth of women's enterprises should lead to women's greater economic empowerment, including a higher level of social inclusion, gender equality and participation in all forms and forums of societal decision-making.

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## References and suggested further reading

- African Development Bank (AfDB) (2004). *Enhancing Development in Africa—African Women Entrepreneurs: The Continent's Hidden Reserves*. May.
- AfDB & International Labour Organization (2005a). *Support for Growth-Oriented Women Entrepreneurs in Ethiopia, Kenya and Tanzania: An Overview Report*. Prepared by Lois Stevenson and Annette St-Onge. ILO: Geneva.
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# **ANNEXES**



**Annex 1: List of recommended field visit contacts**

Category of informant	Name	Title	Affiliation	Email
Government officials (on MSMEs, Gender, Disability, etc.)				
Organizations for Women				
Educators and Researchers				
Women Entrepreneurs' Associations				
Disabled Persons' Organizations and their Women's Wings				
Microfinance Institutions				
Commercial Banks				
MSME and Business Associations; Private Sector Organizations				
Employers' Organizations				
Workers' Organizations				
Donor Groups				
NGOs				
BDS and Training Providers				
Women Entrepreneurs incl. roundtable participants & Women with Disabilities				
Other				
Other relevant events and activities attended during the field visit				



## Annex 2: Examples of economic indicators (with sources) for country under review

General Economic Indicators	Suggested Source of Data
Population	National Census; UN Human Development Report; Economist Intelligence Unit (EIU); AfDB country reports; World Bank country reports; US Government CIA World Fact Book
Population growth rate	As above
GDP in Purchase Power Parity (PPP), US\$	As above
GDP growth rate	As above; Budget paper/speech
GDP per capita (PPP, US\$)	As above
Inflation rate	As above
Government revenue (US\$). (May want to calculate this on a per capita basis to allow for inter-country comparisons)	As above
MSME contribution to GDP	If available from country statistics
Exports (f.o.b.); Imports (f.o.b.)	Budget speech; UNCTAD reports; UNDP; World Bank
Age structure of the population 0-14 years 15-64 years 65 years and over	Census; Labour Force Survey; UN Development Report
Size of labour force Labour force to population	As above (or statistics from other country-specific statistical reports); ILO Yearbook of Statistics; ILO Key Indicators of Labour Market (KILM)
Unemployment rate	As above (or use statistics from other country-specific statistical reports); ILO's KILM & LABORDOC
Literacy rate (overall, and by male and female levels)	UN Development Report
Agricultural output to GDP Industry output to GDP Services output to GDP	Budget Speech; National reports on economy; FAO reports; UNCTAD reports
Population below poverty line	UN Development Report
Household income or consumption (income disparity measure—percentage of wealth and income held by top 10% and lowest 10% of the population)	Household Expenditure Surveys; UN Development Report
Employment in agriculture Employment in Government & Services Employment in Industry & Construction Employment in other services	Note: May be reported by different categories, depending on the country; ILO <a href="#">Labourstat</a> database; ILO KILM; Labour Force Survey

MSME Indicators	Suggested Sources of Data
Total number of private sector enterprises	Country statistical data (from central statistics office, if available)
Number of micro-enterprises (e.g. under 5 employees)	Country statistical data (from CSO)
Number of small enterprises (e.g. 5-50 employees)	Country statistical data (from CSO)
Number of medium-sized enterprises (e.g. 50-XXX employees)	Country statistical data (from CSO)
MSME share of private sector enterprises	Calculate & estimate, if not available
MSMEs per 1,000 population	Calculate using population statistics
Percentage distribution of MSMEs: Rural Urban	Country statistical data (from CSO)

Total employment in MSMEs (number)	Country statistical data (from CSO)
MSME employment as percentage of: Total employment Total private sector employment	Country statistical data; Labour Force Survey
Average employment in micro enterprises	Calculate & estimate
Average employment in small enterprises	Calculate & estimate
Number of women-owned MSMEs	Country statistical data (from CSO); if not available, seek data from studies of the MSME sector)
Percentage of women operators of micro-enterprises	Calculate from country statistical data or from any studies of the MSME sector
Percentage of women operators of small enterprises	Calculate from country statistical data or from any studies of the MSME sector
Percentage of women operators of medium and large enterprises	Calculate from country statistical data or from any studies of the MSME sector (it may be difficult to find sufficient data on this)
Total share of MSME employment in women-owned MSMEs	Calculate from country statistical data or data from any studies of the MSME sector

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## **Annex 3: Recommended questions for the ten core components of the Integrated Framework**

### **Checklist 1: Assessing policy leadership and coordination for WED**

While the questions themselves are important, it should be remembered that they are not be used for seeking “Yes” or “No” answers. Depending on the answers, the users of the guide should probe for qualitative information around the topic of the questioning. Also, it is important to identify examples of interesting, good or “best” practices throughout the questioning process.

- 1) Are women entrepreneurs, including women with disabilities and other specific target groups, acknowledged, recognized, considered and mentioned as important economic agents in the government’s national development plan/programme? What examples are there of this?
- 2) Is there a functional MSME or MSME policy in place, and does it give significant attention to the needs and role of women entrepreneurs, as well as to gender mainstreaming.<sup>10</sup>
- 3) Have women entrepreneurs been identified as a specific target group in the government’s MSME and enterprise policies? Do these policies cater to women entrepreneurs in general, or do they pay attention to the diverse needs of different groups of women (e.g. women with disabilities, women living with HIV and AIDS, refugee women, women from different ethnic groups).
- 4) Have specific measures been identified to foster and promote women’s enterprise development in policy implementation documents? What are they, who leads them, and how effective have they been?
- 5) Is there a formal process for reviewing MSME and other policy frameworks to evaluate and monitor the impact these policies have on women entrepreneurs and their enterprises (e.g., trade policies, labour market policies, employment policies, and education policies)? Are regular reviews and assessments conducted? Who is responsible for these? Are there appropriate performance indicators? (Some of this information may be provided in national reports on CEDAW—see the section on “Economic empowerment”.)
- 6) Is there a focal point within government for women’s enterprise development? Where is it located? Is it resourced in order to be able to carry out its tasks? Is it effective?
- 7) Is there a strategic framework for the development of women’s enterprises, including providing for pre-start-up, start-up, formalization and growth phases? Who leads this process?
- 8) Are there regular meetings of partner organizations (e.g., government, NGOs, donors, BDS providers and financial institutions) to share good practices, review progress, and identify areas for coordinated action? If so, who leads this process and these meetings?
- 9) Are there effective processes to seek the views of women entrepreneurs on the development of enterprise policies in the country? Are there formal mechanisms in place for ensuring this?
- 10) Are women entrepreneurs’ associations represented on government MSME advisory and other relevant bodies?

<sup>10</sup> In this respect, the ILO’s Job Creation in Small and Medium-sized Enterprises Recommendation, 1998 (No. 189) highlights the importance of having supportive policies, as well as promoting women’s entrepreneurship and an enabling enterprise culture.

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- 11) Are there performance measures to monitor progress in the development of the women's enterprise sector? Who conducts the assessments, and how regularly?
  - 12) Is there a national Gender Policy or Gender Equality Act? Which ministry or department is responsible for monitoring its implementation?
  - 13) Is gender mainstreaming a priority of the government? Does it have sufficient staffing and funding? Who is responsible for this process? Is gender budgeting applied? Are there visible benefits arising from the gender mainstreaming process?
  - 14) Are gender-mainstreaming workshops provided to sensitize officials in government, NGO, BDS, FI/MFIs, and business association networks? What are they? How effective are they?
  - 15) Is there a mechanism for advocating the interests and concerns of women entrepreneurs and their enterprises among relevant government departments and at other levels of government? What is it? Who leads it? How effective is it?

## **Checklist 2: Assessing regulatory and legal issues**

### **2.A: Gender equality**

- 1) Is there a National Gender Policy or Gender Equality Act that aims to secure the rights of women in society and the economy? Are economic aspects covered sufficiently? Is special consideration given to work-family balance, with provision for maternity allowance, with appropriate allowances and provisions for men/fathers? Is the Policy or Act being effectively implemented and enforced?
- 2) Is there a process for enforcing the implementation of gender policies? Does the lead unit responsible for implementing the gender policy have resources to be able to operate effectively? Does it have political "teeth"?
- 3) Do women and men have access to family support, care for children, elderly and sick? To what extent do gender equality and work-family measures provide guidance and support for men to enable them to play a greater part in family roles and responsibilities?
- 4) What support mechanisms exist to support women entrepreneurs during pregnancy, maternity leave and while caring for young children?
- 5) What protection exists to ensure that women are not subjected to violence in the home and in the workplace, including sexual violence and harassment?
- 6) Do girls and women have equal access as boys and men to education and technical training?
- 7) To what extent do the laws of the country recognize and protect the rights of women in general, and the rights of women in the labour market? To what extent are such laws enforced?
- 8) Are there policy objectives to remove legal, political and economic barriers that hinder women, including women with disabilities and women facing other social disadvantage, from exercising their equal rights in society and in business?
- 9) To what extent have the ILO's key equality Conventions been adopted and implemented within the country?—i.e. Equal Remuneration Convention, 1951 (No. 100); Discrimination (Employment and Occupation) Convention, 1958 (No. 111); Workers with Family Responsibilities Convention, 1961 (No. 156), and Maternity Protection Convention, 2000 (No. 183).

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## **2.B: Regulatory and legal systems**

- 10) Do women have equal rights to property under the law (e.g., status of matrimonial, inheritance and property ownership laws)? Are legal rights effective and do they take precedence over customary or traditional processes—which often discriminate against women?
- 11) To what extent does social protection exist and apply to women entrepreneurs, including women with disabilities (e.g., provision of maternity protection, child care services, sickness benefits, health insurance, etc.)? Are women aware of the advantages of such schemes for the success of their enterprises? What innovative schemes have been developed to extend social protection to otherwise excluded groups and to the informal economy? Can they be replicated and scaled up? Do women entrepreneurs apply them within their own workforce, and do they set examples as “model employers” in this regard? What measures exist for both women and men to enable them to improve work-family balance?
- 12) What other forms of legislation are likely to impact upon women starting and growing their enterprises?—the Labour Code; Disability Act; Employment Promotion Act; code relating to sexual harassment.
- 13) Are there deliberate efforts by government to ensure policy coherence in terms of promoting gender equality and supporting women’s entrepreneurship?
- 14) Does the government have policies to ensure women have access to the economic resources necessary to start, formalize and grow enterprises on an equal footing with men (i.e., Equal Access to Credit laws)?
- 15) Do taxation policies (including the way in which taxes are assessed and collected) have an adverse affect on women entrepreneurs with and without disabilities (e.g., bribery, harassment)? Are there special measures and promotional programmes targeted at the needs of women entrepreneurs? Do women have tax-free allowances in their own right, or is their income combined with that of their husbands for assessment purposes?
- 16) In what way do the support mechanisms and officials engaged in labour administration, labour inspection, occupational health and safety, and active labour market policies facilitate women entrepreneurs? Are women entrepreneurs aware of the benefits and advantages of such services?
- 17) Is the gender impact of existing and new regulations and legislation on women’s enterprises assessed (e.g., through gender audits)? Is their impact upon people with disabilities assessed (e.g., through a disability audit)?
- 18) Are members of the judicial system gender and disability friendly and sensitive in the application and enforcement of contract law? (This can be determined from interviews, press reports, case reviews, etc.) To what extent do women entrepreneurs know how to access the courts in order to enforce their rights and entitlements, e.g. under business or company law?
- 19) What is the prevalence of violence against women (e.g., in the household; sexual violence and harassment; workplace violence)?
- 20) Is information readily available on the prevention, mitigation and management of HIV and AIDS within the workplace, and are workplace policies and programmes operational and effective?

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## **2.C: Business registration and formalization procedures**

- 21) Is special support available to enable women who have limited time due to family and household tasks to register their businesses and obtain business licences at the local level? Who operates this process? How effective is it?
- 22) Is information readily available to women on the procedures and benefits of formalizing their enterprises? Is this easily accessible to women, including women with various types of disabilities?
- 23) Are women entrepreneurs' associations able to participate in facilitating the registration and formalization processes? As there is under-representation of women with disabilities in WEAs, are DPOs and their women's wings able to participate in facilitating their members to register and formalize their enterprises?

### **Checklist 3: Assessing promotion of women as entrepreneurs**

- 1) Describe the level of broad-based public awareness of and support for the role of women entrepreneurs with and without disabilities in the economy? What efforts are made to raise public awareness of the needs, interests, priorities and contributions of women as entrepreneurs? How effective are these? What good practices can be highlighted?
- 2) To what extent is entrepreneurship considered a feasible, viable, attractive and socially acceptable option among women, including girls and young women in full-time education and vocational skills training?
- 3) What views do community and religious leaders have about women in business? What roles do local community associations and faith-based organizations play in enabling or discouraging women in business?
- 4) Is there a general awareness of the gender-based issues, barriers and problems that women encounter in starting, formalizing and growing their enterprises? Who actively promotes this awareness? Is there an awareness of the additional issues, barriers and problems faced by women with different types of disabilities? Do these issues get media coverage? What changes and improvements have been effected? What change processes are currently underway?
- 5) Are women entrepreneurs valued for their contributions to the MSME sector and the economy in general?
- 6) What is the level of awareness and interest about women entrepreneurs in growth enterprises?—among government economic ministries, employers' and workers' organizations, chambers of commerce, commercial banks, etc.
- 7) Are there women entrepreneurs—including women with disabilities—who can act as credible role models? Are these women entrepreneurs being promoted widely and effectively?
- 8) How do women entrepreneurs manage their time in the context of the competing demands being made by their family/household, business, personal life, and full-time employment?
- 9) Are there initiatives that recognize and celebrate the achievements of women entrepreneurs?
- 10) To what extent is the media accessible and used to stimulate interest in and promote the activities of women entrepreneurs?

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## **Checklist 4: Assessing access to enterprise education and training**

- 1) What is the general policy on the access that girls and women have to education and skills training? What measures are in place to support this? Who leads these processes? How effective are they? Are women with disabilities included in these initiatives?
- 2) Is entrepreneurship offered in the curriculum of college and university programmes? To what extent do female students participate in these courses?
- 3) To what extent do female students, including those with disabilities, participate in vocational skills training programmes, particularly those programmes with a strong technological component?
- 4) Are needs assessments carried out on the entrepreneurial training and business development needs of women entrepreneurs at each stage of growth and development—start-up, survival, formalization and growth? Who conducts these assessments? How are they acted upon?
- 5) Do women have access to entrepreneurship and small business training opportunities at the local level, e.g., training in business opportunity identification; quality and productivity improvement; occupational health and safety; improving working conditions; trade fair participation; financial management; marketing; market access, etc.? How effective are these programmes for the women entrepreneurs and their enterprises? Does the existing provision also cater for women with disabilities?
- 6) Are women aware of and do they have access to export training programmes?
- 7) Is entrepreneurship training a key component of technical training initiatives targeted at those sectors where women are dominant? Are there efforts to ensure the participation of women with disabilities in this training?
- 8) Are there examples of entrepreneurial training programmes targeted specifically to women? Do these programmes explicitly cater to particular groups of women, or to women in general?
- 9) Are there specific training or facilitation programmes focused on women in growth enterprises?
- 10) Are special efforts made to target and recruit women for entrepreneurial training and skills development training programmes?
- 11) Are training approaches tailored to meet the needs of women entrepreneurs (e.g., content, scheduling, duration, and location)?
- 12) Is there a sufficient supply of women trainers, advisers and mentors to work within the market for women's training?
- 13) What special provisions are made to meet the business information needs of less-literate women entrepreneurs, including those with dynamic businesses having growth potential?

## **Checklist 5: Assessing access to credit and financial services**

### **5.A: On women as clients:**

- 1) What evidence is there that women entrepreneurs (including women with different types of disabilities, poor women, women who are poorly educated and less-literate, and other socially disadvantaged women) have equal access to sources of financing for the start-up of new enterprises as men entrepreneurs?
- 2) Are women able to access financing beyond the micro-finance lending limit?

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- 3) How aware are women of specific strategies to increase their chances of success in securing bank financing? Are they aware of ways of presenting a request for a loan?
  - 4) How aware are women in growth firms of alternative sources of raising capital, such as collaborating with other entrepreneurs, leasing, etc.?
  - 5) To what extent are women able to access business financing as individuals, and not just on a peer group, mutual-guarantee lending basis?
  - 6) What do women entrepreneurs expect from their relationship with banking and financing institutions? Are these expectations realistic?
  - 7) Are women made aware of the mechanisms of borrowing for purposes other than asset financing, e.g. working capital, receivables financing, export financing, etc.? What is their understanding of the importance of injecting working capital into their businesses?
  - 8) In their dealings with banks, to what extent do women entrepreneurs have the sense that the banks' officers associate a higher risk with their businesses because they are owned by women?
  - 9) Do the official forms used by banks for loan applications (and possibly gazetted as "Schedules" to an act, such as the Banking Act) seek information from women that is not requested from men—e.g. Mrs/Miss (i.e. marital status), maiden name, etc., all of which have little or nothing to do with receiving a loan.
  - 10) What knowledge and skills do women entrepreneurs generally have to help them meet the requirements of preparing business plans? Do women entrepreneurs need further training in how to manage their finances?

**5.B: On financial Institutions:**

- 11) What are the multiple sources and types of financing available to meet the needs of women's enterprises—at each stage of start-up, growth and development?
- 12) What evidence exists of efforts to improve women's knowledge and skills in negotiating for financing?
- 13) What special financing programmes exist to help women overcome the barriers they face in accessing credit (e.g., their lack of collateral)? Is support available for women entrepreneurs with disabilities or other target groups?
- 14) How do financial institutions promote the features of their loan programmes (flexibility, interest rate options, etc.) specifically to target women entrepreneurs as borrowers? Can any good practices be highlighted?
- 15) What evidence is there of women entrepreneurs being charged higher interest rates than their male counterparts? If so, why? (Is this because of a systemic perception that risk is higher if a woman owns the enterprise, and still higher if it is owned by a woman with disabilities?)
- 16) To what extent is financing equally available to women in both rural and urban areas?
- 17) What efforts are being made to ensure that women with and without disabilities have access to information about the available sources and types of financing, and the criteria that banks use to make credit decisions?
- 18) To what extent are banks willing to provide a higher level of awareness-raising and communication to their female clients at the start-up and growth stages? What good practices can be highlighted?

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- 19) How do women entrepreneurs access the full range of financial services, such as savings schemes, letters of credit, etc.?
  - 20) What evidence is there that gender and disability sensitivity training is offered to account managers so they can respond to the growth opportunities presented by women's emerging entrepreneurial activities? What evidence is there that banks employ women and promote them to management positions?
  - 21) In what ways are financial services linked to the services of BDS providers?

### **Checklist 6: Assessing access to Business Development Services (BDS) and information**

- 1) How developed is the business support infrastructure for MSMEs in general (e.g., existence of government offices for MSME support, "one-stop-shops", BDS providers, and access to information on MSME support and business development services)?
- 2) Is information available on the take-up of government and non-government business support and information services by women entrepreneurs, including women entrepreneurs with disabilities?
- 3) Is there a dedicated system of business support for women entrepreneurs (e.g., women's desk in government MSME agencies; women's enterprise or business resource centres)?
- 4) How active are private sector organizations, such as employers' organizations, chambers of commerce, and sectoral or trade associations in providing useful BDS? To what extent are these services taken up by women clients?
- 5) Are there organized mechanisms for ensuring that women have access to information about business support services and market opportunities?
- 6) Is there a supply of women advisers and trainers in the BDS network? Do these include women with different types of disabilities?
- 7) What facilities exist to enable women entrepreneurs to improve occupational safety and health in their enterprises, and to improve their working conditions and productivity?
- 8) What types of information, training and BDS are provided by member-based associations of women entrepreneurs or MSMEs, and by DPOs and their women's wings? How effective is this?
- 9) Are business support services linked to the provision of (micro) finance for women?
- 10) What are women entrepreneurs' expectations from BDS providers—in terms of services required, costs and subsidies, delivery methods, etc.?
- 11) Is BDS available to support the needs of women with growth enterprises?

### **Checklist 7: Assessing women entrepreneurs' associations and networks**

- 1) Do women have access to the networking activities of mainstream employers', business and industry associations?
- 2) Is there data on the representation of women entrepreneurs (both as members and office-bearers) in generic business, employers' and industry associations?

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- 3) Do these organizations genuinely represent the needs and concerns of women entrepreneurs? Are they linked to key women's organizations? Do they consider and advocate on gender-related issues?
  - 4) Have women entrepreneurs joined together to form their own associations? Are they linked or affiliated to larger umbrella organizations? Are women entrepreneurs with disabilities part of these associations? Do they have their own representative organizations (e.g., DPOs' women's wings)?
  - 5) Do these women entrepreneurs' associations exist in many parts of the country?
  - 6) Are the WEAs democratically run, member-based, representative and accountable associations committed to serving their members' interests?
  - 7) Do sizeable percentages of the population of women entrepreneurs have the opportunity to belong to WEAs?
  - 8) Do WEAs organize regular meetings for members so they can network and develop joint business and marketing activities?
  - 9) Are WEAs actively involved in creating heightened awareness of women-owned enterprises in their communities, and promoting the successes and contributions of their members?
  - 10) Do WEAs have the capacity to represent the needs of women entrepreneurs to local, regional and national policymakers on issues related to premises, access to financing and business support, and creating a favourable legislative and regulatory environment?
  - 11) Do WEAs have sufficient capacity to deliver business support, information, and entrepreneurial skills programmes to their members?
  - 12) To what extent are WEAs capable and willing to assist their members in areas such as improving occupational health and safety, reducing work-family conflict, enhancing workplace management-worker relations, and promoting social responsibility?
  - 13) Do WEAs have the capacity and skills to promote their services broadly within the community of women entrepreneurs?
  - 14) To what extent are women entrepreneurs with disabilities represented and served by WEAs?
  - 15) Are initiatives in place to help build capacity in WEAs through training on association development, governance, planning, project management, resource mobilization, marketing, and advocacy?
  - 16) Are there opportunities for WEAs to exchange good practices and learn from each other's experiences?
  - 17) Does government view WEAs as partners in strengthening the environment for women entrepreneurs, and improving their performance and growth?
  - 18) Do government, large corporations or donors financially support WEAs to further their aims and objectives in a mutually beneficial manner (i.e., with project-related or administrative support)?
  - 19) Do WEAs lobby local regional and national governments in favour of policies, programmes and services to improve the operating environment for women entrepreneurs, including in PRSP formulation, preparing national development plans, and developing national gender policies?
  - 20) Do WEAs effectively lobby through other women's associations (e.g., women lawyers' association, women in the media, etc.), the women's wings of disabled persons'

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organizations, or women's affairs offices, for their greater participation in debating and drafting laws that affect the rights, interests and economic empowerment of women in business?

- 21) Do WEAs effectively lobby through employers' organizations, chambers of commerce and other private sector bodies and forums for their greater participation in planning and decision-making processes?
- 22) How successful are WEAs and other women's groups in influencing government policies?
- 23) Are members of WEAs invited to participate in public and private sector discussion forums?
- 24) Are the WEAs affiliated to international associations or lobbying movements for women in business—e.g., FCEM, IBPWA, etc.

### **Checklist 8: Assessing women's access to business premises**

- 1) To what extent do women entrepreneurs have access to suitable and affordable land and premises to run their enterprises, including premises for renting or buying?
- 2) What efforts are being made to ensure that women producers have access to suitable production premises and up-to-date technologies?
- 3) What is the proportion of women entrepreneurs operating within business incubators? What is being done to promote women entrepreneurs' access to business incubators?
- 4) Are there any women-specific incubator or technology parks, or industrial areas specializing in sectors in which women are dominant (e.g. food-processing)? Do they provide childcare facilities?
- 5) Are existing incubator and technology units accessible to women entrepreneurs with physical disabilities?
- 6) Do women entrepreneurs have access to industrial or export zones, small business parks/estates, and business villages? Are these premises in safe and secure areas where their personal security and mobility will be not at risk?
- 7) To what extent are secure market places (stalls, etc.) available to women operating as street vendors? What opportunities are there for these women to formalize, improve and expand their businesses?

### **Checklist 9: Assessing access to markets**

- 1) Is information about market opportunities disseminated widely and effectively to women entrepreneurs? What are the mechanisms through which this is done?
- 2) What efforts are made by government units (e.g. Export Promotion Agency) and Chambers of Commerce to help women-owned MSMEs and women entrepreneurs with disabilities to identify new markets or expand existing markets?
- 3) Do initiatives exist (e.g., within employers' organizations) to promote linkages between women-owned MSMEs and large firms?
- 4) Do women-owned MSMEs have effective access to government procurement opportunities? To what extent is this happening?
- 5) What is the scale and scope of women entrepreneurs' export activities? Do government programmes help women to enter and sell into export markets?

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- 6) What is the extent of women entrepreneurs' participation in government-sponsored domestic trade fairs and missions to other countries?
  - 7) Do government measures to stimulate the export sector benefit women in terms of accessing credit and technical assistance?
  - 8) Is there evidence that women entrepreneurs take advantage of AGOA (African Growth Opportunities in America) activities and trade liberalization policies?

### **Checklist 10: Assessing the state of research on women entrepreneurs**

- 1) Is national survey data disaggregated by sex? Is there national survey data on the population of MSMEs in the country from which sex-disaggregated data can be derived? Is this data available along regional and sectoral lines? Is this disaggregation of data reflected in official reports, such as Census of Production, Labour force Survey, etc.?
- 2) Is there quantitative, descriptive and qualitative information available on women-owned enterprises (e.g., distribution of enterprises by employment size, location, sector, and age of enterprise)? If so, where can it be located?
- 3) Is there a demographic profile of the women entrepreneurs (e.g., age, education level, work experience, years in business, family background, women entrepreneurs with disabilities, etc.)?
- 4) Is there information available nationally on the similarities and differences between the profiles of women and men respectively?
- 5) Is information available nationally on the similarities and differences between enterprises owned by women and men entrepreneurs respectively?
- 6) Are there any reports on the similarities and differences between female and male entrepreneurs and their enterprises? Are they widely available?
- 7) Which agencies are commissioning and conducting this type of research?—the UN system (e.g. ILO, UNIFEM, UN-ECA), African Development Bank, World Bank or International Finance Corporation, the Gender Ministry or Department, SME Ministry, NGOs, employers' organization, academic institutions, consultants, etc.
- 8) Are there qualitative studies on the start-up experiences, aspirations and behaviours of women entrepreneurs, e.g., start-up motivations, start-up processes, major barriers and strategies for overcoming them, and limitations faced by their enterprises in the early development phases?
- 9) Is there information and awareness on how women's start-up experiences, challenges and access to resources differ from those of men?
- 10) What capacity-building needs do the research agencies have?—e.g. in terms of research methodologies, awareness of gender, awareness of SMEs, etc.
- 11) Is quantitative data available nationally on the growth of women-owned enterprises compared to the growth of those owned by men?
- 12) Are there studies of the experiences of women entrepreneurs with regard to formalization and growth, e.g., their attitudes towards formalizing and its advantages and disadvantages; their orientation towards growth; their motivations; strategies employed; use of resources, and constraints?
- 13) Are there up-to-date and accurate directories of women-owned enterprises? Could these be used in constructing sample frames?

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- 14) Are there studies which examine the specific operating conditions and business environment under which women-owned firms are required to function?
  - 15) To what extent do women entrepreneurs have access to and benefit from financial and non-financial (e.g. BDS) business support? And how does this compare with the access and benefits received by men?
  - 16) Is there capacity and interest within the university environment to conduct research on women entrepreneurs? If so, have academic links been built between university researchers and the government's (MSME) policy unit to encourage policy-oriented studies on issues relating to women as entrepreneurs?
  - 17) Are there systematic mechanisms for researching the impact of MSME policy and programme measures on the development of women entrepreneurs, including their relative take-up of business support services and incentives?



## Annex 4: Matrix for mapping of organizations supporting the growth of women entrepreneurs

Policy/programme domain	Organizations	Start-up	Form-alizing	Growth
(1) <sup>11</sup> Policy leadership and coordination				
Gender mainstreaming				
(2) Regulations/ legislation				
Gender equity initiatives				
Ratification and implementation of ILO's Equality Conventions <sup>12</sup>				
Property rights and MSME regulatory barriers				
Business licensing and registration processes				
Ratification and application of ILO's Health and Safety Conventions <sup>13</sup>				
(3) Promoting idea of women entrepreneurs				
(4) Enterprise education and technical skills training				
(5) Credit and financial services				
(6) BDS and business information				
(7) WEAs				
Other networks for women entrepreneurs				
(8) Provision of Premises				
(9) Access to markets				
(10) Research re women in MSMEs				
Research on women entrepreneurs				

<sup>11</sup> These numbers correspond with the numbering of the 10 core elements.

<sup>12</sup> Equal Remuneration Convention, 1951 (No. 100); Discrimination (Employment and Occupation) Convention, 1958 (No. 111); Workers with Family Responsibilities Convention, 1961 (No. 156), and Maternity Protection Convention, 2000 (No. 183).

<sup>13</sup> These include Occupational Safety and Health Convention, 1981 (No. 155); Occupational Health Services Convention, 1985 (No. 161); Promotional Framework for Occupational Safety and Health Convention, 2006 (No. 187).



## Annex 5: Format for mapping the enabling environment for women entrepreneurs and scoring the policy/programme provision/gaps

AfDB/ILO Integrated Framework areas	Not evident	To a limited extent	To a medium extent	To a great extent
<b>1. Policy leadership, development and coordination (maximum of 140 points)</b>	(0 points)	(1-3 points)	(4-7 points)	(8-10 points)
1) Women's development is an integral part of the government's national development plan/programme.				
2) Women entrepreneurs are identified as a specific target group in the government's MSME policies.				
3) There are specific measures in MSME policy documents to foster women's enterprise development.				
4) There is a process for reviewing MSME and other policy frameworks to evaluate and monitor the impact of these policies on women entrepreneurs and their enterprises (e.g., trade, labour market, employment, education policies, etc.) and ensure policy coherence. Indicators of performance exist.				
5) There is a focal point within government for women's enterprise development.				
6) There is a strategic framework for the development of the women's enterprise sector, including provision for both start-up and growth of their enterprises.				
7) Regular meetings of partner organizations (e.g., government, UN system, NGOs, donors, BDS providers, lenders and other financial institutions) are convened to share good practices, review progress, and identify areas for coordinated action.				
8) The views of women entrepreneurs are sought regarding the development of MSME policies.				
9) Women entrepreneurs' associations are represented on government MSME Advisory and other bodies.				
10) Performance measures are in place to monitor progress in the development of the women's enterprise sector.				
11) Gender mainstreaming is a priority of the government and is being effectively implemented.				
12) There are gender-mainstreaming workshops to sensitize officials in government, NGO, BDS, and business association networks.				
13) There is a mechanism for advocating the interests and concerns of women entrepreneurs and their enterprises among relevant government departments and other levels of government.				
14) The interests and concerns of women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and socially disadvantaged groups, and these are catered for.				
<b>Rating</b>				
<b>Observations and comments</b>				

Annex 5: Integrated Framework components				
2. Regulatory and legal environment (maximum of 160 points)	0 points	1-3 points	4-7 points	8-10 points
A: Gender Equality				
1) There is a national gender policy that secures the rights of women in society and the economy.				
2) There is a process for enforcing the implementation of gender policies.				
3) Girls and women have equal access to education as boys and men.				
4) The laws of the country recognize the rights of women.				
5) There are policies in place to remove legal, political and economic barriers so that women can exercise their equal rights in society and in business.				
B: Regulatory and Legal Systems				
6) Women have equal rights to property under the law (e.g., status of matrimonial, inheritance and property ownership laws). Policies are in place to ensure women's legal rights in these areas.				
7) Social security and social protection exists for women entrepreneurs (e.g., provision of child care services and health insurance).				
8) The government has policies in place to ensure women have access to the economic resources necessary to start/grow enterprises on an equal footing with men (i.e., Equal Access to Credit laws).				
9) The government has ratified and implemented the four ILO Equality Conventions.				
10) Women entrepreneurs are not adversely affected by taxation policies, including how taxes are calculated and collected (e.g., bribery, harassment).				
11) There is a process for reviewing/assessing the gender impact of existing and new regulations and legislation on women's enterprises (e.g., gender audits).				
12) The judicial system is gender- and disability-friendly and sensitive in applying and enforcing contract law.				
13) The interests and concerns of women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups are incorporated in the legal and regulatory framework.				
14) Information and awareness exists on the impacts of HIV and AIDS in the workplace, and workplace policies are operational.				
C: Business Registration and Formalization Procedures				
15) There is a streamlined process for women to easily and affordably register their businesses and obtain business licences at the local level.				
16) Information is readily available to women regarding the procedures and benefits of formalizing their enterprises.				
<b>Rating</b>				
<b>Observations and comments</b>				

Annex 5: Integrated Framework components				
3. Promotion of women as entrepreneurs (maximum of 90 points)	0 points	1-3 points	4-7 points	8-10 points
1) Women are generally viewed by society as equally likely to have growth businesses as men. They are not subject to negative cultural stereotypes and images on their role as economic agents.				
2) There is broad-based public awareness of and support for the role of women entrepreneurs in the economy. Efforts are made to raise public awareness about their needs, interests, priorities and contributions.				
3) Entrepreneurship is considered a feasible, viable, attractive and socially acceptable career option among women (including girls and young women, at school, college and university) and there are efforts to promote it.				
4) Women entrepreneurs are valued for their contributions to the MSME sector.				
5) There is a high level of awareness of women entrepreneurs in growth enterprises.				
6) There is a supply of women entrepreneurs who can act as credible role models, and these are promoted nationally.				
7) There are initiatives in place to recognise and celebrate the achievements of women entrepreneurs.				
8) The media is used to stimulate interest in and to promote the activities of women entrepreneurs.				
9) Entrepreneurship is promoted among women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups.				
Rating				
Observations and comments				

<b>Annex 5: Integrated Framework components</b>				
<b>4. Access to enterprise education and training services (maximum of 140 points)</b>	<b>0 points</b>	<b>1-3 points</b>	<b>4-7 points</b>	<b>8-10 points</b>
1) Entrepreneurship is offered in the curriculum of college and university programmes. Women students are encouraged and participate in these courses.				
2) Women are equally represented among students of vocational skills training programmes.				
3) There is a needs assessment of the entrepreneurial training and business development needs of women entrepreneurs at each stage of growth and development—start-up, survival, formalization and growth.				
4) Women have access to entrepreneurial management and small business training opportunities on a local basis (e.g., business opportunity identification, export development, quality and productivity improvement, trade fair participation, financial management, marketing, etc.).				
5) Women entrepreneurs and their associations have access to training and support in relation to occupational health and safety, social protection, improved working conditions, productivity improvement and social responsibility.				
6) Women are able to benefit from participation in export training programmes.				
7) Entrepreneurship is a key component of technical training initiatives targeted at woman-dominant sectors.				
8) Technical skills training programmes exist to enable women entrepreneurs to upgrade their technologies, productivity, competitiveness and product/service quality.				
9) There are entrepreneurial training programmes targeted specifically to women.				
10) There are training or facilitation programmes focused on women in growth enterprises.				
11) Efforts are made to recruit women for entrepreneurial training programmes.				
12) Training approaches are tailored to meet the needs of women in terms of content, scheduling, duration and location.				
13) There is a good supply of women trainers, advisers and mentors to meet women's needs.				
14) The interests and training needs of women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other socially disadvantaged groups are catered for.				
<b>Rating</b>				
<b>Observations and comments</b>				

<b>Annex 5: Integrated Framework components</b>				
<b>5. Access to credit and financial services (maximum of 220 points)</b>	<b>0 points</b>	<b>1-3 points</b>	<b>4-7 points</b>	<b>8-10 points</b>
1) Women entrepreneurs access micro credit and lending services on an equal footing with men.				
2) The banking system is serving the needs of MSMEs.				
3) Banks have individual women entrepreneurs as clients.				
4) Banks and other financial institutions promote their products and services to women entrepreneurs as a designated target group.				
5) Women entrepreneurs are charged the same interest rates on micro-finance and bank loans as men.				
6) Women have equal access to sources of financing for the start-up of new enterprises.				
7) There are special financing programmes for women entrepreneurs to help them overcome their collateral constraints.				
8) Women are able to access business financing as "individual" entrepreneurs (not only on a mutual-guarantee lending basis).				
9) Multiple sources and types of financing are available to meet the needs of women's enterprises at each stage of growth and development.				
10) Women are able to access financing beyond the micro-finance lending limit.				
11) Financing is equally available in rural and urban areas.				
12) Women are aware of the available mechanisms of borrowing for working capital, exporting, etc.				
13) Women are aware of the alternative sources of financing, e.g., leasing, partnering, etc.				
14) Women are aware of strategies that will increase their chances of success in securing bank financing (e.g., are knowledgeable about lending criteria and ways of presenting a loan proposal).				
15) Women have access to information on available sources and types financing, and the criteria used for making lending decisions.				
16) Efforts are made to improve women's skills in negotiating for financing.				
17) Women have access to the range of financial services, such savings, letters of credit, etc.				
18) Financial institutions offer sensitivity training to their account managers so they can respond to the growth opportunities presented by women's emerging entrepreneurial activities.				
19) Women do not feel that bank's officers have a higher risk perception of their businesses because they are women.				
20) Women entrepreneurs generally have the necessary skills to prepare a business plan.				
21) Finance and credit services are linked to BDS.				
22) Women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups have access to finance for their business ventures.				
<b>Rating</b>				
<b>Observations and comments</b>				

<b>Annex 5: Integrated Framework components</b>				
<b>6. Access to BDS and information services (maximum of 120 points)</b>	<b>0 points</b>	<b>1-3 points</b>	<b>4-7 points</b>	<b>8-10 points</b>
1) There is a well-developed business support infrastructure for MSMEs (e.g., existence of MSME support offices, BDS providers, and information on MSME support and business development services).				
2) Information is available on the take-up of various business support and information services by women entrepreneurs.				
3) There is a dedicated system of business support for women entrepreneurs (e.g., women's desk in government MSME agencies; women's enterprise or business resource centers).				
4) Employers' organizations, chambers of commerce and private sector organizations have women entrepreneurs among their designated client groups.				
5) Information, awareness and training initiatives and programmes are available to help women entrepreneurs improve occupational health and safety (including the prevention and mitigation of HIV and AIDS).				
6) WEAs and DPOs' women's wings are actively providing or linking to business information and BDS for women entrepreneurs.				
7) Women entrepreneurs' expectations of BDS providers are largely being met.				
8) There are organized mechanisms in place for ensuring that women have access to information about support services and market opportunities.				
9) Women advisers and trainers are available in the BDS network to meet the needs of women clients.				
10) Business support services are linked to the provision of finance (including micro-finance) for women.				
11) BDS is available to support the specific needs of women with growth enterprises.				
12) Business information and BDS is accessible to women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups, and in appropriate forms and formats.				
<b>Rating</b>				
<b>Observations and comments</b>				

Annex 5: Integrated Framework components				
7. Access to Women Entrepreneurs' Associations (WEAs) and networks (maximum 200 points)	0 points	1-3 points	4-7 points	8-10 points
1) Women have access to the networking activities of mainstream business and industry associations.				
2) Data exists on the representation of women entrepreneurs in generic business and industry associations, including national employers' organizations.				
3) Such mainstream organizations represent the needs and concerns of women entrepreneurs.				
4) Women entrepreneurs' associations (WEAs) exist and are operational and effective.				
5) These WEAs exist and cover many parts of the country.				
6) WEs and WEAs are formally connected to and members of national associations of employers and other private sector development groups.				
7) WEAs organize regular meetings for members so they can network, learn from each other, and develop cooperative business and marketing activities.				
8) WEAs are actively involved in creating heightened awareness of women-owned enterprises in their communities, and promoting the successes and contributions of members.				
9) WEAs have the capacity to represent the needs of women entrepreneurs to local, regional and national policymakers on issues such as access to premises, access to financing and business support, and a favourable regulatory and legislative environment.				
10) WEAs have the capacity and skills to promote their services broadly within the community of women entrepreneurs. and to deliver business support, information, and entrepreneurial skills programmes directly to their members (see also the previous section, #6).				
11) Initiatives are in place to help build capacity in WEAs through training on association development, governance, planning, project management, marketing and advocacy.				
12) There are opportunities for WEAs to exchange experiences and learn from each other.				
13) Government views WEAs as partners in strengthening the business enabling environment for women entrepreneurs, encouraging more women to start enterprises and improving their performance and growth.				
14) WEAs are financially sustainable (e.g., from members' contributions, and support by governments, large corporations or donors) to further their aims and objectives..				
15) WEAs play a role in lobbying local regional and national governments in favour of policies, programmes and services to improve the operating environment for women entrepreneurs.				
16) WEAs lobby other women's organizations (e.g. women lawyers associations, women in the media, etc.) or women's affairs offices to obtain their support in debating and drafting laws that affect the rights and interests of women in business.				
17) Members of WEAs participate in and lobby on women entrepreneurs' concerns and interests in public and private sector discussion forums.				
18) WEAs are successful in influencing government's policies on their behalf.				
19) The interests and concerns of women with disabilities, women living with HIV and AIDS, women from different ethnic origin and other socially disadvantaged groups are mainstreamed into existing WEAs; associations exist for specific disadvantage				
<b>Rating</b>				
<b>Observations and comments</b>				

Annex 5: Integrated Framework components				
8. Access to business premises (maximum of 80 points)	0 points	1-3 points	4-7 points	8-10 points
1) Women entrepreneurs have access to suitable and affordable premises to rent or buy on order to run their enterprises.				
2) Women producers have access to up-to-date production premises and technologies.				
3) Women entrepreneurs' firms are located as tenants in business incubators.				
4) Women entrepreneurs are located as tenants in industrial or export zones, small business parks and business villages.				
5) Women entrepreneurs have access to support services in relation to childcare, health insurance, etc.				
6) Women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups are able to access appropriate and affordable premises.				
7) Specific support mechanisms exist (e.g., incubator units, technology parks, access to BDS, etc.) to support those in women-dominated sectors and enable them to upgrade their technologies, productivity, market access, etc.				
8) Secure and safe market places are available for women operating in the informal economy.				
<b>Rating</b>				
<b>Observations and comments</b>				

Annex 5: Integrated Framework components				
9. Access to markets (maximum of 110 points)	0 points	1-3 points	4-7 points	8-10 points
1) Information on market opportunities is disseminated to women-owned MSMEs; mechanisms exist to do this.				
2) Efforts are made to help women in MSMEs identify new markets or expand existing markets.				
3) Women-owned MSMEs have access to government procurement opportunities.				
4) Efforts are made to promote linkages between women-owned enterprises and large firms.				
5) There are substantial women exporters, and efforts are in place to support the export activity of women entrepreneurs.				
6) Women exporters are benefiting from market access schemes such as those initiated under AGOA and ITC's ACCESS! Programme.				
7) Women are introduced to the idea of developing strategic alliances for contract bidding purposes.				
8) Women entrepreneurs have an equal opportunity to participate in government-sponsored domestic and international trade fairs and missions.				
9) Women entrepreneurs are organized to benefit from trade liberalization policies, such as those being developed through regional economic communities (e.g. ECOWAS, COMESA, SADC).				
10) Women entrepreneurs are aware on innovative and supportive incentives and schemes (including financing aids) aimed at encouraging exporters.				
11) Support is provided to women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups to improve their access to markets.				
<b>Rating</b>				
<b>Observations and comments</b>				

Annex 5: Integrated Framework components				
10. State of research on women in the MSME sector (maximum of 140 points)	0 points	1-3 points	4-7 points	8-10 points
1) There is national/regional sex-disaggregated data on the population of MSMEs.				
2) There is profile information on women-owned enterprises, including the percentage and distribution of enterprises by employment size, location, sector and age of enterprise.				
3) There is a demographic profile of women entrepreneurs (e.g., age, education, work experience).				
4) Information exists on the similarities/differences between women and men entrepreneurs.				
5) Information exists on the similarities/differences between female and male-owned MSMEs.				
6) There are reports on the similarities and differences between male and female entrepreneurs and their enterprises and these are widely available.				
7) There are qualitative studies of the start-up experiences and behaviours of women entrepreneurs (start-up motivations, start-up processes, major barriers) and the limitations faced by women-owned enterprises in the early development phases.				
8) Knowledge exists on how women's and men's start-up experiences, challenges and access to resources and support differ.				
9) There is national data on the growth of women-owned compared to male-owned enterprises.				
10) Studies exist on the growth experiences of women entrepreneurs (their orientation towards growth; their motivations, strategies and use of resources; and constraints).				
11) Studies exist which examine the specific business enabling environmental and operating conditions of women's firms.				
12) Links exist between university researchers and the government's MSME policy unit; researchers have the interest and capacity to conduct policy-oriented research on women as entrepreneurs.				
13) There are systematic mechanisms for researching the impact of MSME and other economic policies/programmes on the development of women entrepreneurs, including the take-up of business support and credit services.				
14) The interests and concerns of women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups are included in research studies and subsequent sets of recommendations.				
<b>Rating</b>				
<b>Observations and comments</b>				
<b>Total index for enabling environment for women entrepreneurs (maximum points = 1,300)</b>				

## Annex 6: Menu of potential recommended actions for each of the ten core areas

Core area	Recommended actions - menu of options
1. Policy leadership and coordination	<ul style="list-style-type: none"> <li>• Create focal point—Office for Women’s Entrepreneurship Development (OWED)</li> <li>• Create inter-ministerial committee</li> <li>• Coordination among donor-funded WED programmes</li> <li>• Strategic framework for growth of women’s enterprises</li> <li>• Gender mainstreaming of MSME policies</li> </ul>
2. Regulatory and Legal Environment	<ul style="list-style-type: none"> <li>• Review all laws and regulations affecting women’s ability to do business (e.g., property laws); perform gender and disability audits on relevant set of regulations; ensure women have information on the procedures for registering/licensing a business</li> <li>• Ensure optimal policy coherence in support of WED</li> </ul>
3. Promotion of women as entrepreneurs	<ul style="list-style-type: none"> <li>• Prepare video documentary on women entrepreneurs in the country; distribute widely</li> <li>• Implement high profile awards programme for women entrepreneurs</li> <li>• Identify credible role-models and feature in “Profiles of Success” publications</li> <li>• Use media to profile women entrepreneurs &amp; their enterprises (e.g., radio)</li> <li>• Regional and national conferences and events for women entrepreneurs</li> </ul>
4. Access to education and training	<ul style="list-style-type: none"> <li>• Implement training based on “managing for growth”</li> <li>• Deliver business opportunity seminars</li> <li>• Integrate entrepreneurship training in college and university programmes; combine entrepreneurship training with technical programmes for women</li> <li>• Ensure that occupational health and safety and productivity improvement training and campaigns are accessible to women entrepreneurs and their associations.</li> <li>• Offer targeted technical skills upgrading and training for/to women</li> </ul>
5. Access to credit and financial services	<ul style="list-style-type: none"> <li>• Increase MFI limits; reach women-owned MSMEs with higher percentage of loan funds</li> <li>• Create loan guarantee programme for women-owned MSMEs</li> <li>• Provide gender sensitivity training for bank officials</li> </ul>
6. Access to BDS/information	<ul style="list-style-type: none"> <li>• Use WEAs to disseminate business information to members</li> <li>• Use facilitation to help women pursue growth</li> <li>• Train more women to be advisers; use women entrepreneurs as mentors</li> <li>• Open support and information “windows” for WEAs, or create Women’s Enterprise Centres</li> </ul>
7. WEAs and networks	<ul style="list-style-type: none"> <li>• Provide capacity-building for existing WEAs, with an emphasis on expanding membership</li> <li>• Facilitate the exchange of good practices among WEAs</li> <li>• Help WEAs strengthen their capacity to represent the voice of women entrepreneurs at the policy table</li> <li>• Promote long-term sustainability of WEAs and the programmes</li> <li>• Partner with WEAs to deliver BDS to women entrepreneurs.</li> </ul>
8. Access to premises	<ul style="list-style-type: none"> <li>• Allocate land and market areas/stalls for women-owned enterprises</li> <li>• Allocate incubator space for women producers</li> <li>• Ensure childcare facilities are put in place</li> </ul>
9. Access to markets	<ul style="list-style-type: none"> <li>• Provide information on market opportunities to women in MSMEs</li> <li>• Implement government procurement allocation for women-owned enterprises</li> <li>• Promote export opportunities among WEAs and their members</li> <li>• Help prepare women for participation in trade fairs</li> </ul>
10. Research on MSMEs and WEs	<ul style="list-style-type: none"> <li>• Collect and report sex-disaggregated data on MSMEs; undertake research programme on the scope, scale and status of women’s entrepreneurship (e.g., profile of their firms, characteristics of growth firms, outline of barriers and needs).</li> </ul>



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## **Annex 7: Sample terms of reference for country assessment of the enabling environment for growth-oriented women's enterprises (GOWEs)**

Research consultant

Assessment of the enabling environment for women in growth enterprises in (country)

### **1. Introduction/Background:**

The African Development Bank (AfDB) and the ILO's WEDGE<sup>14</sup> team have been working on the themes of Women in Business in Africa and Jobs, Gender and Small Enterprises in Africa (SEED-respectively. These two organizations established priorities on the MSME sector in general, and in particular have a joint priority work item on women entrepreneurs in growth firms. Across the African continent the SME sector, including those operating in the informal economy, accounts for more than 90 per cent of all enterprises, and is the main generator of employment opportunities.

During 2002 and 2003, a series of research studies was carried out, and several reports were produced based on findings from these studies. (The reports are listed in the *Reference and Suggested Reading* section of this guide.) In addition to reports, additional information has been garnered through the outcomes from national consultative processes and lessons distilled from the secondary research. Each report contains specific recommendations for follow-up actions.

The reports documented the situation facing women entrepreneurs, with a particular emphasis on growth aspects such as financing; expansion of product base and markets; increase in employment, and improvements in employment conditions; progression from "informal" to "formal" status; and growth from micro to small to medium size. There is a great expectation that the support of the AfDB and the ILO will have a direct and positive impact on creating new enterprises and new jobs in both new and existing women-owned enterprises.

In addition to the reports, the AfDB and ILO have commissioned the production of video films on women entrepreneurs in a number of African countries.

The planned assignment will be carried out in (name of country), where there are good prospects for providing support targeted at growth-oriented women entrepreneurs based on potential for financial support from AfDB, with additional technical guidance and support from the ILO.

### **2. Duties and responsibilities of the consultant(s)**

The three-phase assignment will be conducted under the direction of [name(s) of Project Authority(ies)] in (name of location), in concert with national stakeholders (as specified). National implementing partners will be identified prior to conducting the assignment, and examples of several other partner organizations, stakeholders and key informants are attached in Schedule A: Examples of national partner organizations.

<sup>14</sup> Women's Entrepreneurship Development and Gender Equality.

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## 2.1 Phase 1: Pre-field work

2.1.1 Conduct a review of relevant documentation and information of the general environment affecting MSME development in the country and more specifically, the environment in which women entrepreneurs operate. The interests and concerns of women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups will also be taken into consideration. This exercise is to include, but not be limited to, a review of:

- i. the country's economic situation (e.g., political structure, labour market structure, demographic make-up);
- ii. statistical information regarding the MSME sector, including any disaggregation by sex;
- iii. relevant reports and research documents from the AfDB, the ILO, the United Nations and the World Bank (e.g., labour market studies, MSME and informal economy reports, reports on women's entrepreneurship, reviews of the regulatory system affecting MSMEs);

See:

[www.ilo.org/seed](http://www.ilo.org/seed) (go to women's entrepreneurship)

[www.ilo.org/images/empent/static/seed/polsurv2002](http://www.ilo.org/images/empent/static/seed/polsurv2002)

[www.ilo.org/public/english/bureau/inf/features/04/small\\_ent.htm](http://www.ilo.org/public/english/bureau/inf/features/04/small_ent.htm)

[www.afdb.org](http://www.afdb.org)

[www.worldbank.org](http://www.worldbank.org) and check for country reports

- iv. documents relating to the country's MSME policy and implementation plans;
- v. academic literature on women entrepreneurs or women in MSMEs in the country, including the interests and concerns of women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups;
- vi. studies or reports on gender policies and issues in the country (as well as reports relating to women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other socially disadvantaged groups); and
- vii. documents inventorying the MSME support system, including BDS, entrepreneurship education and technical skills training programmes, micro-finance institutions, women entrepreneurs' associations, the women's wings of disabled persons' organizations (DPOs), government MSME offices, etc.

2.1.2 Work with national partner organizations to arrange an interview schedule of key informants, including:

- Government officials responsible for MSME development and other relevant government departments;
- Government small business development offices;
- Government ministries or departments responsible for gender and disability issues;
- WEAs, DPOs (and their women's wings) and their members;
- BDS providers;

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- Donors;
  - Education and training organizations;
  - Commercial banks; MFIs; and their associations;
  - Employers' organizations and other key business/trade associations.

## **2.2 Phase 2: Fieldwork:**

2.2.1 Using “Assessing the Enabling Environment for Women in Growth Enterprises: An AfDB/ILO Integrated Framework Assessment Guide” as a template, map out key areas of the business environment in the country that merit further enquiry, as appropriate, in contributing to an enabling environment for growth-oriented women entrepreneurs, including for women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other disadvantaged groups.

2.2.2 Consult with key informants involved in national policy-making, promotion and support of WEs; key actors in trade, investment and economic development, and AfDB and ILO colleagues and partner organizations. This work will be conducted in association with pre-identified local partners at the country level. Review the components of the enabling environment (regulatory, financial and non-financial support, etc.) with particular reference to the formal (legal, regulatory, implementational, etc.) and informal (traditional, cultural, attitudinal, etc.) barriers and constraints affecting women entrepreneurs at the macro, meso and micro levels, as well as at the stages of start-up, growth and expansion into exports, etc.

2.2.3 Map out the components of the enabling environment that appear to be working well, and not so well. Use this information to highlight national “good practices”, and to identify important gaps in support provision.

## **2.3 Phase 3: Report preparation and writing**

Using the framework of the AfDB/ILO assessment guide, prepare a report detailing a synthesis of findings on the extent to which existing initiatives address the gaps and those which act as barriers to the growth and development of women's enterprises. Map out the key actors in each policy/programme area, highlight good practice initiatives underway, and conclude with a set of appropriate recommended actions to address identified gaps in each of the following ten core areas of the AfDB/ILO Integrated Framework:

1. Policy leadership and coordination
2. Business environment, regulatory, and legal issues
3. Promotion of women's entrepreneurship
4. Access to enterprise education and training
5. Access to credit and financial services
6. Access to BDS and information services
7. Access to women entrepreneurs' associations and networks
8. Access to business premises
9. Access to markets
10. The state of research on women in MSMEs in the country, including women in growth enterprises

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Prioritize each set of recommended actions with indications of the timeframes for implementation, the organization that is best positioned to take the lead on each core area, the estimated costs, and suggest how the initiative or programme might achieve sustainability.

### **3. Timing and duration**

Preparatory pre-field mission (1 x 2 person work weeks = total 10 days),

Field Mission (2 x 2 person work weeks = total 20 days).

Report preparation, editing and submission (1 x 2 person work weeks = total 10 days),

### **4. Administrative and financial arrangements for the consultant(s) and fieldwork**

The consultant(s) will be (name(s)). They will each receive professional fees covering the 20 days of the assignment for the 2-week period of fieldwork (in the case that international consultants are deployed, they will also be entitled to return air ticket and DSA for each day of fieldwork).

#### **Schedule A: Examples of national stakeholders and key informants**

- Government: Ministry of Commerce, Trade and Industry; Ministry of Finance and National Planning; Ministry of Labour; Ministry for Gender Equality and/or Women's Affairs
- Representative office for African Development Bank
- Representative office for International Labour Organization
- UNDP and specialized agencies or programmes/projects of the UN System, such as UNIDO; UNIFEM; UNCTAD; International Trade Centre (ITC)
- UN Economic Commission for Africa (also for other regions such as Asia-Pacific; Europe, etc.)
- World Bank country offices
- Coordinators or lead units engaged in preparing Poverty Reduction Strategies and National Development Plans
- Donor offices and/or embassies (e.g. Irish Aid; UK Department for International Development; Swedish Sida; European Union)
- Donor-assisted projects (e.g. GTZ Ethio-German MSME project)
- Women Entrepreneurs' Associations (WEAs)
- Micro Finance Institutions (MFIs)
- Women Exporters' Associations
- Disabled Person's Organizations (and their Women's Wings)
- Employers' organizations, Chambers of Commerce, Private Sector Development Forums, etc.
- Workers' organizations, particularly those lending support to retrenched women workers

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- Small business associations
  - SME support agencies
  - Business development service (BDS) providers
  - Women's associations, including associations of women lawyers, women in the media, etc.



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## **Annex 8: Sample terms of reference for preliminary country scoping document**

Research consultant for preparation of scoping document

Factors affecting the growth prospects of women entrepreneurs in (country name)

### **1. Introduction**

- 1.1 Women are increasingly recognized as playing a very important role in the micro and small enterprise (MSME) sector of African countries. The MSME sector is responsible for the majority of job creation in most African countries and is seen as the “engine of growth.” Although women own a large percentage of the MSMEs in Africa, their enterprises tend to be at the “micro” level. Very few women-owned enterprises are able to grow beyond 1-4 employees, if at all. A review of the enabling environment for women entrepreneurs and their enterprises in individual African countries will be helpful in identifying barriers to the growth of women’s enterprises and pointing out where changes need to be made to reduce or eliminate them. The interests and concerns of women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other socially disadvantaged groups are also taken into consideration.
- 1.2 In recent years, the ILO has been examining the situation of women entrepreneurs in African countries, starting with Ethiopia, Kenya, Tanzania, Uganda and Zambia.<sup>15</sup>
- 1.3 The African Development Bank completed a major study on women entrepreneurs in Africa (May 2004). This research forms the basis for a comprehensive assessment of the economic, social, legal, cultural, regulatory, financial, and other barriers hindering women from starting and growing enterprises in African countries.
- 1.4 The ILO and the AfDB have agreed to explore possibilities for supporting growth-oriented women entrepreneurs and are collecting country-specific information and data on the situation facing women entrepreneurs in a number of African countries.
- 1.5 The ILO and AfDB will be coordinating a mission to examine the prospects for growth-oriented women entrepreneurs in (country) during (date). Prior to that mission, a scoping document needs to be prepared to better inform the later field visit.

### **2. Duties and accountabilities of the consultant**

The consultant will work under the direction of (name(s), title(s) and affiliation(s) of Project Authority(ies) based in (location). He/she will be asked to carry out the following tasks in two phases:

#### ***Phase 1: Tasks***

Perform a desktop study on the situation of women entrepreneurs in (country): Obtain up-to-date information on research findings; government statistical reports on the MSME sector; primary business support mechanisms and programmes, noting those that specifically target women (as well as contact information for key informants or organizations); networks and the overall prospects for women entrepreneurs (WEs) in (country). This will involve a search of the literature

<sup>15</sup> For copies of reports, go to: [www.ilo.org/seed](http://www.ilo.org/seed) and click on women’s entrepreneurship.

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(academic, policy, popular and general media), as well as a limited number of interviews with key informants from government, MSME service providers, financial institutions, etc.

The areas to be addressed in the research are to include the following:

Factors influencing the growth orientation of women entrepreneurs:

- a. Internal: motivation and aspirations; criteria for success and growth; attitudes to business risks; self-confidence; background in education, skills training, business experience/exposure; roles and decision-making in business; and commercial dealings.
- b. Socio-cultural: role in/of family; family, community and society's attitudes to WEs (including references to ethnic differences); perception and attitudes of the media and the public to WEs, including "stereotypical images" of women and WEs. This can be particularly important in the situation of women with disabilities, women living with HIV and AIDS, women from different ethnic origins, refugee women and other socially disadvantaged groups.
- c. Enterprise level: Choices of sectors/sub sectors of women-owned MSMEs; degrees of formalization, registration; size distribution of their enterprises; profitability, competitiveness, and prospects for growth; export activity, etc.
- d. Policy, legal and regulatory framework: laws, regulations and policies affecting women in establishing and growing enterprises in (country); preferential and discriminatory aspects; extent to which the policy, regulatory and legal (PLR) frameworks are "gender neutral" versus grounded in the status quo (i.e., ignoring prevailing gender-based inequalities), and the implications of this for growth-oriented WEs; coverage and inclusion of WEs in MSME policies; implementation arrangements/modalities for PLR mechanisms (including at sub-national level) and any differential impacts on WEs (bias, harassment, bribery, etc.).
- e. Support environment: Availability of, access to, and take-up (usage) of key business support services by women entrepreneurs; the extent to which the delivery environment is "gender neutral" (e.g., women-specific BDS and gender-mainstreaming of general services, as well as disability-specific and mainstreaming disability into general support services) at both start-up and growth stages. Where possible, the consultant should report both quantitative (i.e. number of WEs, number of support instruments) and qualitative (e.g. quality of sector, value of services and loans received, etc.) information. This would include (inter alia) a review of women entrepreneurs' access to:
  - finance (sufficient and appropriate for growth) and financial advice (an important component of the research);
  - technology skills, training and support, including ICTs;
  - land and premises;
  - BDS—provided by government, private sector, NGOs, and member-based associations;
  - networks and associations, including participation in generic business associations, women's associations, associations of WEs, and women's wings of disabled person's organizations.
- f. Other important aspects that impact on the optimal combination of supports for growth-oriented WEs in accessing finance (and related financial services) and non-financial mechanisms and supports (business development services, etc.).

## **Phase 2: Outputs**

Develop a project report covering the areas "a" to "f" listed above.

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### **3. Timing and duration**

The consultant will be (name of person or company). They will have a contract for (number of) days. The contract will commence (date).

### **4. Qualifications of consultants/consulting team**

The selected consultant will have an appropriate qualifications, background and experience in research, gender and/or SME development. Expertise, sensitivity and knowledge on gender and disability are prerequisites.

### **5. Administrative and financial arrangements for consultants**

The consultant(s) will receive professional fees covering the number of working days of the assignment, including preparatory desk research, fieldwork and report-writing, as well as in-country travel and daily subsistence allowance (as required). In cases where international consultants are engaged, return air ticket and DSA for the number of days of fieldwork, if applicable.



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## **Annex 9: Standard country assessment final report: Suggested table of contents**

The final assessment report should be concise, and demonstrate the extensiveness of the consultative process as well as local ownership of the recommendations and plan of action. It should also illustrate the thoroughness of the assessment team's work and knowledge of the environment in which women entrepreneurs operate. The report should lead the reader through the findings section by section, building up to the conclusions and recommendations.

The following outline can be used as a guide when preparing the final assessment report.

- **Title page**
- **Table of contents**
- **Executive summary** (3-5 page summary of the key findings of the assessment and related recommended actions)
- **List of abbreviations used**

### **1. Introduction**

- Purpose of assessment and for whom (i.e. contracting party, with terms of reference as an annex)
- How the assessment was carried out, including information on methodology, etc.
- How the information is intended to be used

### **2. Women entrepreneurs in the economy**

- Introductory comments on the overall importance and significance of women's entrepreneurship, including its role in the national economy;
- MSME definitions used in the country (e.g. official government definitions);
- Outline of the structure for delivering MSME policy and programme support (key delivery mechanisms and private and public sector organizations, such as national employers' organizations), specifying any specific structures and organizations catering to women;
- National gender policies and instruments, disability policies and instruments, and their respective effectiveness for women's entrepreneurship development;
- Inclusion of women in the national government's economic, industrial, and MSME policies (e.g., a discussion of how women are included in MSME policies as a target group and the concrete measures and strategies in place for realizing any policy statements);
- The role of women in the MSME sector (e.g., gender and sectoral profile of MSMEs by number of enterprises, size distribution, urban/rural, number of employees, etc.)—based on data from the government's statistical agency, research reports, donor studies, or other available sources;

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- Profile of women entrepreneurs, including women entrepreneurs with disabilities (using available data and information);
  - The enabling business environment for women entrepreneurs and growth;
  - Challenges and barriers to growth for women entrepreneurs.

### **3. Assessment of the Integrated Framework components**

Each part of this section should include a synthesis of findings regarding the degree to which existing initiatives are addressing the gaps or barriers affecting the growth and development of women's enterprises. It should map out the role of key actors in each policy/programme area (using the template in Annex 3), highlight any good practice initiatives underway, and conclude with a summary of the identified needs that are not being met, either fully or partially. Section headings should be consistent with the assessment guide, and include:

1. Policy leadership and coordination
2. Regulatory and legal issues
3. Promotion of women's entrepreneurship
4. Access to enterprise education and training
5. Access to credit and financial services
6. Access to BDS and information services
7. Access to women entrepreneurs' associations and networks
8. Access to business premises
9. Access to markets
10. The state of research on women in MSMEs in the country, including women in growth enterprises

### **4. Recommended actions**

This section presents the recommended actions intended to address gaps in each of the framework components. Each set of recommended actions should be prioritized with indications of implementation timeframes, which organization is best positioned to take the lead, the estimated costs, and suggestions for how the initiative or programme might achieve sustainability in the longer term.

### **5. Summary and conclusions**

This section should succinctly summarize key findings and present a strategy for implementing recommended actions as part of an integrated approach.

### **6. List of references**

### **7. Annexes**

- Terms of reference for the assessment assignment

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- List of National Contacts
  - Key Economic Indicators
  - Matrix Map of Organizational Arrangements in Favour of the Growth of Women's Enterprises
  - Assessment/Scoring Map of the Enabling Environment for Women Entrepreneurs

