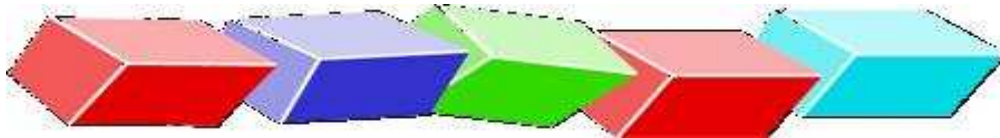


Women's Entrepreneurship Development



Capacity Building Guide



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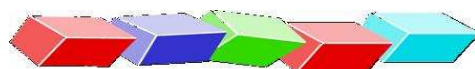
Foreword

In recent years, increasing attention has been given to the promotion and growth of women-owned enterprises by both national and international organizations. In Canada, United States and United Kingdom, governments and the private sector have been actively promoting a greater role for women entrepreneurs in business and economic growth. Equally in developing countries such as Senegal and Tanzania, increasing attention is being given to women entrepreneurs.

International organizations, such as the United Nations Development Programme (UNDP), UNIFEM, International Trade Centre (ITC, Geneva), UN Economic Commission for Africa (UN-ECA) and Organization for Economic Cooperation and Development (OECD); financial institutions such as the African Development Bank (AfDB) and International Finance Corporation (IFC); and donors such as Development Cooperation Ireland (DCI) are also paying significant attention to women's entrepreneurship development.

The International Labour Organization (ILO) and the ILO's International Training Centre (ITC-ILO) in Turin, Italy, have been involved in promoting and assisting businesswomen for many years. A team dedicated to working on issues related to Women's Entrepreneurship Development and Gender Equality (WEDGE) was created within the ILO's Small Enterprise Development programme (SEED) in 2001. It has been working closely with ITC-ILO on a number of training initiatives.

The creation of the guide has been driven by a number of factors. It meets a need in documentation in support of WED – there are several training manuals for women in income generation and small enterprises, but there is little that targets the support agencies. It elevates the ILO's support from a set of rather personalised training inputs to a more systematic, comprehensive guide that can be adapted to a wide range of contexts.



Foreword continued

The guide goes beyond the narrow approach that sees training as the major contribution to WED, and introduces a wide range of support mechanisms, including research, networking and association building, market access, and a broad spectrum of business development services (BDS).

Finally it integrates gender issues into the technical approaches to business development. The Guide takes account of special situations or target groups where WED can be effective, such as women living with HIV/AIDS, women affected by trafficking, women entrepreneurs with disabilities, and refugee women.

The WED Capacity Building Guide is aimed at a range of support agencies, including government ministries and SME development units; financing institutions, including microfinance institutions; commercial BDS providers; associations of employers and other private sector bodies; small business agencies; associations of SMEs and women entrepreneurs; women's organizations; NGOs; donor agencies and donor-assisted projects, and other key national and international actors.

It is the ILO's intention that this Guide can be used to improve the efficiency and effectiveness of various forms of support provided by a range of agencies which are aimed at women entrepreneurs.



Acknowledgements

This Guide is the end product of a long and highly participatory process. First and foremost, various sets of training materials were developed and tested at WEDGE-Turin Centre training events in Turin, Italy; Pretoria, South Africa; Addis Ababa, Ethiopia; Zanzibar, Tanzania; Baku, Azerbaijan, and Livingstone, Zambia, and we are greatly indebted to each and every one of the participants who provided the design team with extensive feedback.

The draft materials developed by ILO colleagues were adapted in an innovative manner into a "PowerPoint-driven" format by Jim and Lydia Brown, ILO consultants based in the United Kingdom. Although the content of the modules has changed considerably in the past two years, the ILO's design team has adhered to the format prepared for us by Jim and Lydia.

A large number of ILO colleagues (present and past) have contributed to the Guide. From within the ILO's team working on Women's Entrepreneurship Development and Gender Equality (WEDGE). Special thanks are due to Gerry Finnegan, (then) Senior Specialist in Women's Entrepreneurship Development, who has led this process from start to finish; Grania Mackie, Regional Technical Adviser, WEDGE, Addis Ababa; Ned Lawton, Associate Expert, WEDGE, Geneva; and Ryoko Iizuka, Consultant.

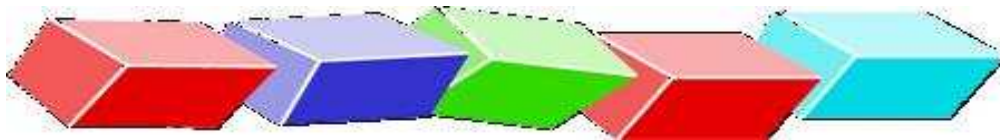
Barbara Murray, Bob Ransom and Heather Labanya from the ILO's department of Skills and Employability were also instrumental in the process as were the ILO's Turin Centre, specifically Kholoud Al-Khalidi; Peter Tomlinson and Lenni George.

The guide has benefited extensively from inputs by ILO colleagues in field offices, such as SRO Addis Ababa, SRO Bangkok, SRO Moscow, and WEDGE Project staff in Ethiopia, Thailand, Lao PDR, Cambodia, Indonesia and Zambia. The WED training programmes and development of the Guide would not have been possible without the support of the ILO-Development Cooperation Ireland (DCI) Partnership Programme and its funding for WEDGE activities. In addition, the ILO's Turin Centre has benefited from the support of the Government of Italy.

Special thanks also go to the participants at the final testing of the WED Capacity Building Guide, held in Bangkok, Thailand, in January 2006.



Programme Overview



Women's Entrepreneurship Development

Capacity Building Guide



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Programme Materials

Modules	Sessions
1. Gender and Enterprise	1.1 Gender Definitions 1.2 The Enterprise Development Framework and WED
2. Markets	2.1 Introduction to Markets 2.2 Gender Issues and Market Access
3. Business Development Services for WED	3.1 Introduction to Business Development Services 3.2 A Demand Led Approach to BDS 3.3 Gender Issues and BDS 3.4 Gender Issues and Training
4. The Enabling Environment for WED	4.1 Researching Women Entrepreneurs 4.2 Assessing the Environment for WEs 4.3 Panel Discussion: Good Practices in WED 4.4 The Role of Advocacy in WED



Programme Materials

Modules	Sessions
5. Building Associations & Strategic Alliances	5.1 WED and Women Entrepreneur Associations (WEAs) 5.2 Creating Partnerships & Strategic Alliances 5.3 Field Visit
6. Finance	6.1 Gender Issues and Finance
7. Assessing Impact	7.1 Assessing Impact: Gender Implications
8. Action Planning	8.1 Organization Profiles 8.2 SWOT Analysis 8.3 Preparing Action Plans 8.4 Presentation of Action Plans
Supplementary Sessions	1. HIV/AIDS & Women Entrepreneurs 2. Women Refugees & Entrepreneurship 3. Women's Entrepreneurship & Trafficking 4. Entrepreneurship Development for Women with Disabilities



Five Day Course Sample

	9.00-9.15	Session 1 9.15 - 10.45	Session 2 11.00 - 12.30	Session 3 13.45 - 15.15	Session 4 15.30 - 17.00	17.00-17.15
Day 1		A.Registration and Introductions	1.1 Gender Definitions	1.2 Enterprise Development Framework and WED	2.1 Introduction to Markets	C. Daily review
Day 2	C. Daily recap	2.2 Gender Issues and Market Access	Supplementary Sessions: 1. HIV/AIDS 2. Refugees 3. Trafficking 4. Disabilities	3.1 Introduction to Business Development Services	3.2 A Demand Led Approach to BDS	C. Daily review
Day 3	C. Daily recap	3.3 Gender Issues and BDS	3.4 Gender Issues and Training	4.1 Researching Women Entrepreneurs	4.2 Assessing the Environment for WEs	C. Daily review
Day 4	C. Daily recap	4.3 Panel Discussion: Good practices in WED	4.4 The Role of Advocacy in WED	5.1 WED and Women Entrepreneur Associations (WEAs)	5.2 Creating Partnerships & Strategic Alliances	C. Daily review
Day 5	C. Daily recap	6.1 Gender Issues and Finance	7.1 Assessing Impact: Gender Implications	Workshop Evaluation Closing Event		C. Daily review



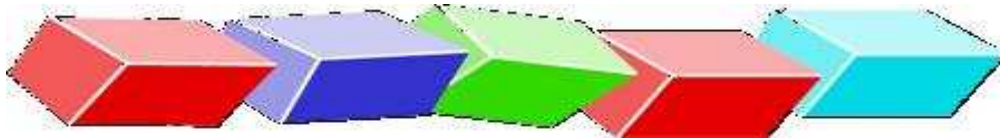
Optional Extra Activities

	09.00-09.15	Session 1 9.15 - 10.45	Session 2 11.00 - 12.30	Session 3 13.45 - 15.15	Session 4 15.30 - 17.00	17.00-17.15
Day 6	C. Daily recap	5.3 Field Visit	5.3 Continued	5.3 Continued	5.3 Continued	C. Daily review
Day 7	C. Daily recap	8.1 Organisational Profiles	8.2 SWOT Analysis	8.3 Preparing Action Plans	8.4 Presentaion of Action Plans	C. Daily review



Module 1

Gender & Enterprise



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Module 1: Gender and Enterprise

Sessions	By the end of the module participants will have:
1.1 Gender definitions	<ul style="list-style-type: none">• Examined the difference between gender and sex, as well as the meaning of concepts central to gender equality• Examined the situation with regard to gender equality in enterprise development in their countries
1.2 Enterprise development framework and WED	<ul style="list-style-type: none">• Defined terms associated with enterprise development• Created a framework for describing and analysing the development of enterprises• Developed an outline description of the range and type of women's enterprises with which the participants work



Session Gender Definitions

1.1

Session Outputs

By the end of this session participants will have:

- Examined the difference between gender and sex, as well as the meaning of concepts central to gender equality
- Examined the situation with regard to gender equality in enterprise development in their countries



Gender and Sex

Sex is the biological attributes that defines being female or male.

Gender refers to the socially given roles, activities, responsibilities, needs and characteristics connected to being male (masculine) or female (feminine) in a society at a given time.

Gender roles, norms and stereotypes determine how women and men, girls and boys are perceived and how they are expected to act.



Gender Terms

There are many terms containing the word “gender”

- **Gender**
- **Gender equality**
- **Gender equity**
- **Gender sensitive/aware**
- **Gender mainstreaming**
- **Gender neutral**
- **Gender blind**
- **Gender failures**
- **Gender specific**
- **Gendered sector**
- **Gender analysis**
- **Gender planning**
- **Gender budgeting**
- **Gender gap**



Gender or Sex?

1

Women can get pregnant	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		

Self-employed women are often traders	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		

Most women cannot grow beards	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		



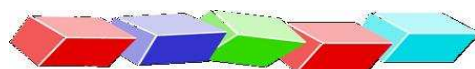
Gender or Sex?

2

Women entrepreneurs have limited opportunities to interact with competitors, officials and men	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		

In general women earn less than men	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		

Women usually have bigger hips than men	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		



Gender or Sex?

3

In some countries small business associations have relatively few women members	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		

Men usually have short hair; women usually have long hair	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		

Women are more likely to take career breaks for family reasons than men	Gender <input type="checkbox"/>	Sex <input type="checkbox"/>
Is this a gender issue or a sex issue? Why?		



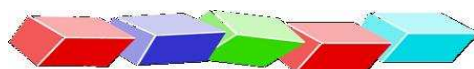
Gender Equality in Enterprise Development

1. Are there any differences between the situation of women and men entrepreneurs in your country?

(For example, in terms of activities, workload, resources)

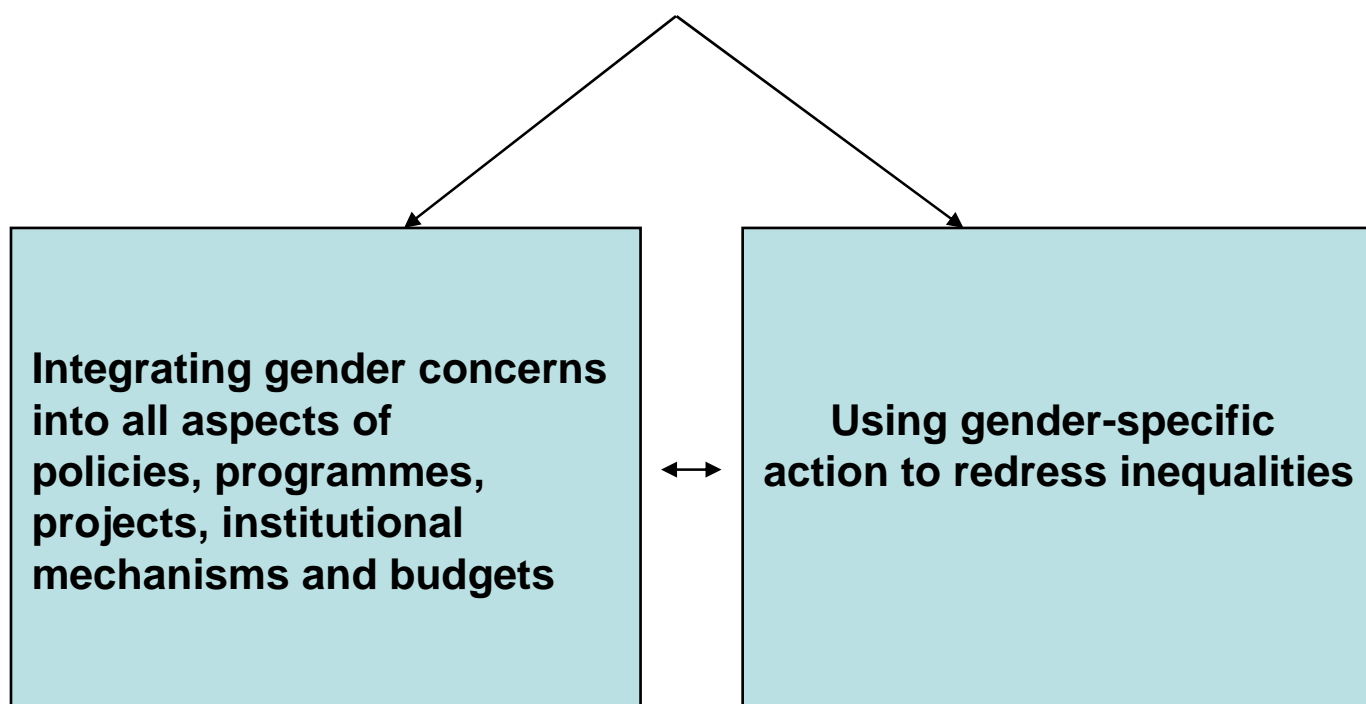
2. What benefits could more equality between men and women entrepreneurs bring?

3. What types of measures could be used to bring about more equality?



Strategies for Promoting Gender Equality

PROMOTING GENDER EQUALITY



Session

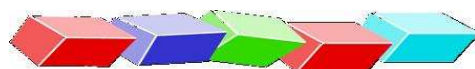
1.2

Enterprise Development Framework and WED

Session Outputs

By the end of the session participants will have:

- Defined terms associated with enterprise development
- Created a framework for describing and analysing the development of enterprises
- Been introduced to the MAIR-SL framework
- Identified gender specific issues affecting women entrepreneurs in the participants' home countries



Defining Enterprise Size

Terms include:

MSE = micro and small-scale enterprises

SME = small and medium-sized enterprises

MSME = micro, small and medium-sized enterprises

Ways of measuring enterprise size include:

- Number of people employed
- Gross value of sales turnover
- Value of assets

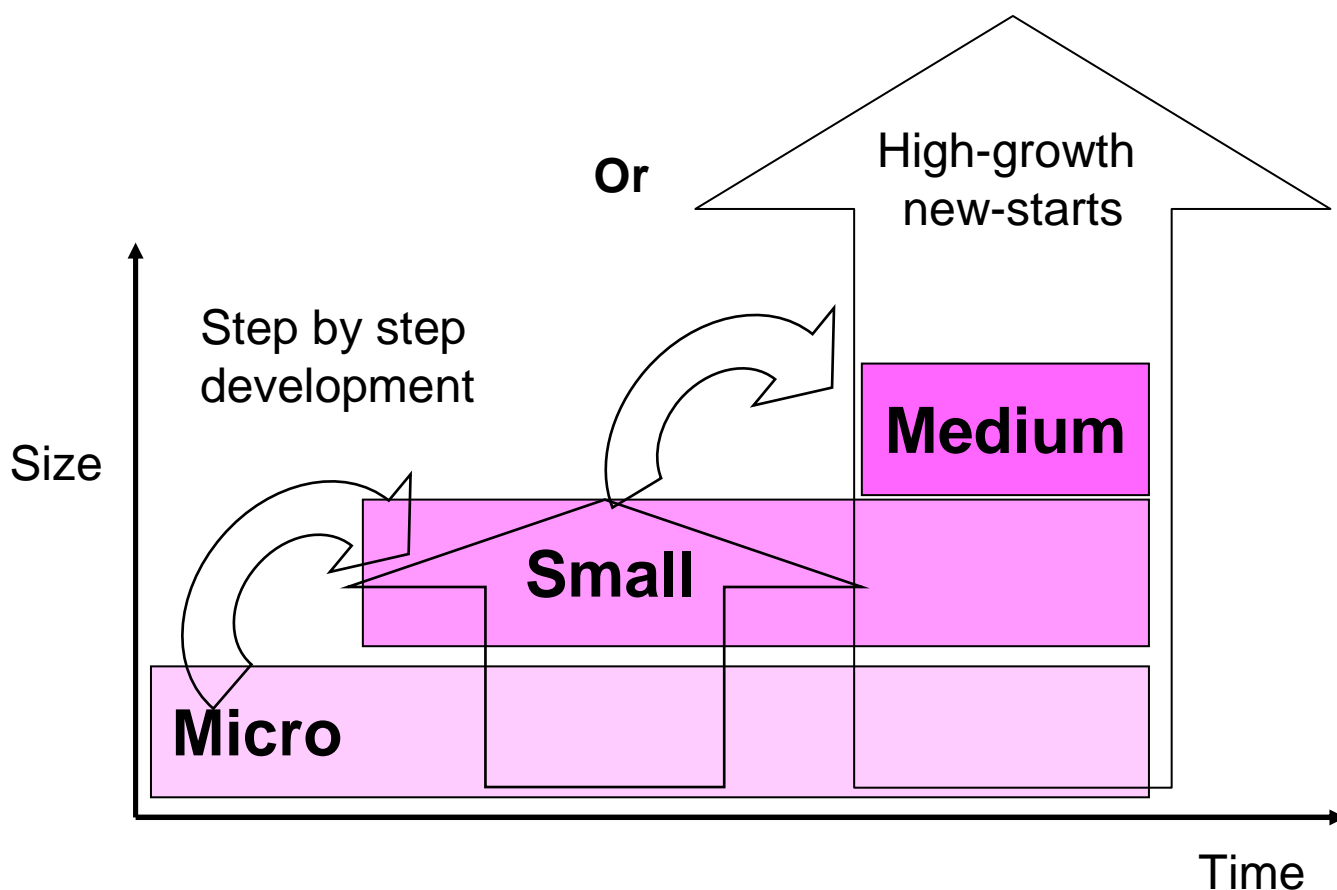
	Micro	Small	Medium
Number of people employed			
Gross sales turnover			
Value of assets			



Enterprise Development Phases

Three phases of enterprise development

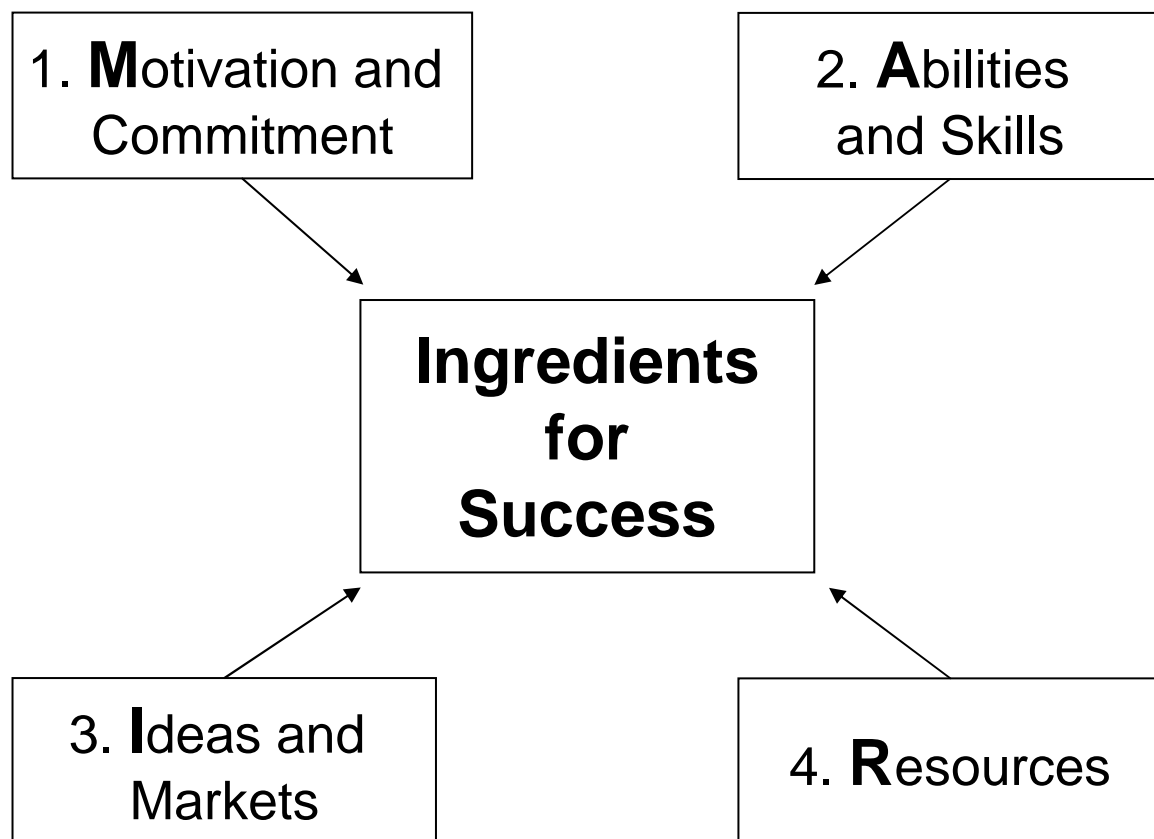
- **Micro** – often not registered, e.g. petty trading
- **Small** – usually registered, with a few employees
- **Medium** – beyond self-employment



Women Entrepreneurs: Profiles & Issues

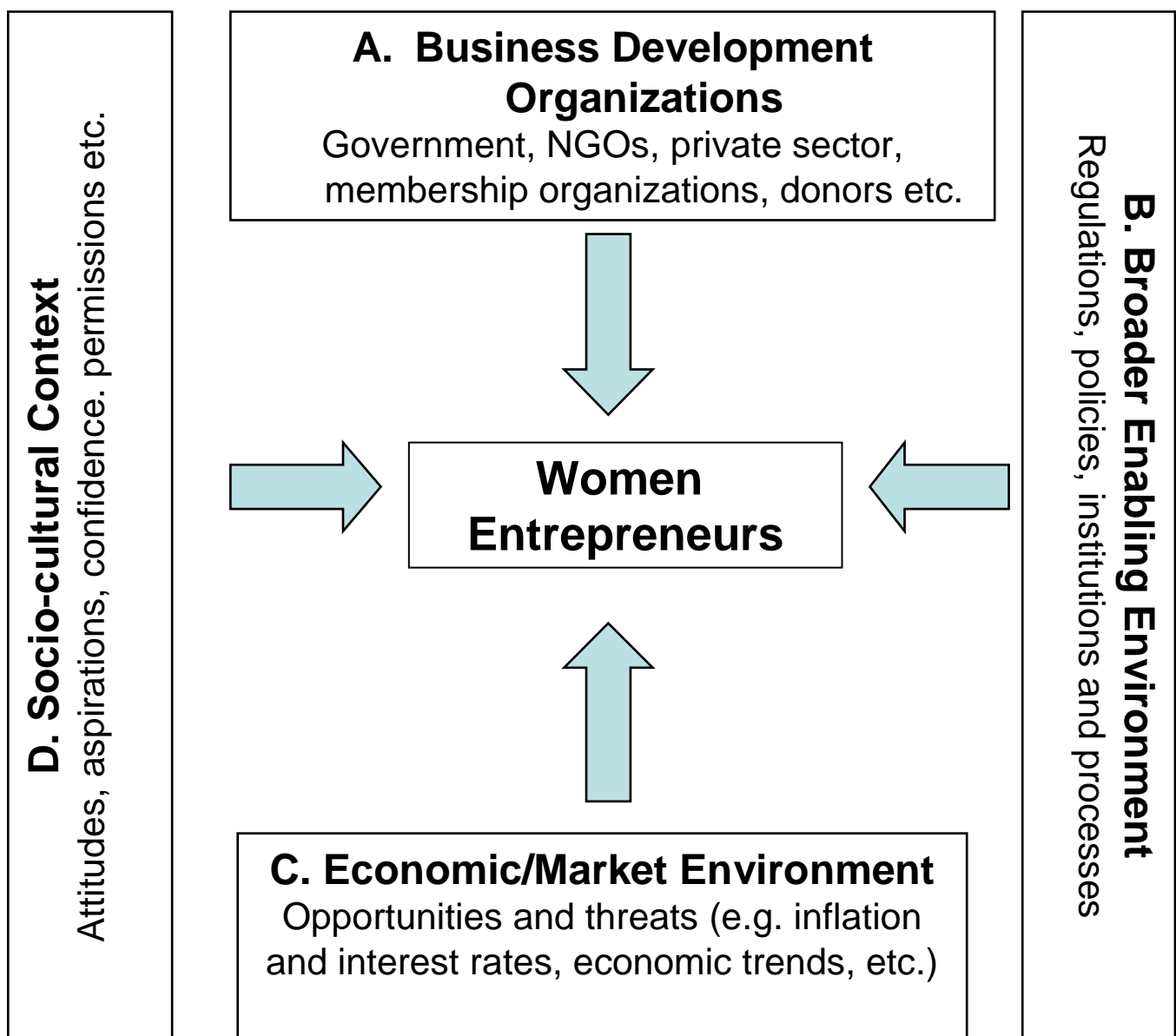
Four personal factors that influence
the success of all entrepreneurs:

Source: Durham University Business School

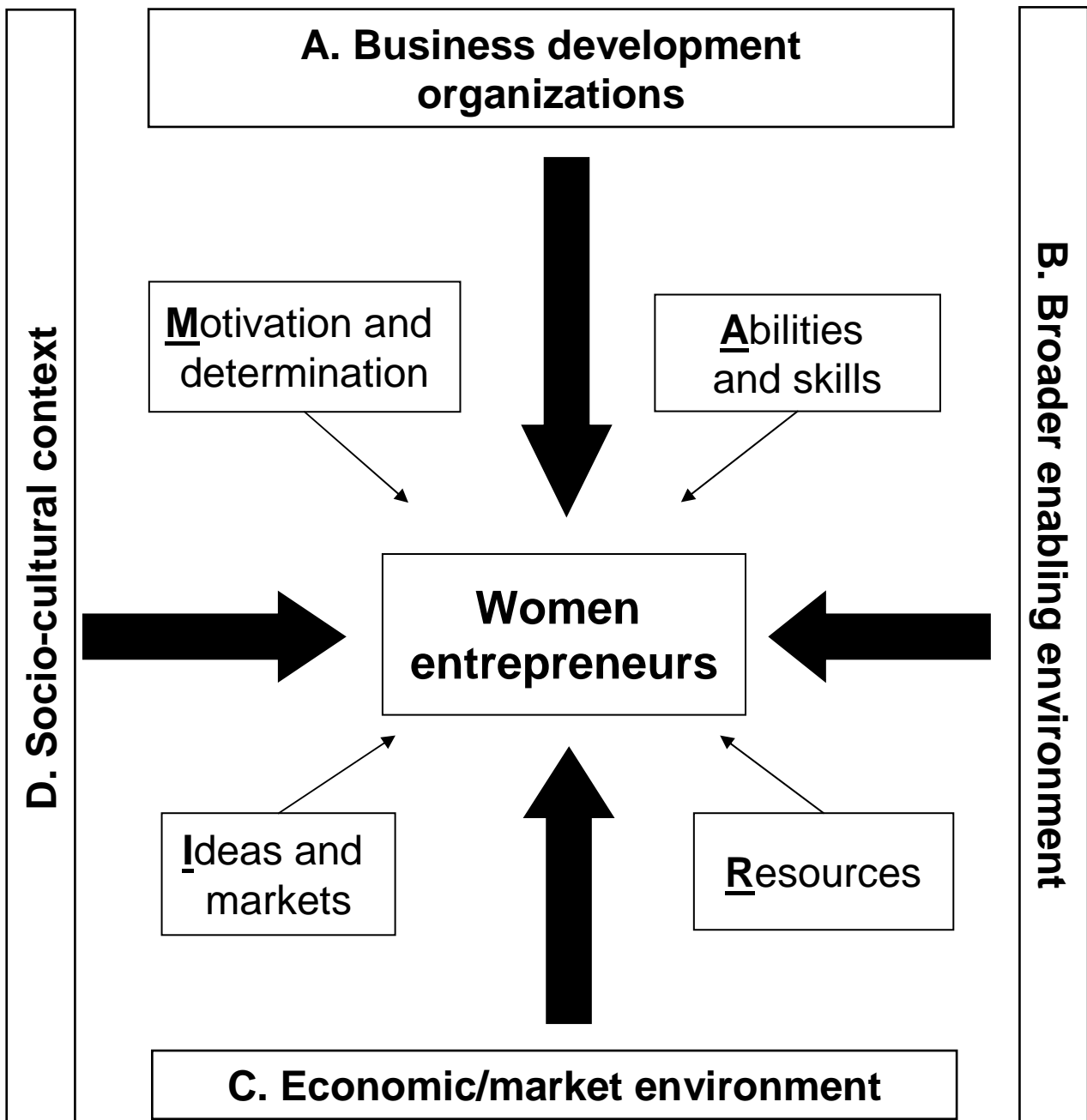


External Factors

Four external factors that influence the success of women entrepreneurs

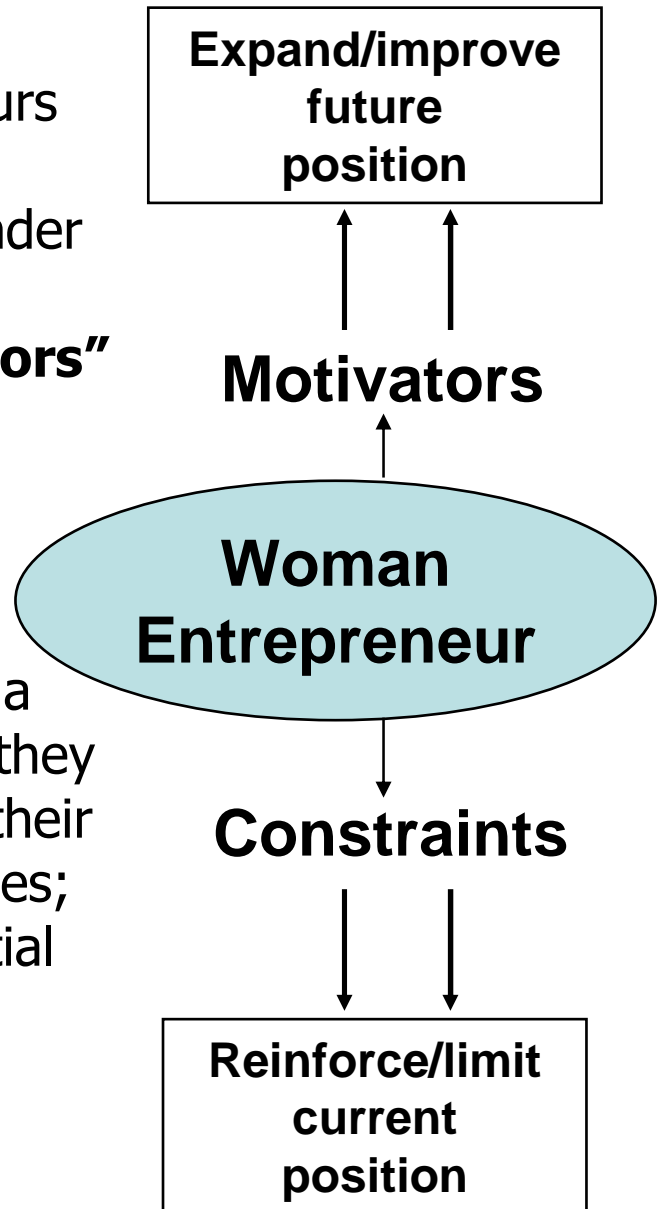


Factors Influencing WED



Motivators and Constraints

- Some women entrepreneurs have turned adversity to advantage; they used gender inequality as a source of inspiration – as “**motivators**” (or “**drivers**”) for change
- Gender issues often have a negative impact on Wes; they act as “**constraints**” on their behaviour and opportunities; they can limit their potential achievements



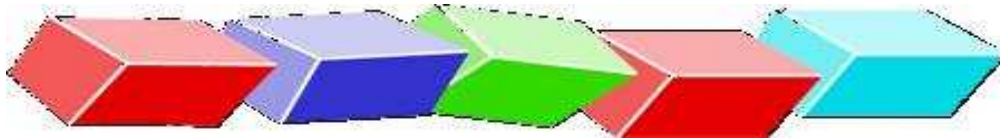
Women's Entrepreneurship Development - Gender Issues

	Motivators	Constraints
Personal factors		
1. M otivation & determination		
2. A bilities/skills		
3. I deas & markets		
4. R esources		
External factors		
A. Access to business development organizations		
B. Broader enabling environment		
C. Economic/market environment		
D. Socio-cultural context		



Module 2

Markets



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Module 2. Markets

Sessions	By the end of this module participants will have:
2.1 Introduction to Markets	<ul style="list-style-type: none">• Considered the core components of a market• Examined the interactions between the forces of supply and demand
2.2 Gender Issues and Market Access	<ul style="list-style-type: none">• Discussed the gender constraints limiting women's access to markets• Devised strategies to improve market access for WEs

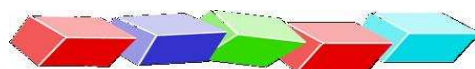


Introduction to Markets 2.1

Session Outputs:

By the end of this session participants will have:

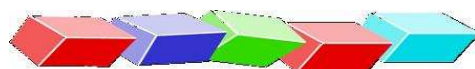
- Considered the core components of a market
- Examined the interactions between the forces of supply and demand



Introduction to Markets

What is a Market?

- A market is where people buy and sell products
- A market can be a physical place.
- The word 'market' is also used to describe any exchange mechanism that brings buyers and sellers together (e.g. the Internet)
- The market is also a process that influences the price of a product – the price can result from a combination of supply and demand



Introduction to Markets: Exercises

Ask participants to form groups of four to discuss the following:

- A woman or man is likely to die after six days without water. In contrast diamonds are not necessary for survival at all. Explain why water is cheap in many countries, yet diamonds can cost thousands of dollars
- Think of products from your country which often change in price. Explain why this happens



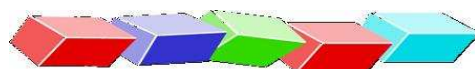
Examples of Market Sectors

Services

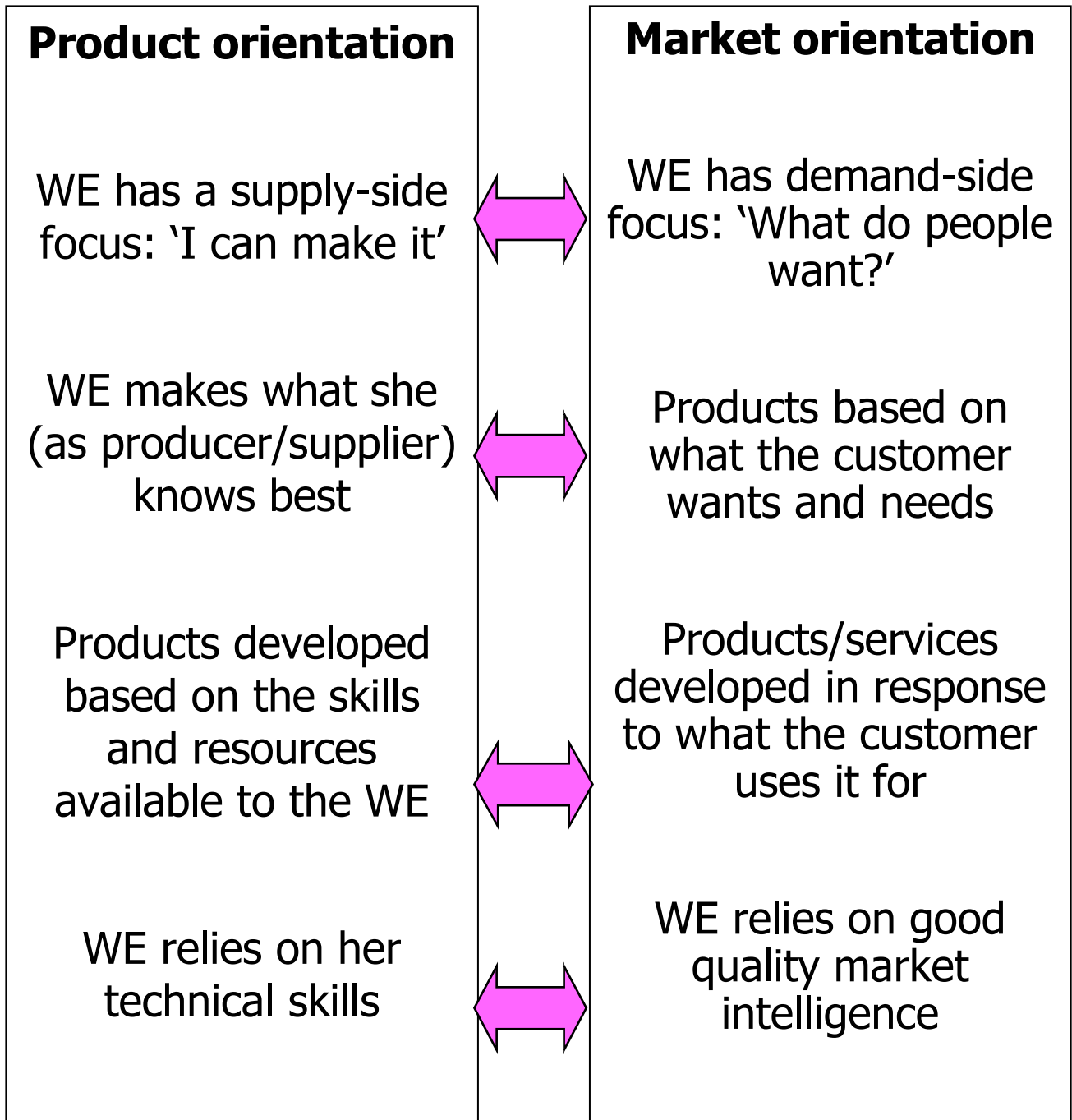
- Business services
- Creative & media services
- Hospitality & leisure
- Information technology (IT) & telecoms
- Hair and beauty services
- Legal and accounting services
- Travel & tourism

Products

- Food
 - Meat and fish
 - Vegetables
- Clothing
 - Women's clothes
 - Men's clothes
 - Sports' clothes
- Compact discs
- Shampoo
- Computers
- Perfume/cosmetics
- Footwear
- Vehicles



Product Orientation versus Market Orientation for WEs



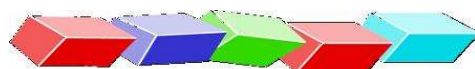
Session 2.2

Gender Issues & Market Access

Session Outputs

By the end of this session participants will have:

- Considered the product-market divide
- Discussed the gender constraints limiting women entrepreneur's access to markets and considered solutions
- Been introduced to the ILO's Improve Your Exhibition Skills (IYES) tool



The Product-Market Divide

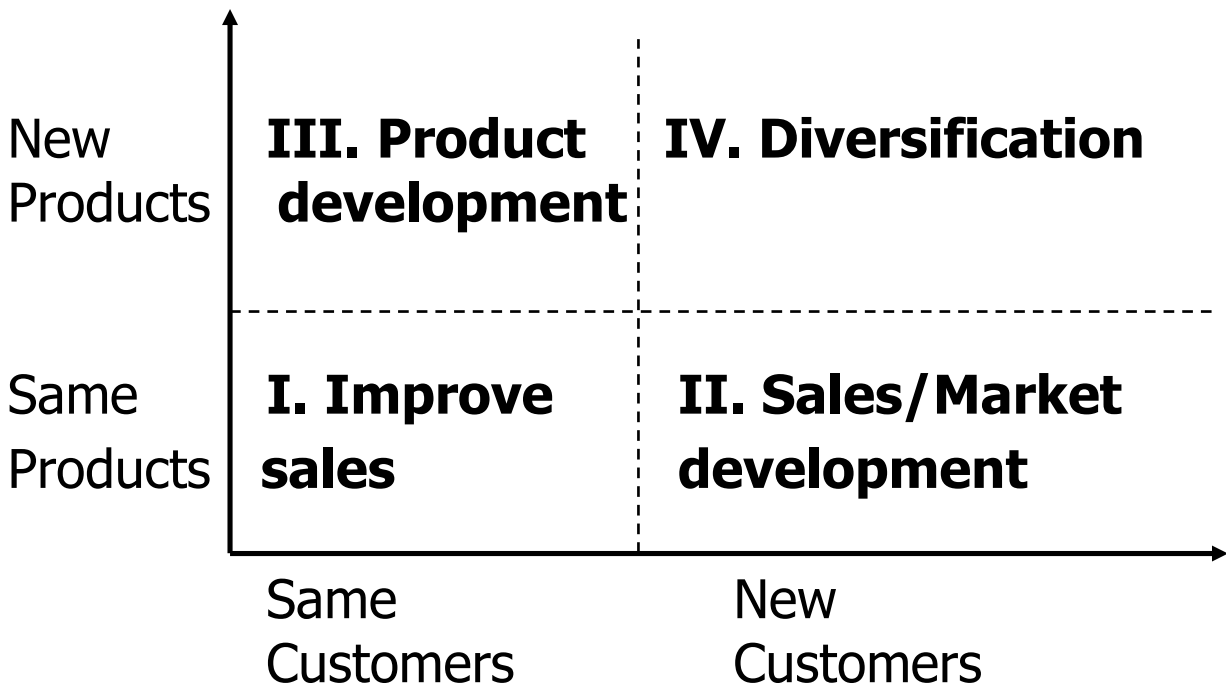
The 'Product-market divide' separates buyers from sellers. It can be caused by:

- **Geography** – physical distance between the entrepreneur and the customer can result in a poor understanding of customer requirements
- **Time** – length of time taken to reach markets and complete transactions can result in significant cash flow problems
- **Knowledge** – lack of awareness of the emergence of new markets, innovation, fashions and trends
- **Cultural differences** – understanding different values, attitudes and beliefs that customers may have about products and services
- **Language** – dealing with customers who speak different languages affects the entrepreneur's understanding of customer requirements
- **Technology** – changes in technology affecting product design, service delivery and/or selling methods
- **Intermediaries and supply chains** – difficulties in understanding what the end user needs and wants when selling through intermediaries (e.g. distributors) in long supply chains
- **Skills** – women entrepreneurs may not have access to skills training to enable them to produce marketable and quality products
- **Tariffs** – Many countries impose tariffs and barriers on incoming goods in order to protect their own indigenous industries
- **Other barriers** – Often bureaucratic procedures and long delays at borders can impede what would otherwise be a profitable trading arrangement

Which of these causes are gender-specific or have a gender dimension?



Strategies for Developing Markets



I. Increase sales to existing customers: Find out customer preferences regarding price, promotion and packaging, and sell more to existing customers.

II. Market development: Reach new customers with your existing products through better market intelligence.

III. Product development: Find out customer requirements and develop new products accordingly.

IV. Diversification: Search for completely new market opportunities.



Women's Access to Markets

Checklist for Women's Access to Markets

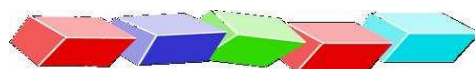
- Are there technical training programmes to enable women to enter male-dominated or gender neutral market sectors?
- What strategies enable WEs to travel away from home on sales and marketing trips?
- What is being done to improve women's access to business premises and sales outlets?
- Is training available to improve women's negotiating skills?
- What is being done to encourage and support group marketing initiatives and networks for WEs?
- Are there any initiatives to help WEs diversify out of "feminised" market sectors that are adversely affected by trade liberalisation?
- Do women entrepreneurs get the opportunity to participate in exhibitions and trade fairs?



IYES Objectives

Objectives:

- To increase market access and business growth for women entrepreneurs
- To improve manufacturing and export business opportunities for WEs by developing their knowledge & skills to make the most of trade fairs
- To promote collaboration among women entrepreneurs
- To enhance the capacity of BDS providers in planning and organizing trade fairs for WEs



IYES Approach

IYES steps involve:

- Pre-trade fair training & role plays (1 month before)
- 'Hand holding' and record-keeping during the trade fair
- Immediate debriefing & evaluation
- Follow-up evaluation (after 2 months)

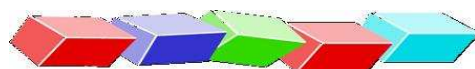
The key is to be systematic - to assist WEs **before, during, and after** a trade fair



Importance of Follow-up in IYES

For effective learning from IYES, WEs are advised to:

- Prepare an action plan
- Follow-up on all enquiries
- Evaluate their performance at the trade fair:
 - The number of visitors, especially “customers” & sales “leads”
 - The number of orders placed, and their value (\$\$\$)
 - The value of sales made at the fair
 - Successful marketing communications made
 - New ideas for products and business plans
- Draw lessons from participation
 - What went well? What went badly? Why?

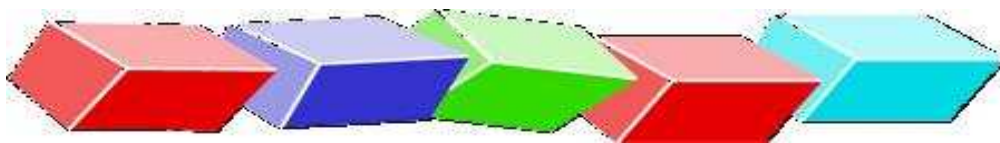


Module 3

Business

Development

Services for WED



Women's

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Module 3. WED Business Development Services

Sessions	By the end of the module participants will have:
3.1 Introduction to Business Development Services	<ul style="list-style-type: none"> • Defined the term business development services (BDS) • Established a framework to describe the activities of organizations providing BDS to women • Used the framework to describe and analyse the current provision of these services
3.2 A Demand Led Approach to BDS	<ul style="list-style-type: none"> • Considered the reasons for promoting a market approach to providing BDS services to women entrepreneurs • Identified market opportunities for developing sustainable BDS for women entrepreneurs
3.3 Gender Issues and BDS	<ul style="list-style-type: none"> • Reviewed the link between gender and BDS provision • Identified one tool for improving the provision of BDS to female and male entrepreneurs
3.4 Gender issues and training	<ul style="list-style-type: none"> • Identified the gender issues associated with training and development for WEs • Discussed how to address gender inequalities through the design of appropriate training programmes



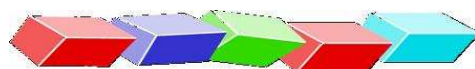
Session 3.1

Introduction to Business Development Services (BDS)

Session Outputs:

By the end of the session participants will have:

- Defined the term business development services
- Established a framework to describe the activities of organizations providing BDS to women
- Used the framework to describe and analyse the current provision of these services



Defining Business Development Services

Definition:

- The term 'business development services' refers to a range of services used by entrepreneurs to help them operate efficiently and grow their businesses, with the broader developmental purpose of contributing to economic growth, employment generation, and poverty reduction

(ILO BDS Primer, 2003)



Different Types of BDS

Marketing

- Market intelligence
- Product design
- Packaging
- Distribution
- Promotional materials
- Advertising
- Trade fairs & exhibitions
- Showrooms
- Marketing trips & exporting
- Negotiations with buyers
- Contracts & sub-contracts
- Supply chains

Infrastructure

- Incubator units
- Workspace
- Storage & warehousing
- Transport & delivery
- Telecommunications
- Money transfer
- IT services & support
- Premises

Skills & motivation training

- Exchange visits
- Mentoring
- Role models
- Training
- Consultancy
- Counselling
- Networks

Advice on Laws & Regulations

- Business registration
- Licences
- Health & safety
- Employment law
- Legal structures
- Taxation
- Procurement & tendering
- Exporting procedures
- Patents & copyright
- Insurance
- Quality assurance standards

Technical support

- Commercialisation
- Technical training
- Productivity improvement
- Design services
- Equipment

Accessing Finance & Accounting Services

- Innovative financing mechanisms
- Facilitating supplier credit
- Providing information on grants, loans, equity & credit guarantees
- Bookkeeping
- Accountancy & audits



Categorising BDS Provider Organizations

By organization type:

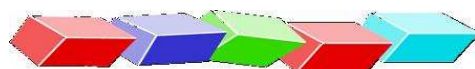
- Public sector – government department or agency
- Private sector – for-profit business
- Non Governmental Organization (NGO) – Usually a not-for-profit, membership body or association

By relationship with entrepreneurs:

- Beneficiaries – entrepreneurs receive free services
- Members – entrepreneurs pay annual subscription for services
- Customers – entrepreneurs pay for services

By geographic reach:

- Local – town, city, district
- Regional – province
- National – the whole country



BDS Provider Organizations

Which of the following organizations:

- Fund or sponsor your activities?
- Are your partner organizations?
- Are your competitors?
- Do you have no relationship with?
- Do not exist in your geographic area?
- Do you pay in return for their services?

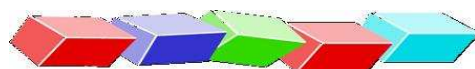
- Accountants
- Advertising agencies
- Banks
- Business associations
- Chambers of commerce
- Consultancy firms
- Cooperatives
- Donor agencies
- Employer organizations
- Government departments
- IT service providers
- Lawyers/ solicitors
- Microfinance institutions
- Trade organizations
- Trade Unions
- Training providers
- Secretarial service providers
- Universities, colleges
- Welfare organizations



Current BDS Provision

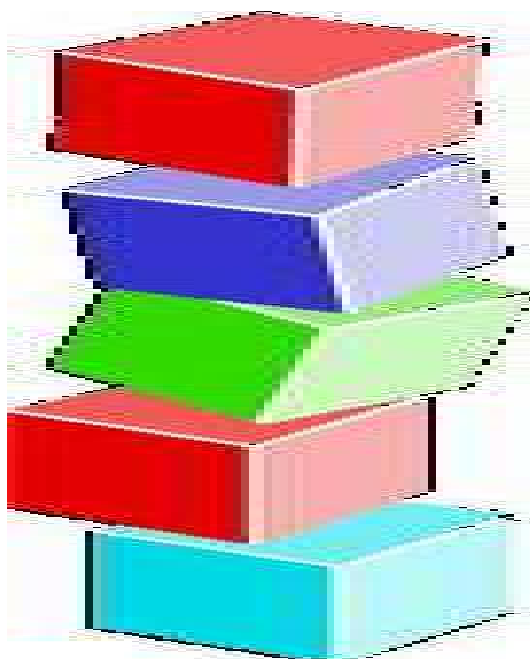
Who does what?

- Draw a map or diagram showing the key organizations (including your own) that provide support specifically to women entrepreneurs in your country
- Describe:
 - Target group
 - Their geographic reach
 - Any networks and connections between these organizations
- List the main activities of these organizations
- Include other key organizations that provide BDS, but which do not work specifically with women entrepreneurs



Discussion

What are the gaps and overlaps in the provision of business development services to women entrepreneurs?



Session

3.2

A Demand-led approach to BDS

Session Outputs

By the end of this session participants will have:

- Considered why a market approach to providing BDS to women entrepreneurs should be promoted
- Identified market opportunities for sustainable BDS for women entrepreneurs



Supply-led vs. Demand-led Approach in WED Projects

	“Supply-driven” welfare approach	“Market-led” commercial approach
BDS Vision	A non-profit, government or donor organization provides services to WEs	A sustainable, private sector market made up of competing suppliers sells a wide range of quality services to WEs
BDS Objective	Provide quality services that WEs can afford	Encourage others to provide quality services to WEs on a commercial basis
Starting point	Identify needs; carry out surveys	Assess BDS market (demand, supply and transactions)
Point of intervention	“First tier”: direct provision through a single, local organization	“Second tier”: facilitate, regulate, develop BDS products for WEs with more than one supplier
Duration of involvement	Long-term: donor-funded programmes must continue if services are to be provided	Temporary: withdraw as markets develop
Subsidies	Support free or low-cost services to women. Justified in the long-run: ‘WEs can’t be expected to pay full costs’	Limited subsidies for BDS providers, or grants to WEs for temporary period. Justified if it creates a market



Towards a Market Approach?

- There is a trend towards developing commercial markets for BDS where the service users pay
- Governments and donor agencies have been shifting from being BDS providers, to becoming BDS purchasers, and **facilitators of change** in BDS markets

Market-led commercial approach

WEs buy services direct from BDS providers

Governments & donor agencies facilitate NGOs & private sector to develop markets in BDS

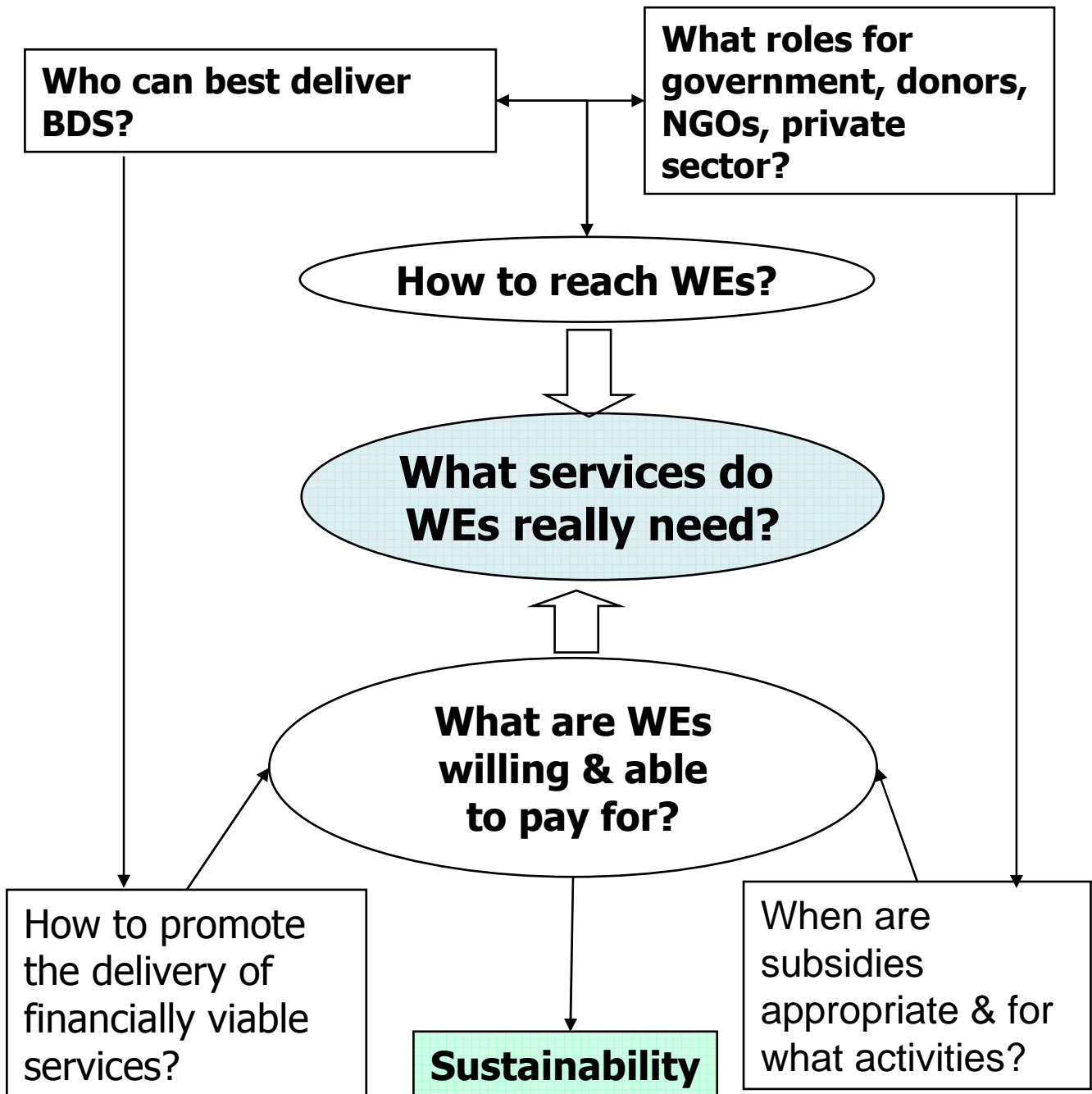
Governments & donor agencies subsidise services from BDS providers.

Governments & donor agencies are direct providers of (free) services to women entrepreneurs

Supply-led welfare approach



Providing Sustainable BDS



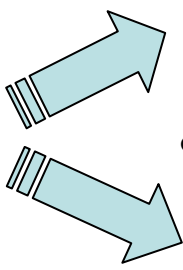
Who Pays for What?


Governments and donor agencies can act as **facilitators** in developing more market-led and effective BDS in the following ways:


- **Supporting fee-for-service providers**, by subsidising some of the overhead costs of the BDS service providers
- **Encouraging fee-for-service providers to focus on fast-return services**
- **Supporting the provision of embedded services** where the BDS is delivered as part of a larger commercial package to the entrepreneur
- **Encouraging cross-subsidies** where well-known high-earning services can subsidise new services for new markets (e.g. for WEs)
- **Encouraging third party payments**, by a customer who will benefit from women entrepreneurs who receive BDS
- **Promoting piggy-backing on microfinance** by linking MFI provision to a range of BDS




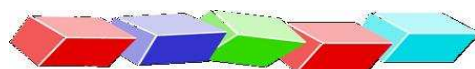
Good Practice Principles in the Delivery of BDS

- Demand driven** 
- Respond to client demand, not to demand by donors
 - WEs' demand for BDS is affected by gender-specific constraints to business growth

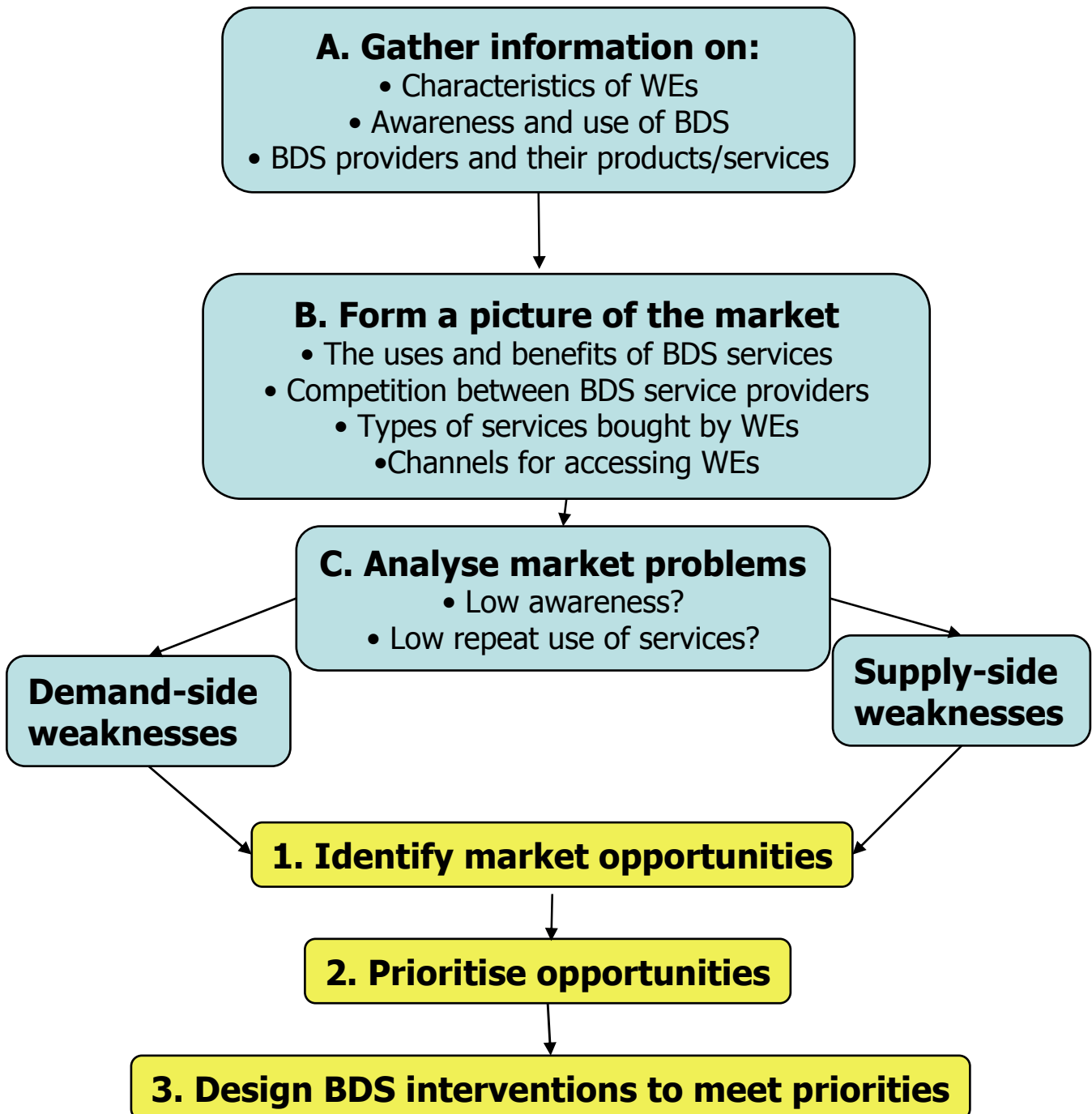
- Relevant** 
- Address women's immediate BDS needs

- Participatory** 
- Get to know the WE clientele and their needs

- Cost-recovery** 
- Fees should be charged
 - Subsidy or sponsorship for poor clients
 - Embedded services



BDS Market Assessment Process



BDS Market Interventions

Design a new market intervention (service) for a BDS. This should be in response to one or more of the following weaknesses regarding BDS for WEs

Supply-side weaknesses

- BDS providers lack market information on WEs
- BDS providers are risk averse in targeting WEs
- BDS lack the features that WEs consider important
- BDS provision is gender blind

Demand-side weaknesses

- WEs lack market information about BDS
- WEs have difficulties recognising their business development needs
- WEs do not have the capacity to pay for BDS
- Women are risk averse to trying out new BDS



Session

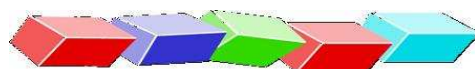
3.3

Gender Issues and BDS

Session Outputs

By the end of this session participants will have:

- Reviewed the link between gender and BDS provision
- Identified one tool or approach for improving the provision of BDS to female and male entrepreneurs



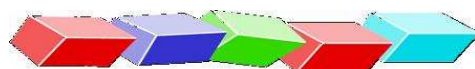
Women Entrepreneurs and BDS

Research in Ethiopia, Tanzania and Zambia found that only 30% of women entrepreneurs use BDS (Richardson et al., 2004)

Research in India found that less than 20% of BDS clients were women (Finnegan, 2003)

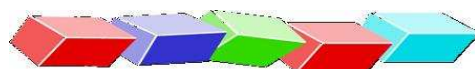
Reasons for this low use included:

- Women's inability to attend conventional training due to their multiple roles. Also women's business requires their continuous attention
- WEs were unaware of existing services and did not know the potential benefits of such services
- The perceived and actual costs of BDS
- They rely on friends and family for "BDS advice"
- Poor marketing of BDS to WEs by providers
- Services are supply driven. They do not focus on the needs of WEs, e.g. in content and delivery
- BDS service providers are often "gender blind"



Making BDS more Gender Sensitive

- Most organizations intend to have both women and men as their clients. However, in reality a large proportion of the clientele of organizations such as BDS providers and banks are men. Furthermore, the majority of members in Employers' Organizations are men
- Women and men – and women entrepreneurs and men entrepreneurs – are different. They have different needs and wants, and different expectations
- If these differences are not taken into account by an organization, it is likely to operate in a “gender blind” manner
- The FAMOS check puts an important – and equal – emphasis on **Female And Male Operated Small enterprises**



FAMOS 1

FAMOS stands for **F**emale **A**nd **M**ale **O**perated **S**mall enterprises

The FAMOS Check is a gender audit. It is a tool for carrying out a self-check of your own organization to ascertain if it is serving both women and men

The FAMOS Check is carried out by an internal team with support from external facilitators. The goal of the self-check is to find opportunities for improvement in one's own organization

The FAMOS Check explores these questions:

- Do you want to work for women and men?
- Do you actually work for women and men?
- How can you improve the way you work for women and men?



FAMOS 2

Who can use FAMOS Check?

The FAMOS Check is for organizations which work for Female And Male Operated Small enterprises. The ultimate aim is to improve these organizations' activities and services for women and men entrepreneurs

Why use a self-check approach?

Knowledge about opportunities for improving an organization can most easily be found within the organization itself. The FAMOS self-check helps an organization bring together the ideas of both its employees and managers for improvement and innovation



FAMOS 3

What does the FAMOS Check look at?

1. Clientele

Do you actually have female and male clients/beneficiaries?

2. Activities and Services

Are they the right ones for both women and men?

3. Approach and Outreach

Does your approach really target women and men alike?

4. Organization's Procedures

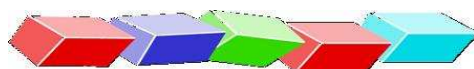
Is your organization and its procedures servicing women and men well?

5. Resources

Do you have sufficient resources to work with both women and men?

6. Strategies

Do your strategies, plans and objectives specifically mention your work for both women and men?



Session 3.4 Gender Issues & Training

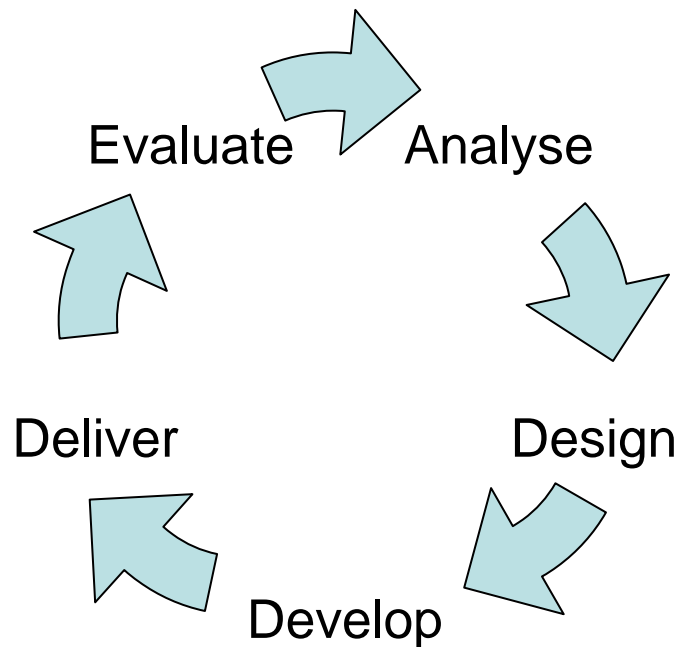
Session Outputs

**By the end of this session
participants will have:**

- Identified the gender issues associated with training and development for women entrepreneurs
- Understood how to incorporate gender issues into the design of training programmes



The Training Cycle



1. Analyse – Research and understand the training needs of the target group(s) of women entrepreneurs

2. Design – Develop the training objectives and design: the components include time, resources, facilities and methods

3. Develop – Produce a training programme detailing the training methods and materials to be used, and a timetable for delivery

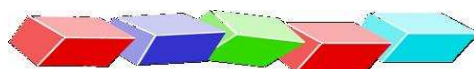
4. Deliver – Conduct the training programme, monitoring its progress and the feedback from WEs

5. Evaluate – Review the training programme with the participants. Did it achieve its objectives? Did it address the WEs' needs?



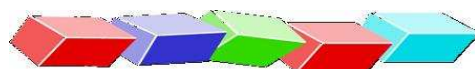
Analysis of Training Needs

- Market research techniques should be combined with gender analysis to identify the training needs of WEs
- Identify the differences between women and men in what they need & want from training; concentrate on differences in attitudes; motivation & confidence; skills & knowledge
- Highlight gender differences in the market sectors where women and men entrepreneurs operate, including where the business is located, e.g. home-based or business premises
- Are there gender differences in attitudes towards training; are women aware of the benefits? Are there differences in their willingness or ability to pay, or to attend training delivered away from home?



Design and Development

- Use the findings from the training needs analysis to focus on the gender differences
- How will this help in the design and development of the training programme?
- What are the training objectives for women & for men? Are they similar or different? Are the objectives so different that a women-only programme is required?
- Do these differences change other aspects of the design, length, cost and/or the location of training?
- Do these differences change who delivers it, the content, materials and/or methods?



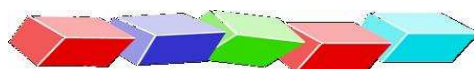
Delivery

Programmes for both women and men

- Make sure to have both women & men participating in the programme
- Use gender-balanced language, exercises, examples & case studies
- Explain the training delivery Hexagon for successful training delivery as it is shown in slide 3.28 of this guide

Women only programmes

- Explain why you need to design a programme for women participants only
- Be sure that the training materials are relevant to women's experiences of the subject



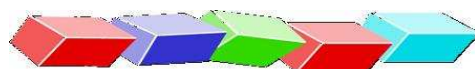
Evaluation

Programmes for both women and men:

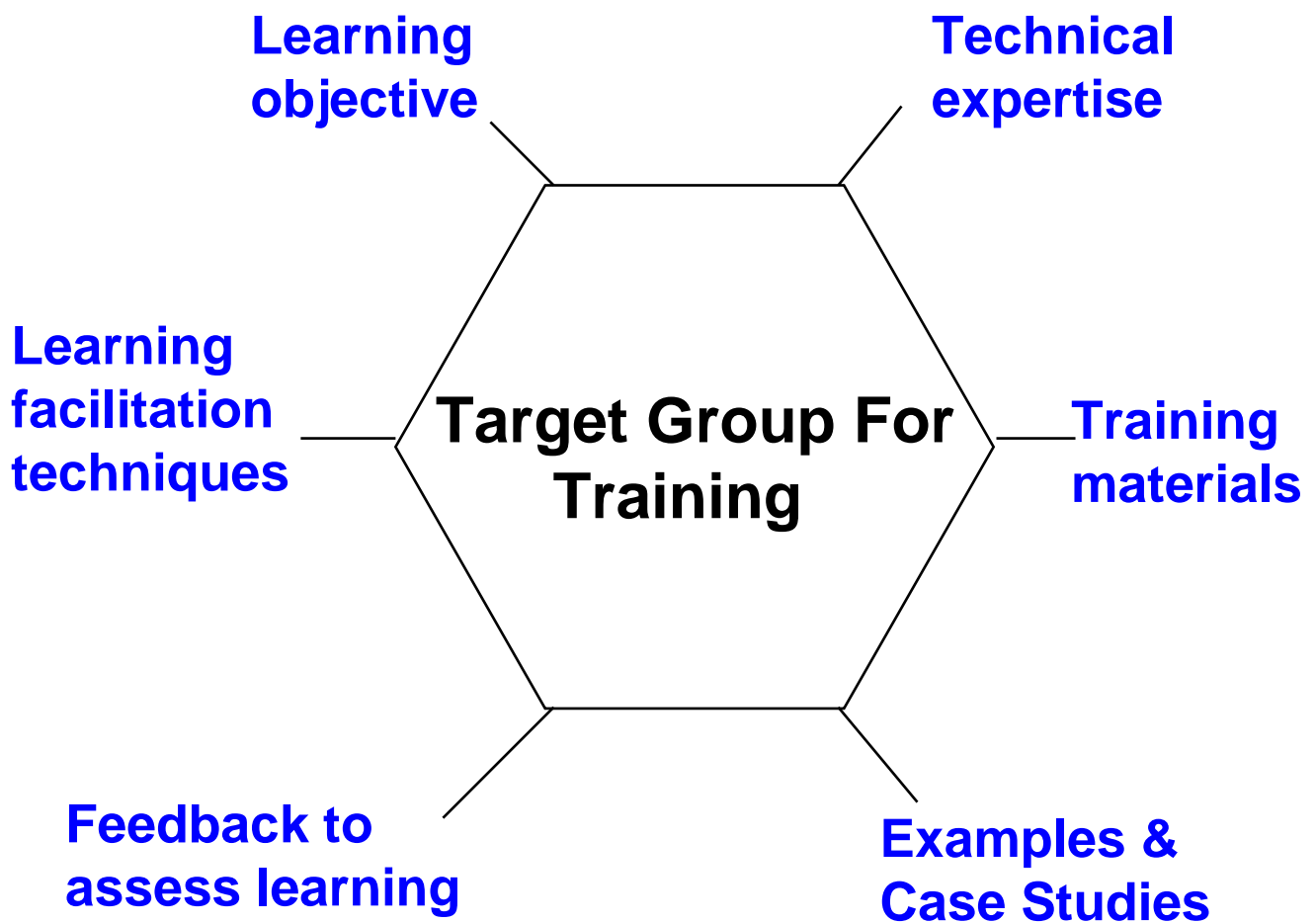
- Make sure that all evaluation methods identify the sex of respondents; use the data to compare differences between women & men entrepreneurs

Women only programmes:

- Evaluate the effectiveness of the women-only training strategy by involving the WEs



Training Delivery Hexagon



Women's Access to Training

A checklist can be used by the trainer to ensure women's needs are being considered:

- Have the training & business development needs of WEs been identified at each phase of start-up; formalisation; growth & development?
- Are training programmes offered at times & in locations that are accessible & convenient for WEs?
- Are there valuable examples of training programmes targeted specifically at WEs?
- Are special efforts made to recruit women for all training programmes? Do all training programmes meet their needs?
- Do the training methods and materials reflect the experiences and needs of women entrepreneurs?
- Are there enough women trainers, advisers and mentors to work within the WEs' market?



Design a Training Programme

Small group exercise

Design a poster for a three-hour training seminar to promote business registration amongst people operating informal businesses:

- One group will design a poster for a mixed audience of both men and women
- The other group will design a poster for women only

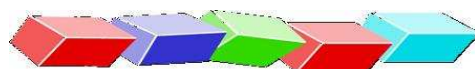


Gender and Enterprise Together (GET) Ahead 1

The WEDGE team has developed a training tool for low income women entrepreneurs and the families

GET Ahead:

- Creates a “business mind” by building on life experiences
- Uses the “life cycle approach”
- Develops business skills from a gender equality perspective
- Promotes economic and social empowerment



GET Ahead Methodology

- Get Ahead uses the Experiential Learning Cycle (Heart and Mind), a participatory training methodology. It runs through:
 - Doing
 - Sharing feelings
 - Analysis: What did we learn?
 - Conclusions

The GET Ahead training programme
is fun, smart and systematic!

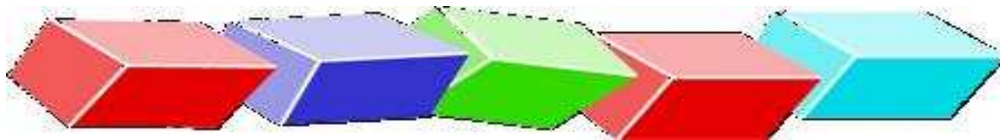


Module 4

The Enabling

Environment for

WED



Women's

Entrepreneurship

Development

Capacity Building Guide



Development
Cooperation
Ireland



Module 4. The Enabling Environment for WED

Sessions	By the end of this module participants will have:
4.1 Researching Women Entrepreneurs	<ul style="list-style-type: none"> • Considered approaches to researching the status & profile, needs & problems, & issues facing women entrepreneurs • Identified key issues and core approaches for researching WEs
4.2 Assessing the Environment for WEs	<ul style="list-style-type: none"> • Reflected on the different issues facing growth-oriented WEs • Discussed the systematic approach developed by ILO & AfDB to examine issues limiting the growth potential of WEs
4.3 Panel Discussion	<ul style="list-style-type: none"> • Identified good practices amongst national and local initiatives promoting women's entrepreneurship development • Discussed ideas for improving support services for WEs
4.4 The Role of Advocacy in WED	<ul style="list-style-type: none"> • Considered the importance of advocacy in promoting women's entrepreneurship • Discussed how advocacy can be used to strengthen networks and alliances



What is the Enabling Environment?

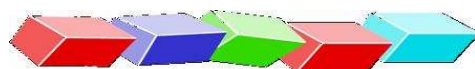
The enabling environment includes:

- The policy, legal, and regulatory framework
- The effectiveness of government institutions
- The social and cultural context of business
- Macroeconomic policies
- Access of firms to financial and business development services
- The availability of physical and social infrastructure services

(SOURCE: DFID, 2000)

For WEs to influence the enabling environment they must:

- Have knowledge of how it impacts on their businesses (research)
- Have a voice in shaping it (advocacy)

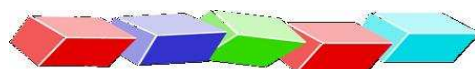


Researching Women Entrepreneurs

Outputs

By the end of this session participants will have:

- Considered approaches to BDS providers applying market research to understand the needs of WEs better, and identified how WEs can use market research techniques for their own businesses
- Considered approaches to researching the status & profile, needs & problems, & issues facing women entrepreneurs
- Identified key issues and core approaches for researching WEs



A. Why do Market Research on the needs of WEs?

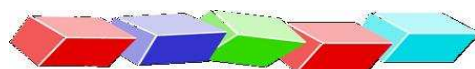
Doing market research can help you to:

- Decide if providing a particular product/service is a good idea and economically viable
- Identify potential clients and their needs & wants
- Identify and assess the competition
- Identify market opportunities



Carrying out a (Market) Research Project

- Allow enough time & resources
- Decide on the information you need; identify potential sources of data
- Consult existing studies & carry out preliminary interviews
- Decide who will do the market research



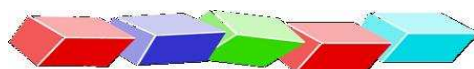
Types and Sources of Data

(i) Types of Data and Information:

- **Quantitative Data (123, \$\$\$; £££)**
- **Qualitative Data (poor, better, best)**

(ii) Sources of Data:

- **Secondary Data (What already exists)**
- **Primary Data (field work, seeking new information)**



Market Research Tools

Research can be carried out using a combination of different tools. Examples include:

- Analysing existing statistics
- Interpreting secondary sources
- Focus group discussions
- Observation
- Questionnaires, including personal interviews. These can be:
 - Structured
 - Semi-structured



Some Key Questions in Research for WED

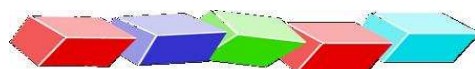
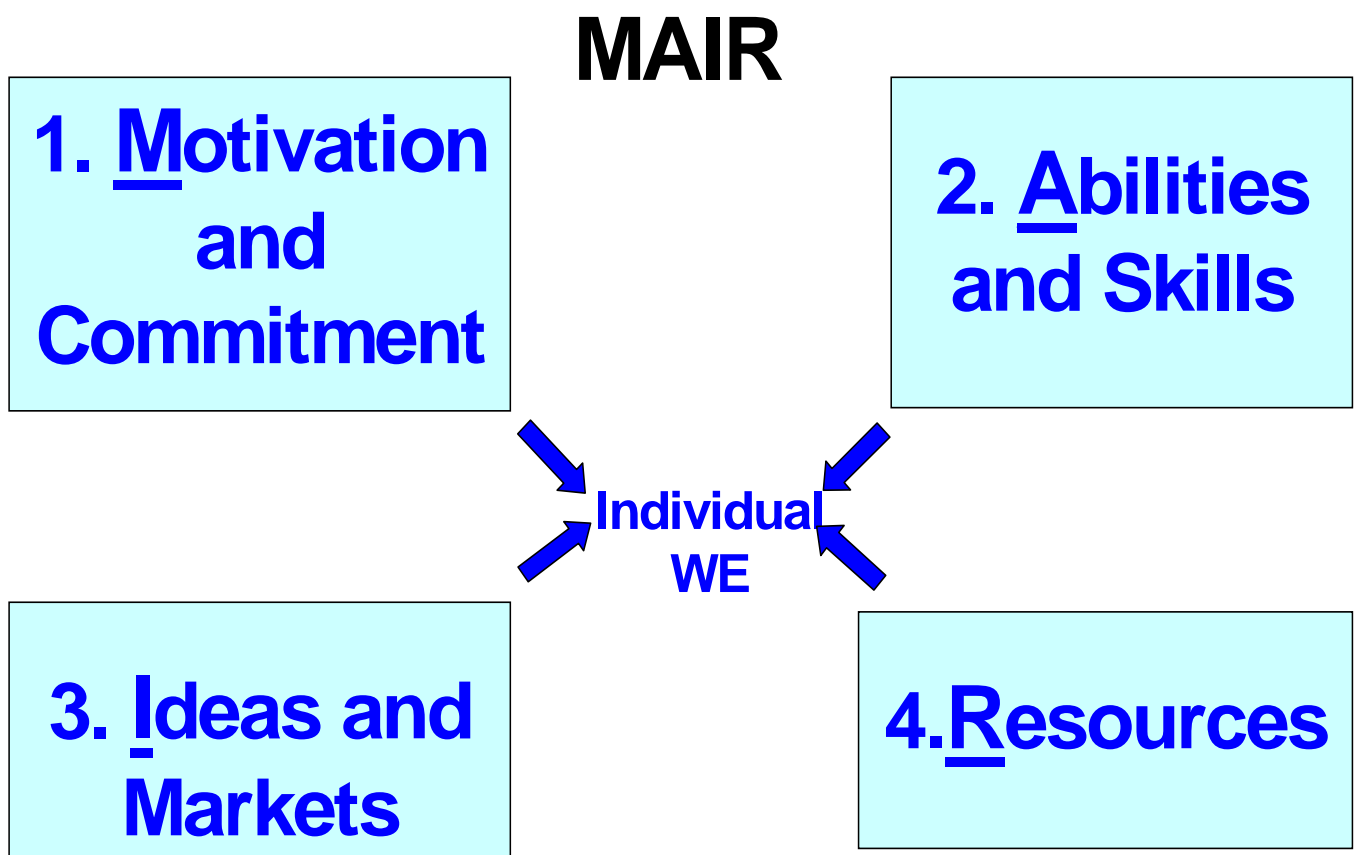
You must ask the following questions:

- Who will demand/buy the (BDS) service or product?
- What sort of service or product do WEs need or want?
- Where are the clients/customers based; where do they buy?
- When are they likely to buy?
- Why would they buy the service or product?



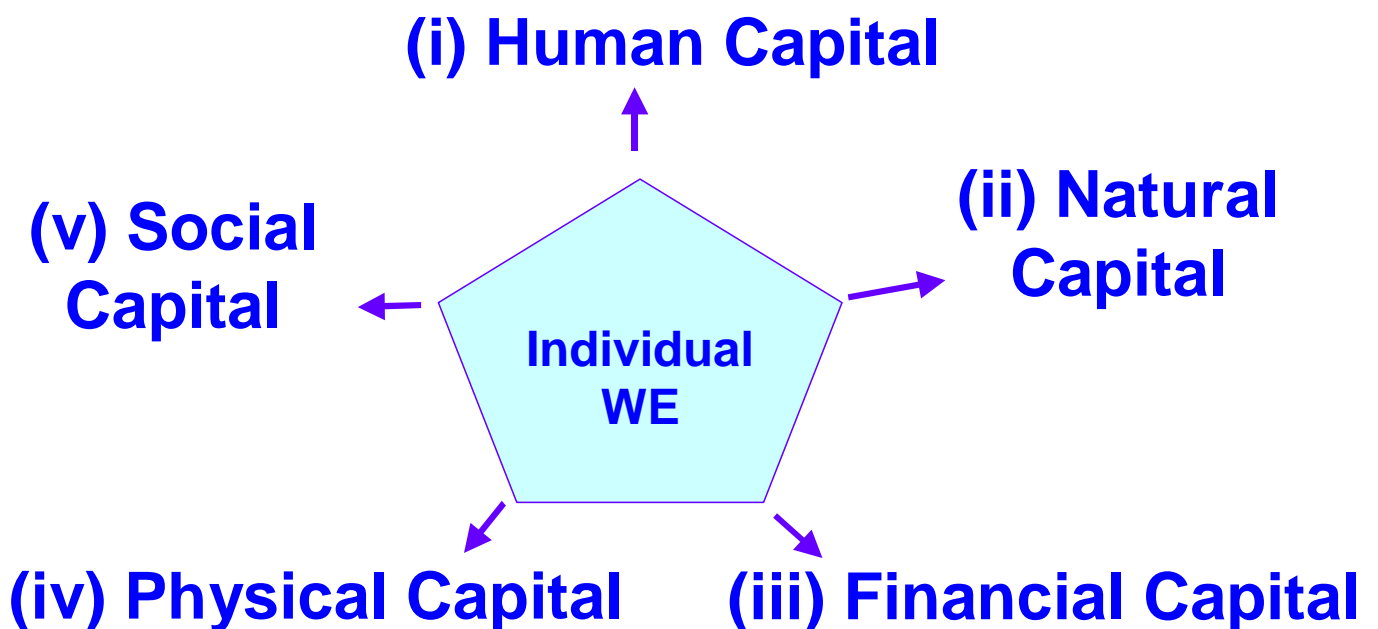
Framework for Research on Women Entrepreneurs 1

Ingredients for Success:



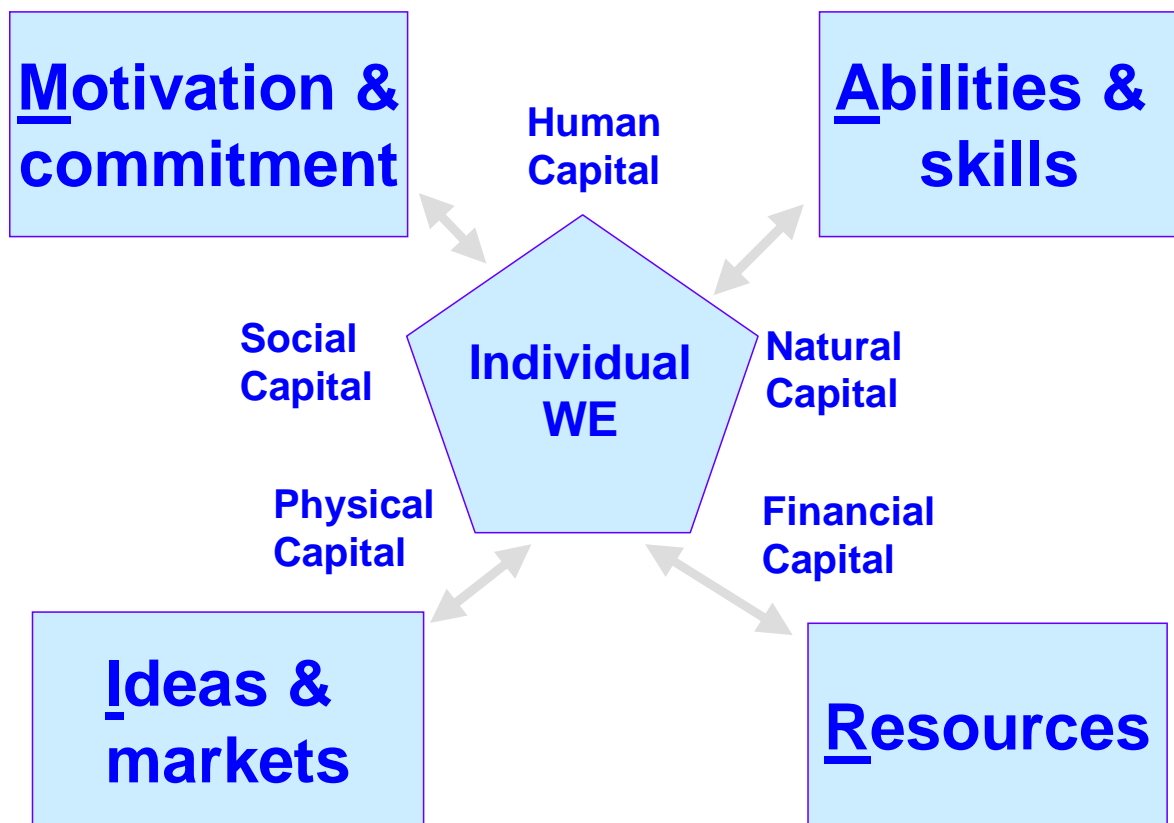
Framework for Research on Women Entrepreneurs 2

Sustainable Livelihoods (SL) Framework The five forms of Capital



Framework for Research on Women Entrepreneurs 3

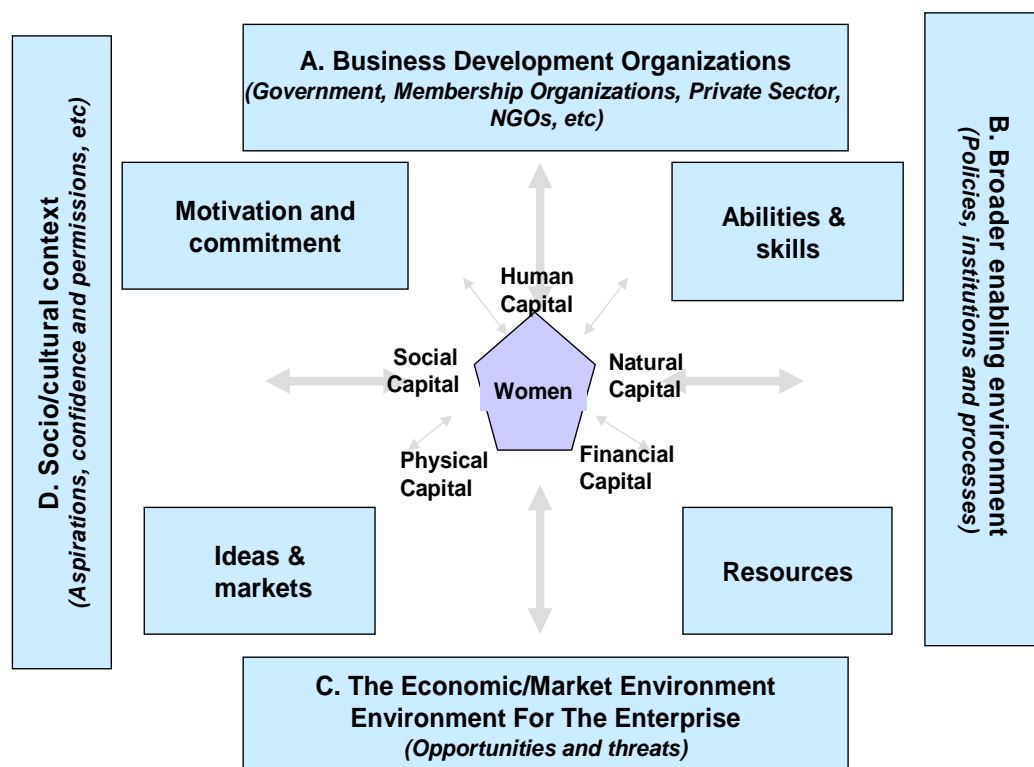
The Asset Framework



Framework for Research on Women Entrepreneurs 4

Factors influencing WED: An Integrated Framework

EXTERNAL ELEMENTS IMPACTING ON SUCCESSFUL
MICRO AND SMALL ENTERPRISE DEVELOPMENT



Session

4.2

Assessing the environment for WEs:

Outputs

By the end of this session participants will have:

- Reflected upon the support environment for women entrepreneurs
- Discussed the systematic approach developed by ILO & African Development Bank (AfDB) to examine issues limiting the growth potential of WEs



Different issues relating to:

Start-up

- Informal
- Limited resources
- Cash constraints
- Lack of premises
- Simple management structure
- WE makes all decisions
- WE performs all business functions (marketing, production, finance, etc.)
- Sells in local market
- Small market share
- Word of mouth as main form of promotion

Growth

- Formal
- More resources needed
- Access to finance for working capital, know-how, and ICT
- Specialised management structure, & units for marketing, finance, production
- Delegation, networking
- Strategic planning
- Marketing growth



ILO/AfDB Integrated Framework for GOWE 1

STRATEGIC OBJECTIVES FOR PROMOTING WED & GOWEs

I. Remove barriers to start-up and growth

II. Improve access to markets

III. Improve access to resources

IV. Strengthen social inclusion

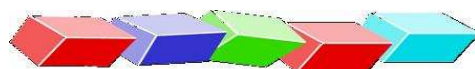
V. Foster a supportive culture and climate



ILO/AfDB Integrated Framework for GOWE 2

Components of the Integrated Approach:

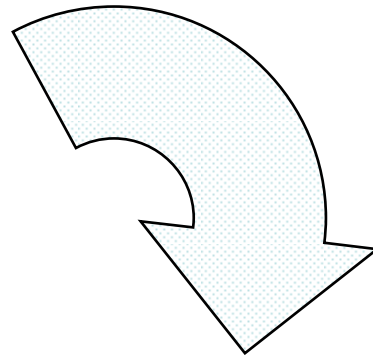
- Policy leadership & coordination
- Regulatory & legal issues
- Promotion of women's entrepreneurship
- Access to enterprise education & training
- Access to credit & financial resources
- Access to BDS and information
- Access to WE associations & networks
- Access to premises
- Access to markets
- Research on WEs & women-owned MSEs and how they differ with those owned by men



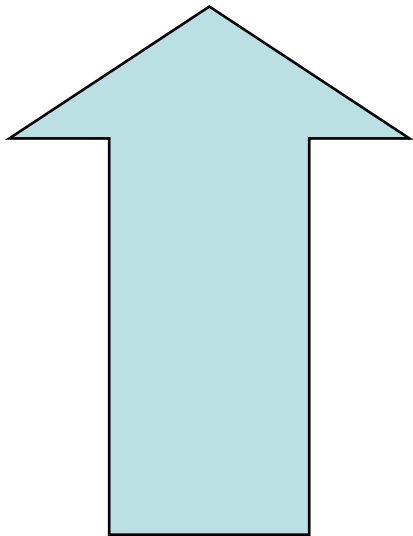
ILO/AfDB Integrated Framework for GOWE 3

Policies for WED

**Programme support
for WED**



DESIRED OUTCOMES
Stronger start-ups
More growth enterprises



Poverty reduction
Social inclusion
Employment growth
Economic growth

**Evaluate actions;
share good practices**



Session

4.3

Panel Discussion: Good Practices in WED

Session Outputs

By the end of the session participants will have:

- Identified good practices amongst national and local initiatives for promoting women's entrepreneurship development
- Discussed ideas for improving support services for WEs



Panel Discussion

The role played by support organizations in women's entrepreneurship development in...
(country name)

Panellists

- (Panellist name, organization)
- (Panellist name, organization)
- (Panellist name, organization)



Session 4.4

The role of Advocacy in WED

Session Outputs

By the end of this session participants will have:

- Considered the importance of advocacy in promoting women's entrepreneurship
- Discussed how advocacy can be used to strengthen networks and alliances



What is Advocacy?

- **Advocacy** is a set of actions directed at bringing about changes in the policies, positions or programmes of any institution, including government
- **Advocacy** involves speaking up, drawing a group/community's attention to an important issue, and guiding decision-makers towards a desired solution
- **Advocacy** is the process of women entrepreneurs, communities and people participating in decision-making on issues which affect their lives



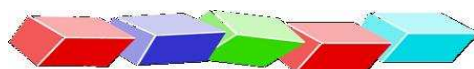
The Advocacy Process 1

1. Identify the issue

- Select your client group; engage them in the advocacy process (WEs)
- Research the clients' problems; discuss their hopes & fears. Search for evidence to support the case for change
- Prioritise the issues. Work with clients to select a single focus to the planned advocacy actions

2. Devise solutions

- Explore potential solutions to the issue with the client group (i.e. WEs)
- Check the feasibility of the proposed solutions – how achievable are these proposals? How acceptable will they be to decision-makers? How realistic are the requirements?
- Agree objectives & outcomes – What should happen as a result of the planned actions if they are successful?



The Advocacy Process 2

3. Plan Advocacy Actions

A. The audience

- Identify decision-makers: Who has the power to implement your proposed solution?
- Anticipate the attitudes and responses of these decision-makers to your proposed solution.

B. Alliances

- Identify allies. Who else is likely to share your interests?
- Agree joint actions. Be clear about who will do what. Share information, media plans and messages
- It is also important to identify opponents and to be aware of their strategies

C. The message

- Be clear and concise. Provide evidence to back your case
- Ask your audience to take action. Be specific about what you want to happen, and when you want it to happen

D. The media

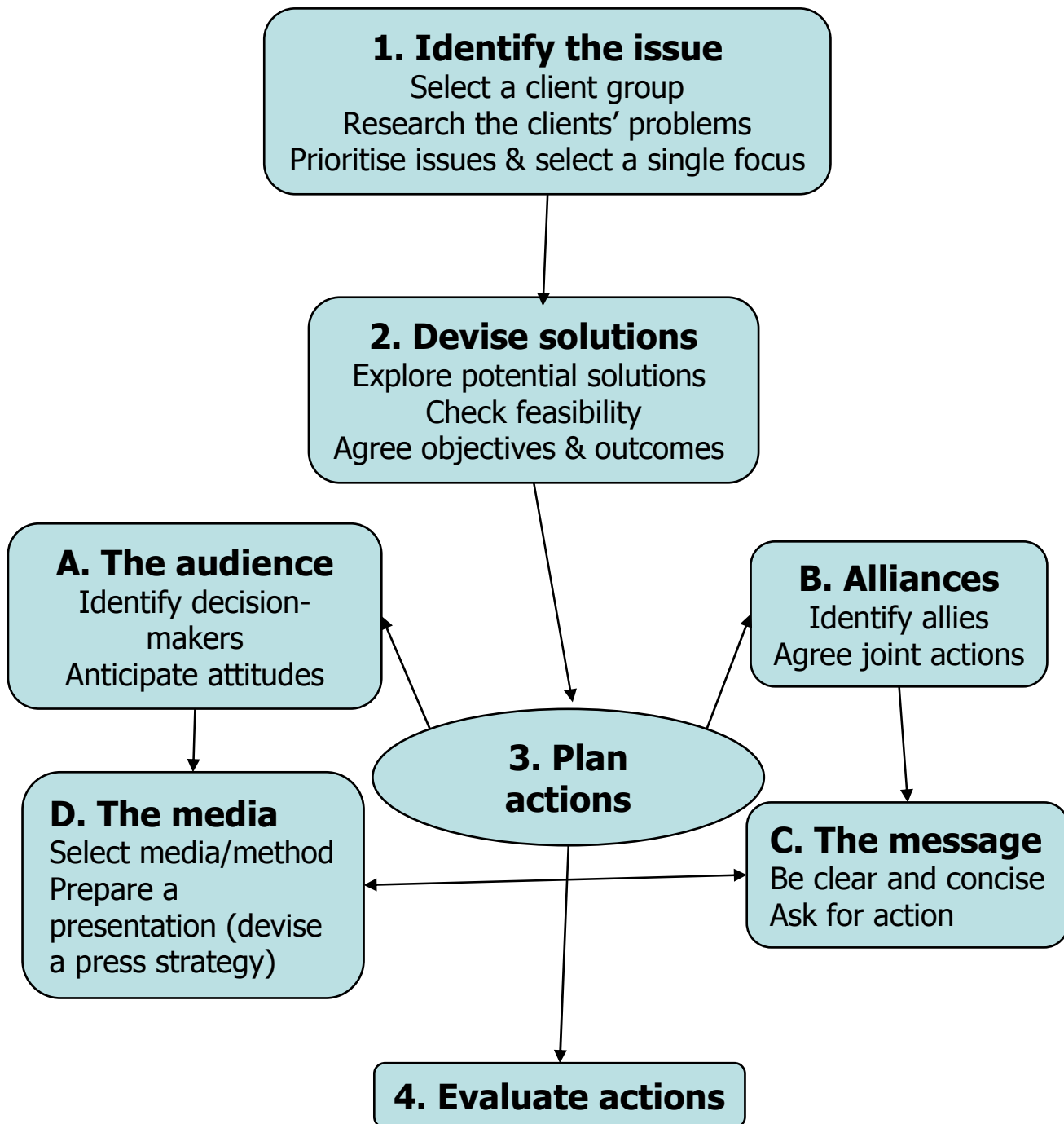
- Select media/method. What is the most effective way of reaching your audience? What are their media preferences?
- Prepare a presentation. Plan each stage

4. Evaluate actions

- Follow up on agreed actions. Evaluate outcomes. Decide if further action is required



The Advocacy Process 3



Promoting Women as Entrepreneurs

Checklist for Promoting WEs:

- Is there broad-based public awareness of, and support for, the role of WEs in the economy?
- Is entrepreneurship considered a feasible, viable and attractive option among women?
- Are women entrepreneurs valued for their contributions to the (small) business sector?
- Are people aware of women entrepreneurs who run high-growth enterprises?
- Are there WEs to act as credible role models? Are they actually being promoted as role models?
- Are there initiatives which recognise and celebrate the achievements of WEs?
- Is the media used to stimulate interest in, and promote the activities of, women entrepreneurs?

An advocacy campaign should aim to highlight the positives and reduce the negatives!



Advocacy Role Play

Background Scenario:

A supermarket chain wants to open a branch in the local area. To do so it needs planning permission and a trading licence.

The supermarket is represented by **Ms. Kamowa**.

The Council has the power to issue trading licences, give planning permission for people who wish to build, and raise local taxes by charging a fee for issuing trading licences. The Council has 21 seats. Therefore 11 votes are needed to pass any new resolution.

There are presently no taxes or licence fees charged to local traders. However the Council's budget from central government has been cut and it needs to raise revenue.

The largest political group on the Council is the 'Progressive Party', led by the Council's chairperson, **Ms. Chijota**. They have 9 seats. Ms, Chijota won the election on a platform of gender equality and by promising renovation of the hospital and school.

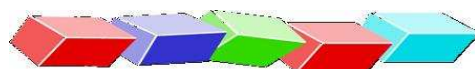
The 'Traders' Party' led by **Mr. Chilowa** has 7 seats. It was elected by pledging to secure the interests of men who own and run small businesses.

The 'Liberal Party', which represents the interests of wealthier people in the area, holds 5 seats. It is led by **Mr. Chunga**.

The local traders in the area are represented by two different organisations:

Mr. Yassin leads an organization in which almost all the members are men.

Ms. Mulikita leads a Women's Traders Organization

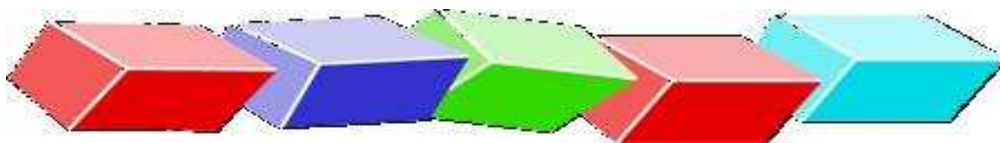


Module 5

Building

Associations &

Strategic Alliances



Women's

Entrepreneurship

Development

Capacity Building Guide



Development
Cooperation
Ireland



Module 5.

Association Building

Sessions	By the end of this module participants will have:
5.1 WED and Women Entrepreneur Associations (WEAs)	<ul style="list-style-type: none"> • Considered the important role that effective member-based associations can play in supporting WEs. • Identified key governance issues that affect the operation of associations.
5.2 Creating Partnerships & Strategic Alliances	<ul style="list-style-type: none"> • Explored the importance of developing strategic partnerships. • Identified potential areas for cooperation and conflict. • Prepared practical actions in partnership with others.
5.3 Field visit	<ul style="list-style-type: none"> • Examined the experiences of women entrepreneurs and WED support service providers. • Reflected on the practical issues associated with delivering support services.

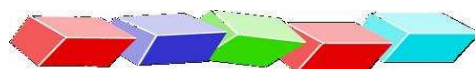


Session 5.1 WED & Women Entrepreneur Associations (WEAs)

Session Outputs

By the end of this session participants will have:

- Understood the important role that effective member-based associations can play in supporting WEs
- Identified key governance and capacity issues that affect the operation of associations



Discussion

How do the case studies demonstrate good practices in the advocacy process?

What lessons emerge from the case studies?

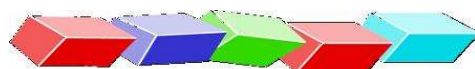


Small Business Associations

Small business associations (SBAs) are voluntary, member-based organizations of women and men in business. The members cooperate to pursue common interests, such as accessing finance, or negotiating with government to improve regulatory administrative procedures

SBAs can perform one or more of the following activities:

- Associations that defend & promote the interests of members through lobbying & advocacy
- Associations that pursue common economic activities and/or provide services to members (e.g. cooperatives & community enterprises)
- Associations of MSEs that have common purchasing and marketing activities or share the use of common facilities
- Associations that provide shared social services such as health insurance



Governance Principles of WEAs

A. Democracy

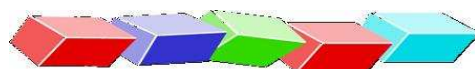
Some key principles of a well-run, representative and member-based (democratic) organization:

- The organization should be built around its members
- Every member in the organization is equal
- The organization should be run on a principle of one member, one vote
- The organization should be transparent, accountable and representative



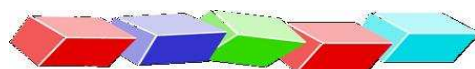
B. Transparency

- The Executive Committee or Board of the association should keep members & staff informed
- Decisions should be made, and be seen to be made, in an open and transparent manner
- The Executive Committee should produce regular reports for the members and be open about decisions that have been made



C. Accountability

- There should be clear, unambiguous lines of accountability, i.e. who is responsible to whom and for what
- Leaders should be willing & able to explain decisions to members & staff
- The chairperson and staff should be available & accessible to members
- Clear & up-to-date records can help strengthen lines of accountability

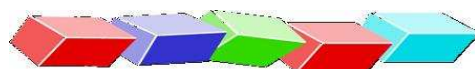


D. Representation

There is quantitative & qualitative representation

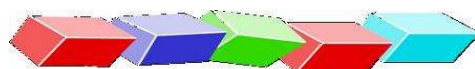
Quantitative: Ensuring that the leadership accurately reflects the diverse composition of the membership

Qualitative: Ensuring that all decisions equitably take into account the interests of the members above all other interests



Challenges for WEAs

- Being relevant, sustainable & having a market-led approach to members – WEAs are often led by donor priorities
- The need to continuously develop capacity in order to sustain a member focus
- Ensuring that WEs' voices are heard
- Advocating on WE issues
- Increasing pressure from globalising markets pushes WEs towards collective responses

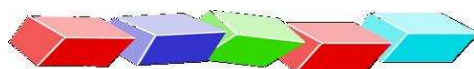


Capacity Building Training for WEAs

A training programme has been designed by ILO-WEDGE to assist leaders & members of WEAs & the agencies that support them to build effective associations

Important issues covered by the training are:

- Managing the members' participation
- Key gender issues in associations
- Leadership development
- Communication skills
- Delivering BDS to members
- Social support services
- Developing an organizational structure
- Managing finance
- Preparing project proposals
- Strategic planning
- Good governance



Session 5.2

Creating Partnerships & Strategic Alliances for WED

Session Outputs

By the end of this session participants will have:

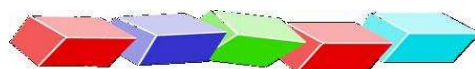
- Explored the importance of developing strategic partnerships
- Identified potential areas for cooperation and conflict
- Prepared practical actions in partnership with others



Creating Partnerships & Strategic Alliances for WED

Partnerships & strategic alliances can contribute to:

- **Women starting, growing & developing their enterprises**
- **Creating more WE-owned enterprises**
 - More and better economic opportunities
 - More and better jobs for women
 - More and better businesses – with access to better markets
 - More profits, incomes
 - More & better welfare, education for families
- **Poverty Reduction**
 - For individual women entrepreneurs and their workers
 - For households and families
 - For communities
- **Economic Development**
 - Locally, regionally & nationally
- **Gender Equality**
 - For women and men, more and better access to and control over economic resources



Partnerships & Alliances: Cooperation or Conflict?

When organizations come together it can give rise to cooperation or conflict

Cooperation

- **Sharing information, contacts, resources**
- **Greater economies of scale**
- **Playing to each other's strengths**
- **Greater impact**
- **Better public images**
- **Synergies**

Conflict

- **Waste of resources**
- **Waste of time & energy**
- **Information remains hidden**
- **Missed opportunities**
- **Unhealthy duplication or competition**
- **Mistrust**

It should also be noted that competition can be a good thing. It can lead to more innovation and more efficient use of resources.



WED Partnerships & Alliances I

Partnerships and alliances can take place within your organization & with stakeholders and constituents. Here are some examples of potential partners:

- Government
- Donors
- Development banks
- Regional economic communities
- Employers organizations
- Trade unions



Networking & Alliances: “Month of the Entrepreneur”

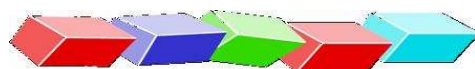
Group Exercise:

The ‘Month of the Entrepreneur’ is being planned nationally

- What can you do to ensure that WEs’ interests are represented and included in planning & implementation?

Tasks:

- Identify/brainstorm for possible activities
- Select 2-3 activities for joint action
- Identify linkages & collaborative actions
- Each group should propose one activity
- Make plans for joint cooperation on this one activity



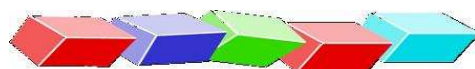
Session Field Visit

5.3

Session Outputs

By the end of this session participants will have:

- Examined the experiences of women entrepreneurs and WED support services providers
- Reflected upon the practical issues associated with delivering support services to WEs



Field Visit Checklist 1

Aims of the field visit to (organization name) are:

- To understand the experiences of women entrepreneurs and of support service providers to WEs
- To reflect on the practical issues associated with delivering support services to WEs

Field visit format

- Introduction to the work of the organization
- Tour of its buildings and see its activities in action
- One-to-one discussions with women entrepreneurs (service users) and BDS staff (service providers)
- Question and answer session with the organization's senior staff to conclude the visit
- Reflections on and review of field visit checklist

Organization profile	
Organization name:	
Organization type:	
Relationship with entrepreneurs:	
Level of operation:	
Geographic reach:	



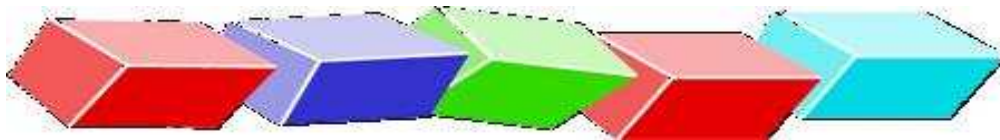
Field Visit Checklist 2

Women's entrepreneurship development issues	
What market sectors are the WEs operating in?	
Where did they get their business ideas from?	
Where did they get their start-up capital from?	
How did they develop their skills, motivation and determination to set up in business?	
What BDS have they used and found useful or not so useful?	
Are there BDS they would like which are not currently available?	
With which agencies or government departments are they registered?	
Are the WEs members of any form of association or cooperative? Do they network with other women entrepreneurs?	
What benefits do the WEs get from the support organizations they use?	
What form of support do the WEs get from their families and communities?	



Module 6

Finance



Women's Entrepreneurship Development Capacity Building Guide



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Module 6. Finance

Sessions	By the end of the this module participants will have:
6.1 Gender Issues and Finance	<ul style="list-style-type: none">• Discussed the gender constraints on women's access to & control over finance• Explored strategies for overcoming these gender constraints



Session 6.1 Gender Issues & Finance

Session Outputs

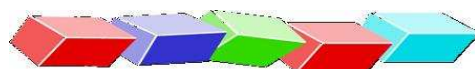
By the end of this session participants will have:

- Discussed the gender constraints on women's access to and control over finance – including microfinance
- Explored strategies for overcoming these gender constraints



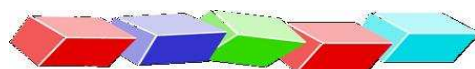
What is Microfinance?

- Microfinance is a broad term used to describe financial services for the poor
- The most common form of microfinance is credit provision. Poor people are given small loans, without collateral, to help them start or expand a business
- Insurance, savings, and cash-transfer services for the poor also come under the broad heading of microfinance
- The vast majority of microfinance institutions work only, or chiefly with women – such as the Grameen banks in Bangladesh



Evolution of Microfinance?

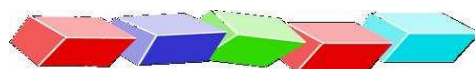
- Informal microfinance schemes have been in operation for centuries. As a development strategy it has been in operation for over 30 years
- The original purpose of microfinance was to help the poor work their way out of poverty by providing small loans that could be used to establish micro enterprises, or used for income-generating purposes
- Over time, microfinance has grown to include a broader range of financial services including savings and insurance schemes



Objectives of Microfinance

Three main objectives:

- **Empowerment** through the development of group lending and savings initiatives. These enable people to take control of their finances at the same time as using social capital
- **Risk management and poverty reduction** by providing services which help to stabilise finances – by smoothing out peaks and troughs in income and expenditure
- **Job creation and income generation** by enabling recipients of micro credit to create and expand income-generation and micro-enterprise activities



Strategies to Overcome Gender Constraints to (Micro)finance

Small group exercise

- What are the gender-based constraints to **accessing** and **control over** (micro)finance within the household, community and wider national context?
- Design proposals to overcome gender constraints relating to (micro)finance



Gender-based Constraints to Accessing Finance

	Individual	Household	Wider community & national context
Financial	Women lack access to banks & financial services	Men control cash income Men's expenditure pattern	Perception of men as the controllers of money & loans
Economic	Women undertake activities which produce low returns Women have a heavy domestic workload	Gendered division of labour Unequal access to & control of land, labour & other resources Unequal control of joint household produce & income	Women are paid less than men for equal work & are stereotyped as only participating in low-value sectors of the economy Women lack access to markets
Social-cultural	Women are less likely to be literate or educated, as girls' education is not prioritised	Limited role for women in household decision-making Polygamy results in conflict between wives Violence towards women by men	Banks & financial institutions do not view women as a potential or viable market Women's mobility is constrained by social norms
Political-legal	Women lack confidence to claim their political & legal rights	Women lack legal rights to (jointly owned) household assets	Women's rights to household assets is not defined in law or useful for collateral Women lack the political influence to change laws Women lack legal rights to land



Access to Finance

Researchers have found that microfinance can have both positive and negative effects on women entrepreneurs:

Positive:

- Economic security and livelihood
- Bargaining power and self-confidence

Negative:

- Workload
- Repayment burden

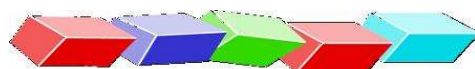


Control of Finance

Access does not always mean control.

It depends on:

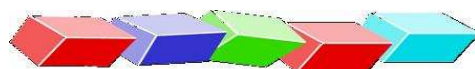
- Who decides how the loan is used?
- Who decides how income generated by the loan is used?
- Who negotiates with the bank or micro finance Institution (MFI)?
- Who is liable for the loan repayment?



Checklist – Women’s Access to Finance

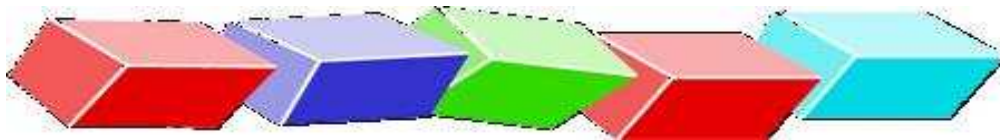
It is important that financial institutions are made aware of WEs’ needs. The following questions should be considered:

- Do women have equal access to sources of finance for the start-up of new enterprises?
- Are there special financing programmes to help women overcome the barriers they face in accessing credit, such as the lack of collateral?
- Are women able to access business finance as individual entrepreneurs, and not just on a peer, mutual guarantee lending basis?
- Are women able to access finance beyond the microfinance lending limit?
- Are there multiple sources & types of finance available to meet WEs’ needs at each phase of their development & growth?
- Is finance available in rural and urban areas?
- Are efforts made to ensure women have access to information about sources and types of finance, and the criteria used to make lending decisions?
- Are efforts made to improve women’s skills in negotiating finance arrangements?



Module 7

Assessing Impact



Women's Entrepreneurship Development Capacity Building Guide



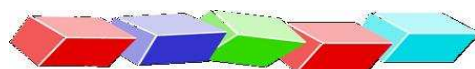
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Module 7

Assessing Impact

Sessions	By the end of this module participants will have
7.1 Assessing Impact: Gender Implications	<ul style="list-style-type: none">• Reflected upon the importance of Impact Assessment• Identified key stakeholders and engaged them• Prepared indicators that capture impacts on the situation of both women and men (and relate to gender equality)



Session

7.1

Assessing Impact: Gender Implications

Session Outputs

By the end of this session participants will have:

- Reflected on what impact assessment involves
- Identified expected impacts of support interventions for WEs
- Prepared indicators that capture impacts for both women and men, and which relate to gender equality



Understanding Impact Assessment 1

Impact Assessment assesses and measures changes and outcomes (= impacts) that result from an organization's support activities (e.g. improvements in women's business)

Impact Assessment is different from measuring outputs (e.g. number of participants trained)



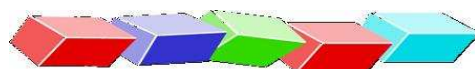
Understanding Impact Assessment 2

Impact can be:

- Positive or negative
- Short-term or long-term
- Seen at various levels (e.g. individual, enterprise, household, association, institution, community)

Impact Assessment is about:

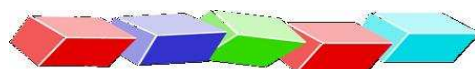
- Finding out if the WED support intervention has facilitated any change for the target group
- Improving the intervention – so as to have better impact
- Ongoing learning for implementers (e.g. service providers) and capacity building for support agencies



Understanding Impact Assessment 3

Monitoring and evaluation **contributes** to impact assessment. It helps to:

- **Check** if activities are carried out effectively and as planned
- **Correct** what is not working well
- **Improve** implementation in order to reach the planned objectives (ongoing learning)
- Be **accountable** to donors, partners and target groups – "This is what we did"
- Build **credibility** with stakeholders by sharing information on outputs produced



Why Measure Impact on Women Entrepreneurs?

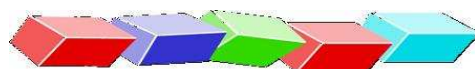
We want to:

- Find out about the gap between women and men – so we know what steps we need to take toward gender equality
- Eliminate gender imbalances, as women still lag behind in many areas

We need to recognise that:

- Impact on women may be complex due to socio-cultural factors
- WEs are not a homogeneous group. Different WEs have different needs, for example:
 - Vulnerable groups such as women with disabilities, women living with HIV/AIDS, single mothers, widows etc.
 - Exporters & growth-oriented WEs

We need to know what our target groups really want, before measuring impact!



Steps for Assessing Impact

Before deciding on an approach, one must decide on the purpose of assessing impact

If **proving** to others:

- Document your activities thoroughly
- Use quantitative data (e.g. % of business start-up) complemented by qualitative data (e.g. case studies)

If **improving** your intervention:

- Identify and analyse problem areas
- Get regular feedback and incorporate it into your intervention (e.g. regular meetings and revision of plans)

If **capacity building** among the target group:

- Use participatory approaches (personal interviews, focus groups etc.) with target group
- Assist the target group (i.e. women entrepreneurs) in analysing their current situation, problems and progress, and exploring possible actions for the future

- **A mix of the above is possible**

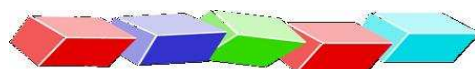


Creating Indicators 1

Indicators are important milestones in assessing impact. After deciding the levels on which to focus, indicators should be developed at each of the selected levels (e.g. individual, enterprise, household, association/institution, community)

SMART criteria can be used in selecting indicators. They should be:

- **S**pecific
- **M**easurable
- **A**chievable
- **R**elevant
- **T**ime-bound



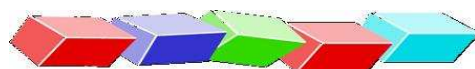
Creating Indicators 2

- Impact indicators should be created through participatory discussions with the target groups & other stakeholders at the beginning of a support intervention
- It is important that all of those involved contribute to identifying expected impacts – these can be based on their own experiences and expectations
- The following frameworks can capture important aspects that can be critical in indicating the success of a WE:
 - 360 Degrees Approach
 - MAIR-SL ("Factors Influencing WED")



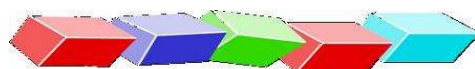
Baseline Data Collection

- Baseline data, based on impact indicators, should be collected before the intervention starts
- A sample of a feasible number should be selected from the target groups (e.g. of WEs)
- Baseline data is crucial for any longitudinal assessment; it can replace the use of 'control groups', which may be seen as unethical, complicated and costly



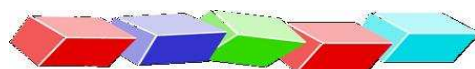
Data Collection

- Over time, collect the same data as in the baseline; include any new information that you feel is relevant
- Among the methods of collecting information are questionnaires, focus groups & participatory exercises
- As some issues may be sensitive (e.g. power relations at home), pay attention to who should interview or facilitate, and how to conduct these sessions



Data Analysis

- Compare the Data collected with the baseline Data; identify any positive and/or negative trends
- Pay attention to external factors
- Study the trends identified in the context of the (ongoing) intervention
 - Can changes be made to improve things?
 - Can lessons be learned for related or similar interventions now or in the future?



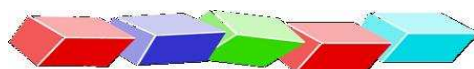
Planning Impact Assessment

Group Work Exercise

In your group, suggest some indicators of impact that could be used by your own organization. Share these within the group. In your plan, include the following :

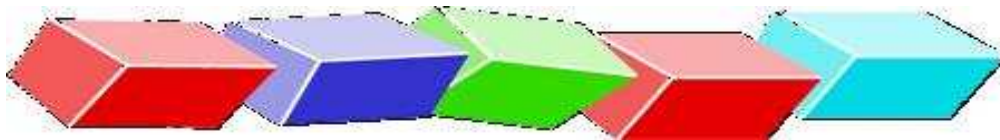
1. The objective of impact assessment for your intervention (refer to 'proving', 'improving' & 'capacity building')
2. Who are the targets of the assessment?
3. What methods will be used to assess impact? – e.g. baseline study? participatory methods? frequency? Who evaluates/facilitates?, etc.
4. How is the data to be analysed and used?
5. Are training programmes planned (for staff or target groups)?
6. Approximately how much will the impact assessment activities cost?
7. Is it likely to be effective, simple & sustainable?

Present your group's plan to the plenary session; show selected indicators for the intervention



Module 8

Action Planning



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Module 8. Action Planning

Sessions	By the end of this module participants will have:
8.1 Organization profiles	<ul style="list-style-type: none"> • Analysed the range & type of support services provided by the participants' organizations • Discussed the range & type of WEs served by the participants' organizations
8.2 SWOT analysis	<ul style="list-style-type: none"> • Reviewed the services provided for WEs by participants' organizations • Identified opportunities for improving business development services
8.3 Preparing Action Plans	<ul style="list-style-type: none"> • Explored how to prepare an action plan • Made proposals for action at an appropriate level of intervention • Developed plans for partnerships between participants' organizations
8.4 Presentation of Action Plans	<ul style="list-style-type: none"> • Presented action plans & proposals for partnerships to improve WED



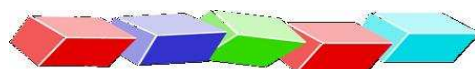
Session 8.1

Organizational Profiles

Session Outputs:

By the end of this session participants will have:

- Analysed the variety and type of support services provided by all the participants' organizations
- Discussed the range and type of women entrepreneurs served by the participants' organizations



Organizational Profile

Organization name:	
Organization type:	
Relationship with WEs:	
Level of operation:	
Geographic reach:	
Client description: (by sex, business size, development phase)	
Support services offered:	
Other activities:	



Session SWOT Analysis

8.2

Session Outputs

By the end of this session participants will have:

- Reviewed the services provided for women entrepreneurs by participants' organizations
- Identified opportunities for improving business development services for WEs – better services; new services, etc.



SWOT Analysis 1

	1. Finding and keeping WEs as clients, members and/or customers	2. Business development services tailored to the needs of women <u>starting</u> new businesses
Strengths		
Weaknesses		
Opportunities		
Threats		



SWOT Analysis 2

	3. Business development services tailored to the needs of women <u>formalising</u> their businesses	4. Business development services tailored to the needs of women <u>growing</u> their businesses
Strengths		
Weaknesses		
Opportunities		
Threats		



SWOT Analysis 3

	5. Advocacy and lobbying on behalf of WEs	6. Knowledge about WED
Strengths		
Weaknesses		
Opportunities		
Threats		



SWOT Analysis 4

	7. Relationship with other organizations working with WEs	8. Current income sources, & potential for financial sustainability of BDS services
Strengths		
Weaknesses		
Opportunities		
Threats		



SWOT Analysis 5

	9. Management of your organization and its resources for WEs	10. The commitment of your organization and staff to gender equality
Strengths		
Weaknesses		
Opportunities		
Threats		



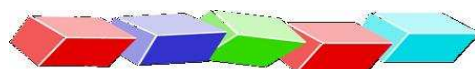
Session 8.3

Preparing Action Plans

Session Outputs

By the end of this session participants will have:

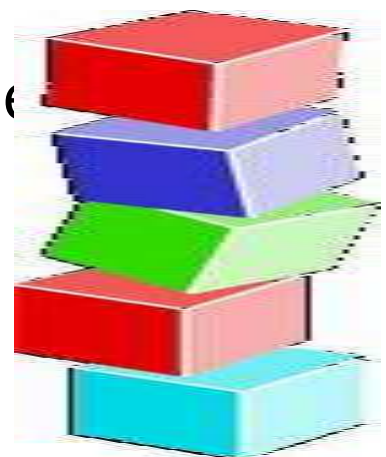
- Explored how to prepare an action plan
- Developed proposals to take action at a particular level of support
- Made plans for partnerships with related organizations



Action Plans

Using the materials developed throughout this WED Capacity Building programme, develop an action plan. Focus on a specific proposal for an activity to improve women's entrepreneurship development in your country or locality

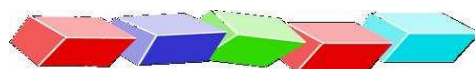
Where possible, joint action plans should be prepared by participants who see opportunities for their organizations to work together



Action Plan Proposal

Make sure that the goals are **SMART:**

- **Specific**
- **Measurable**
- **Achievable**
- **Relevant**
- **Time-bound**



Action Plan Content

An action plan should contain the following information:

- **WHY** is this action being carried out?
- **WHAT** are your aims?
- **WHAT ACTIONS** or tasks need to be undertaken?
- **WHERE** will the plan be carried out?
- **WHO** will carry out these actions?
- **WHAT INPUTS** are needed for each task? \$\$\$?
- **WHEN** will these actions take place, and how long should it take to complete them?



Action Plan Summary

WHY – problem statement?

OBJECTIVE – expected outcomes and results?

WHERE?

WHAT ACTIONS?	WHAT RESOURCES?	WHO?	WHEN?

Partners include:



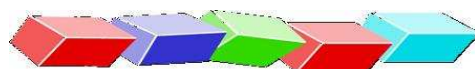
Session 8.4

Presentation of Action Plans

Session Outputs

**By the end of this session
participants will have:**

- Presented their plans and proposed Action Plans to improve women's entrepreneurship development



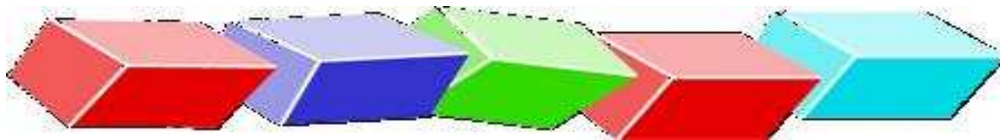
Presentations

Present your Action Plan

**Receive feedback on your
plan from other participants
and the facilitators**



Supplementary Sessions



Women's Entrepreneurship Development

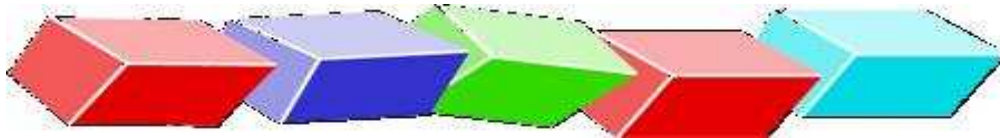
Capacity Building Guide



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Supplement 1: HIV/AIDS & Women Entrepreneurs



Women's Entrepreneurship Development

Capacity Building Guide



Development
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Ireland

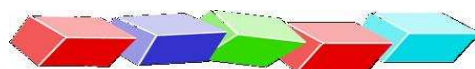


Supplementary Session 1: HIV/AIDS & Women Entrepreneurs

Session Outputs

By the end of this session participants will have:

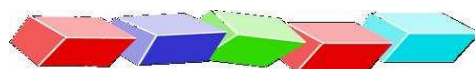
- Identified how WED can play a part in the battle against HIV/AIDS
- Examined the impact that HIV/AIDS can have upon the income-generating potential of WEs, their families and people living with HIV/AIDS (PLWHA)



A. What is HIV/AIDS?

HIV can be contracted in a number of ways:

- Sexual contact with an infected person
- The use of contaminated skin piercing equipment (e.g. needles)
- Babies may be born with the HIV virus or get it through breast-feeding
- Blood transfusion (less common)



B. HIV/AIDS, Women & Gender

Women are more susceptible to HIV transmission than men:

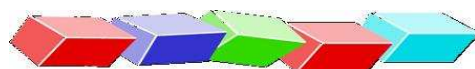
- Biologically women are at greater risk of contracting HIV
- Gender roles leave women more vulnerable:
 - In some societies, male dominance can mean that women have little control over sexual relations
 - Poverty can force women into commercial sex work
 - Cultural practices & myths about how one contracts HIV, and how to cure it often have negative effects on women
 - Women have higher rates of illiteracy than men



D. The Impact of HIV/AIDS on WEs

HIV/AIDS can impact negatively on WEs:

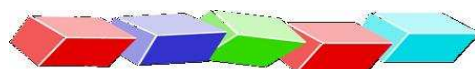
- If a women entrepreneur has HIV, her productivity and time for business will be reduced
- Women entrepreneurs may have to care for sick family members
- HIV/AIDS among workers can lead to low productivity, absenteeism and even death
- HIV/AIDS carries a stigma that can negatively affect relations with clients and customers



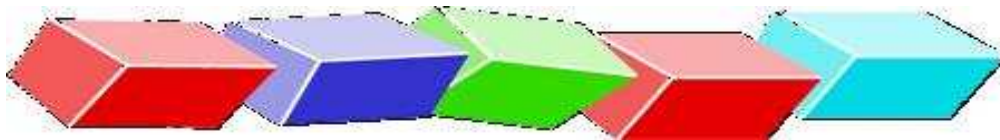
C. WED and Combatting HIV/AIDS

Entrepreneurship can have positive effects, reducing risks & exposure to HIV/AIDS:

- It can empower women & reduce the risk of sexual exploitation
- Women entrepreneurs can act as good role models for others
- HIV/AIDS issues can be openly discussed at the workplace/market
- Entrepreneurship can reduce dependency (e.g. on men)



Supplement 2: Women Refugees & Entrepreneurship



Women's Entrepreneurship Development Capacity Building Guide



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Supplementary Session 2: Women Refugees & Entrepreneurship

Session Outputs

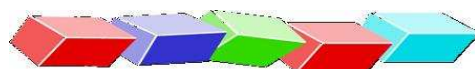
By the end of this session participants will have:

- Reflected on the situations of refugees
- Considered the potential contribution that entrepreneurship can have for women refugees



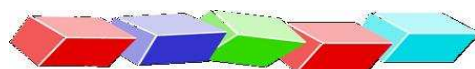
A. What is a Refugee?

- A refugee is someone who has been forced to flee their home because of violence, or the threat of violence
- There are approximately 10 million refugees worldwide
- A refugee who flees to another part of their own country is called an Internally Displaced Person (IDP)
- Most refugees are housed in camps managed by the office of the United Nations High Commissioner for Refugees (UNHCR)



B. Refugee Women & Entrepreneurship

- Gender-based violence and discrimination, and sexual harassment often becomes more intense in times of conflict
- Entrepreneurship can help to assist & empower women refugees & those returning to their countries after conflict
- In 1991 the UNHCR issued guidelines on the protection of refugee women



C. WEDGE & Women Refugees - Mozambique

ILO's WEDGE team, in partnership with UNHCR undertook the following activities in Nampula refugee camp:

- Analysis of economic opportunities
- Training of trainers for resource persons (5 women, 4 men)
- 20 women refugees trained in Generate Your Business Idea (GYBI)
- 40 women trained in Start Your Business (SYB)
- Gender sensitisation of refugee men and women



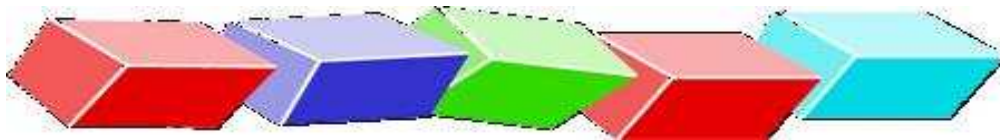
D. WEDGE & Returning Women Refugees - Angola

Twenty returning refugees trained in:

- Association building
- How to make economic activities sustainable
- Microcredit
- Basic business concepts
- Literacy



Supplement 3: Women's Entrepreneurship & Trafficking



Women's Entrepreneurship Development Capacity Building Guide



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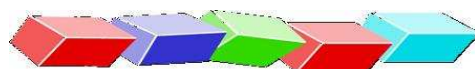


Supplementary Session 3: Women's Entrepreneurship & Trafficking

Session Outputs

By the end of this session participants will have:

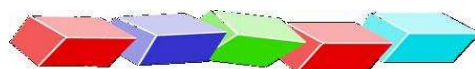
- Developed an awareness of some of the causes and effects of trafficking in human beings
- Reflected on the potential of entrepreneurship to contribute to prevention and rehabilitation



A. What Is Trafficking?

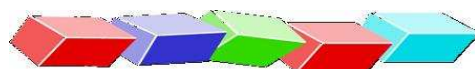
Trafficking is when people are brought illegally from one country to another:

- It can be “voluntary” or involuntary
- People generally pay to be trafficked
- Traffickers tell people there is a “pot of gold at the end of the rainbow”; however, evidence shows that there is not
- Trafficking is illegal in international law and most national laws



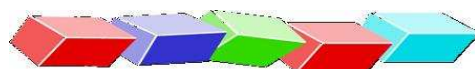
B. Trafficking and Women

- Often women are trafficked for the purposes of commercial sex work
- Women are also trafficked for sweatshop labour, exploitative domestic servitude, & even marriage
- Women often suffer sexual exploitation while being trafficked
- With globalisation, trafficking of women has become a growing phenomenon



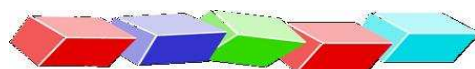
C. What can Entrepreneurship offer to Trafficked Women

- Entrepreneurship can reduce the economic necessity for women to use traffickers
- Entrepreneurship can reduce vulnerability & increase the chances of reintegration, or of legitimate migration in the future
- Entrepreneurship can give women a sense of empowerment; it shows that there are alternatives to being trafficked

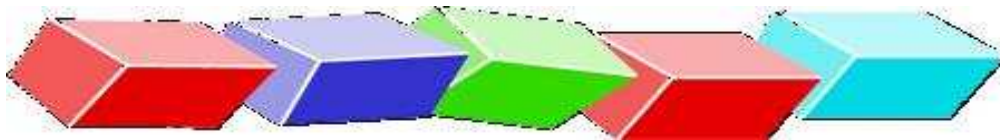


D. ILO WEDGE's Efforts to Combat Trafficking

- Women's entrepreneurship is being used as a means of combating Trafficking in Women and Children (TICW) in Laos
- WEDGE has forged a partnership with the ILO's International Programme on Elimination of Child Labour (IPEC)
- The TICW project provides entrepreneurship support using two approaches:
 - Using the GET Ahead training guide, including helping to form GET Ahead trainers' clubs at local level
 - Promoting access to finance through Village Banks
- WEDGE has worked with ILO's MIGRANT Department to assist women rescued from trafficking in Eastern Europe



Supplement 4: Entrepreneurship Development for Women with Disabilities



Women's Entrepreneurship Development

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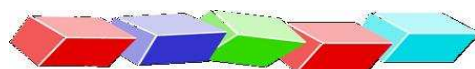


Supplementary Session 4: Entrepreneurship Development for Women with Disabilities

Session Outputs

By the end of this session participants will have:

- Discussed many different types of women entrepreneurs, and many different forms of disability
- Identified practical actions that can ensure greater inclusion of and more effective support for women entrepreneurs with disabilities



A. Women Entrepreneurs: A Diverse Group

WEs have diverse characteristics

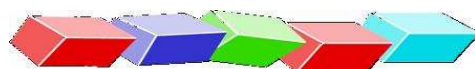
- Age
- Family situation
- Socio-economic status
- Ethnicity
- Disability
- Living with HIV/AIDS

WEs have diverse experiences

- Refugees
- Trafficked Women
- Women who have worked full-time for years
- Women who are just starting to work

Therefore WEs have:

- Diverse skills and abilities
- Diverse aspirations
- Diverse needs

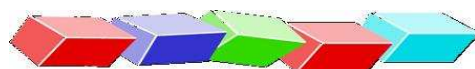


B. Women with Disabilities: A Diverse Group

- **WEs may have different types of disability**
 - Seeing
 - Hearing
 - Moving
 - Learning
 - Psychiatric illness

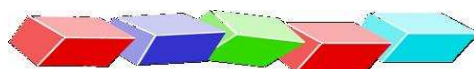
- **Disability can be from birth or acquired through:**
 - Disease
 - Accidents (e.g. home, work, or in traffic)
 - Violence (e.g. war, personal assault)

- **WEs may have different degrees of disability**
 - Mild, moderate or significant disability



C. Women Entrepreneurs with Disabilities

- All WEs face some cultural gender bias & barriers to being entrepreneurs
- WEs with disabilities face added disadvantages – because they are women, disabled & often very poor
- Other disadvantages may include:
 - Low levels of education, skills, training
 - Difficulty in getting into buildings, using public transport, communicating
 - Lack of information in accessible formats
 - Unavailability of support services, such as sign language interpretation
 - Exclusion from membership of associations
 - Poor self-image; low self-confidence arising from widespread public myths, stereotypes and mistaken assumptions

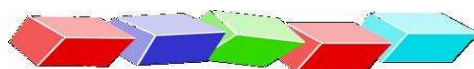


D. Finding Solutions

To overcome disadvantages women with disabilities need to have access to:

- Education, skills training, business training
- Loans to start or improve their business
- Markets and market opportunities
- Business Development Services (BDS)
- Entrepreneur associations, to ensure that their voices heard
- Buildings, transport
- Information in suitable forms and formats (e.g. braille)
- Support services such as sign language interpretation, guide service

With the right training & support (where required), women with disabilities can become successful entrepreneurs



E. Including Women with Disabilities in Entrepreneurship Development

- Get to know Women with disabilities:
 - Find out their abilities, aspirations and needs
 - Better understand the barriers they face
- Ensure access to offices & training courses
- Ensure all forms of communication are accessible (e.g. training materials)
- Arrange for appropriate support services
- Consult Disabled Persons' Organisations (DPOs) – especially women's wings – in planning & implementing activities

