



FIRST ITEM ON THE AGENDA

**Women's entrepreneurship and
the promotion of decent work:
A thematic evaluation**

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List of acronyms

DEWD	Developing Entrepreneurship among Women with Disabilities project
EEOW	Expansion of Employment Opportunities for Women project
FORCE	<i>Renforcement des capacités productives des pauvres à travers l'éducation/formation et la promotion de l'entrepreneuriat coopératif et associatif</i>
GENPROM	Gender Promotion Programme (now integrated into the Country Employment Policy Unit)
IEPE	Informal Economy, Poverty and Employment project
IYES	Improve Your Exhibition Skills
SIYB	Start and Improve Your Business
TREE	Training for Rural Economic Empowerment project
WEDGE	Women's Entrepreneurship Development and Gender Equality programme

I. Introduction

1. The paper is based on the findings of mid-term and/or final evaluation reports of a selection of ILO technical cooperation programmes and projects undertaken since 2001, both ongoing and completed. An initial investigation presented 29 projects touching on women's entrepreneurship. However, only 15 of these projects were independently evaluated and could therefore be considered for this report.¹ Not all of these projects were uniquely about women's entrepreneurship development. Rather, women's entrepreneurship development appears under different guises in the projects. It may be the principal *raison d'être*; it may accompany attempts to raise women's employability; or it may be presented as a means to achieve another objective, such as the reduction of child labour, bonded labour or to promote employment among migrants. The total budget for these 15 projects was US\$26,444,804 (an average of approximately US\$1.7 million per project).
2. The criteria for selection required inclusion of at least one technical cooperation project from each region, and at least one project implemented by each of the four departments in the Employment Sector and the Bureau for Gender Equality. At least one project involving the Bureau for Employers' Activities and the Bureau for Workers' Activities was also required.
3. The ILO policy on gender equality and mainstreaming, announced by the Director-General in 1999,² stipulates that all policies, programmes and activities must aim to systematically and formally address the specific concerns of women and men, including women's practical and strategic gender needs. The Committee on Technical Cooperation recommended in 2005 that: "all ILO technical cooperation programmes and projects systematically mainstream gender throughout the project cycle".³ The work on women's entrepreneurship is set within this framework and has been made a priority item for the Africa region in the 2006–07 biennium. Moreover, there is a specific programme in the Job Creation and Enterprise Development Department, on the theme of Women's Entrepreneurship Development and Gender Equality (WEDGE), to promote women's entrepreneurship development and to mainstream gender into the activities of the department.
4. The first section of the document looks at how women's entrepreneurship development can and does contribute to the Decent Work Agenda. It goes on to describe the development objectives and targeted beneficiaries, and looks at the strategies and interventions for achieving these. The third section looks more specifically at what the evaluations reveal in terms of project design, project results and ownership, sustainability and efficiency. The final section is more analytical and prescriptive: based on the lessons learned, it makes recommendations on strategies and approaches and seeks the Committee's approval on a number of specific areas for future work.

¹ There are more than 15 entries in the appendix as some projects have two phases (divided by a dotted line in the appendix).

² www.ilo.org/public/english/bureau/gender/newsite2002/about/action.htm.

³ GB.292/PV.

II. Women's entrepreneurship and decent work

5. The ILO places great emphasis on promoting productive and decent employment as being the best and most sustainable way of reducing poverty. Decent work means productive work that generates an adequate income, in which rights are protected, with adequate social protection, and where social dialogue is respected. The evaluations attest to the fact that promoting women's entrepreneurship is a means to advance the Decent Work Agenda in all of its four components.

Protection of rights

6. Making women, particularly marginalized women, aware of their rights and entitlements to available resources and combating discrimination in the labour market, are central components of the ILO's work on women's entrepreneurship. In particular, strong member-based associations are an effective way to promote the rights of women entrepreneurs so that they can advocate for change. For example, with the assistance of the WEDGE project, a women entrepreneurs' association in Jimmu town, Ethiopia, succeeded in lobbying the local authorities to reverse a decision to confiscate a woman's business premises and forced shop owners to reimburse money owed to women entrepreneurs.
7. Associations can also provide business, personal, moral and financial support to their members. For example, community organizations of women and young adults formed as part of the "Training for Rural Economic Empowerment" (TREE) project in Pakistan supported their members in the mobilization of savings for capital formation. They also organized training programmes in vocational skills and formed linkages with other financial service providers.
8. Highlighting the factors affecting women entrepreneurs can be a powerful means of identifying critical issues in need of reform so that women can participate on an equal footing to men. This requires working with policy-makers to bring about change. For example, the "Expansion of Employment Opportunities for Women" (EEOW) project in Viet Nam reported a greater awareness on gender equality issues among government officials as a result of gender-sensitization activities.
9. The elimination of gender discrimination may be linked to access to fundamental rights, such as the elimination of forced labour and of child labour. For example, the "Promoting the Linkages between Women's Employment and the Reduction of Child Labour" project in the United Republic of Tanzania and the "Prevention and Elimination of Bonded Labour in South Asia" project in Pakistan, use women's entrepreneurship-related activities as part of the solution to child and bonded labour.

Productive work

10. Promoting women's entrepreneurship contributes to productive employment and decent work for both women and men; it mobilizes human resources that would otherwise be underutilized for socio-economic development. By providing business development services, access to finance and creating greater awareness of economic opportunities for women, the ILO contributes to greater efficiency, competitiveness and profitability of women's enterprises and advances gender equality in the world of work. Moreover, enterprises create jobs for employees as well as owners. With equal opportunities for advancement, women entrepreneurs can become generators of jobs and incomes.

11. The ILO's work with women entrepreneurs helps to challenge dominant myths, anecdotes and rhetoric around women in business. In many countries, women are not viewed as being capable of running a substantial business. The WEDGE project's "Month of the Woman Entrepreneur" activities in East Africa has challenged this stereotype by raising the profile of successful, growth-oriented women entrepreneurs and showed that women's entrepreneurship can make a valuable contribution to promoting decent work and economic growth.

Social protection

12. Promoting women's entrepreneurship can be a channel for promoting mechanisms that provide greater protection, security and safety to women entrepreneurs and their employees. Women are more likely than men to be without access to social safety nets. However, empirical evidence shows that women who are educated and earn incomes have a greater impact than men on family welfare and children's education and health.⁴
13. Entrepreneurship can be a means of social inclusion in respect of marginalized women, such as women with disabilities, refugees and trafficked women. Giving marginalized women the chance to be economically active can empower women and make them feel more integrated into society. In Ethiopia, the WEDGE and "Developing Entrepreneurship among Women with Disabilities" (DEWD) projects have collaborated to ensure that women with disabilities participate in training and events for women entrepreneurs. As a result of this, many disabled women entrepreneurs started or strengthened their businesses, and contributed to the family income. Collaboration between the WEDGE programme, the ILO Programme in Crisis Response and Reconstruction and the UNHCR has promoted women's entrepreneurship with refugees and returning refugee women in Mozambique and Angola, and women's entrepreneurship training has been used as a strategy to combat trafficking in a project run by the International Migration Branch in Eastern Europe and through WEDGE's collaboration with the "Trafficking in Children and Women" project in South-East Asia.
14. Women's entrepreneurship can also contribute to combating violence against women and improve working conditions. The *Más y mejores empleos para las mujeres* project in Mexico witnessed a reduction of domestic violence against women and children as business training incorporated a life skills dimension, including how to deal with domestic violence. The same training also provided information on safer working conditions.
15. Women's entrepreneurship can act as a means to combat HIV/AIDS. In the "Informal Economy, Poverty and Employment" (IEPE) project in Cambodia, women and men entrepreneurs from informal economy organizations participated in HIV/AIDS awareness and prevention training. The WEDGE project has also mainstreamed information on HIV/AIDS into its training programmes in East Africa, and developed guidelines on how to mainstream HIV/AIDS into training activities.

Social dialogue

16. Most projects have established steering committees where governments, employers' and workers' organizations participate as full members. These committees provide a forum for dialogue, sharing of experiences, enhancement of knowledge and dissemination of

⁴ Amartya Sen: "Women's agency and social change" in *Development as Freedom*, New York, 1999.

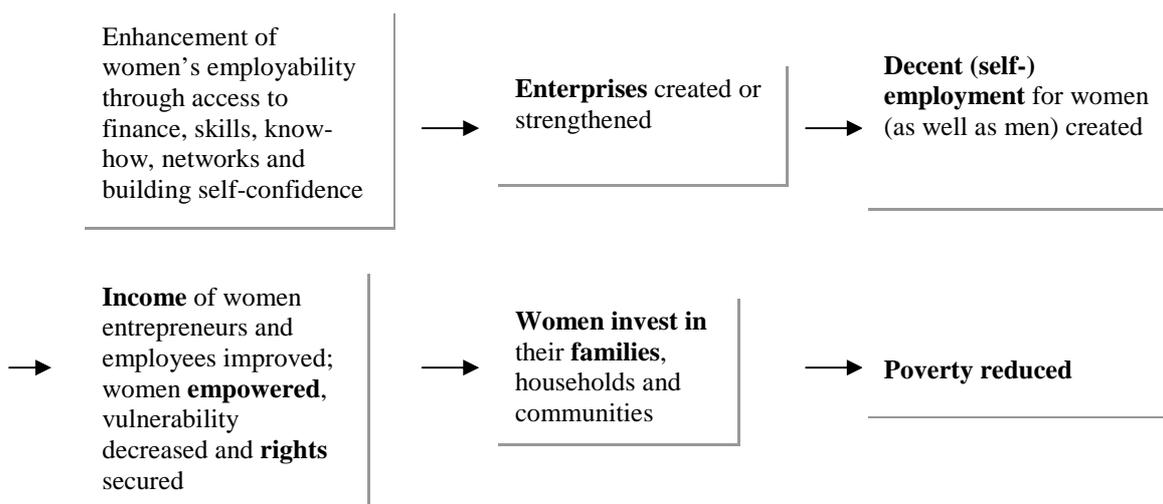
methods. Furthermore, participation in steering committees led social partners to take their own initiatives in support of women entrepreneurs. For example, in the *Renforcement des capacités productives des pauvres à travers l'éducation/formation et la promotion de l'entrepreneuriat coopératif et associatif* (FORCE) project in Senegal, the steering committee took the lead in organizing a “Cooperatives Week” and an “International Day of Cooperatives”. This initiative subsequently led the Senegalese Government to make institutional and legislative reforms on cooperatives.

III. Objectives of the evaluated women’s entrepreneurship programmes and projects

A. Development objectives

17. All projects listed poverty reduction as the principal development objective. Other development objectives, such as women’s empowerment, and the creation of decent work, are presented as a means towards achieving this goal. In this respect, women’s entrepreneurship is viewed as part of the efforts of national government and donor agencies to reduce poverty. The causality presented in project design is generally described as follows: by increasing women’s access to finance, skills and know-how, by making women aware of their rights; and by developing their self-confidence, women can create or strengthen their businesses. This leads to employment and self-employment, which increases the income of women entrepreneurs, women and men employees, and their families. Consequently, poverty is reduced. A successful example of this causal chain in operation is presented by the TREE project in Pakistan where, of the 484 women trained, the vast majority increased their incomes through developing their skills and enterprises. It was also reported that many of their small businesses contributed to household welfare and led to the employment of additional workers.

Graph 1. Causal chain in women’s entrepreneurship development as reflected in the projects



18. The idea that women's entrepreneurship development leads to poverty reduction rests on the premise that women invest more than men in their families and households.⁵ The project on "Promoting the Linkages between Women's Employment and the Reduction of Child Labour in Tanzania" is a case in point. Between 2001 and 2005, as a result of the project's support for women's employment, a total of 1,325 children were enrolled in day care centres and provided with uniforms, learning materials and meals. Moreover, a total of 1,281 children between the ages of 6 and 13 formerly engaged in child labour or not attending school, were supported in accessing primary education. This was a direct result of their mothers' increased income.

B. Ultimate beneficiaries

19. All of the projects targeted poor people as the ultimate beneficiaries. In most projects the direct beneficiaries were women entrepreneurs. Some projects targeted women entrepreneurs uniquely and others as a part of a wider group. Half of the projects specifically supported people in extreme poverty, such as bonded labourers, child labourers, or other people working under unacceptable circumstances. Indirect beneficiaries most often included in the project design were children, other vulnerable family members, and the wider communities in which the direct beneficiaries live and work.
20. Projects that specifically targeted women entrepreneurs justified their intervention by the fact that women are held back by lack of capital, limited capacity, limited education and skills, lack of self-confidence, and general powerlessness in the family and community. This necessitated gender-specific actions to level the playing field.
21. In women-specific projects, if it was practical, men participated in project activities. This served to soothe any negative response that men may have to women being targeted directly and also to show that men too can benefit from the interventions that target women. However, this may have a downside. For example, in the evaluation on EEW in Cambodia it was reported that men came to dominate the village banks and community meetings.
22. All projects specifically targeted local institutions as a means to reach ultimate beneficiaries. In particular, government, employers' and workers' organizations, local institutions and women entrepreneurs' associations were targeted. In many cases, an integral aspect of the capacity-building of institutions involved working with them to approach their work in a gender-sensitive way and/or to make specific provision for women entrepreneurs. The WEDGE programme even developed a tool for this particular purpose entitled the "Service Quality Check for Female and Male Operated Small Enterprises" (FAMOS).

C. Strategies

23. The evaluations revealed that capacity building, enhancing women's employability and the social and political empowerment of women were applied as the principal strategies, both to reach the main project objectives and the overriding development objective of poverty reduction.

⁵ A number of studies by United Nations agencies support this assertion. See, in particular, Ann-Jacqueline Bério: "The analysis of time allocation and activity patterns in nutrition and rural development planning" in *Food and Nutrition Bulletin*, Vol. 6, No. 1, Mar. 1984, Tokyo, Food and Agriculture Organization of the United Nations, Rome, Italy.

24. Essentially, three types of approach were adopted by the projects to reach the ultimate beneficiaries:
- A third of projects adopted a gender-mainstreaming approach – targeting both men and women as ultimate beneficiaries and taking concrete steps to ensure the equitable participation of and impact upon both sexes.
 - A third of projects adopted a gender-specific approach – targeting both men and women as ultimate beneficiaries, but with specific activities for women. These projects analysed the specific needs of women and men before starting activities and adapted their activities and tools to the specific needs of each.
 - A third adopted a women-exclusive approach – targeting women alone as ultimate beneficiaries.
25. Building on the ILO’s extensive experience in community-based approaches, most projects involved the local community in determining their own needs and the strategies for addressing them. This approach can ensure that income-earning opportunities for women correspond to local demand and benefit the whole community. For example, in the TREE project in Pakistan, beneficiaries trained offered services to their community that did not exist previously and contribute to communities’ economic development.
26. The evaluations show that gender-specific projects worked on integrating issues concerning women entrepreneurs at the policy level, whereas this was not observed in gender-mainstreamed projects and women-exclusive projects.

D. Interventions

Enhancing women’s employability

27. All projects conducted business skills training, and most linked this to vocational training in particular trades. For example, the TREE project in Pakistan and the Philippines first assessed where local economic and business opportunities lay and then trained the ultimate beneficiaries in the specific skills required to seize such opportunities. In a minority of projects women entrepreneurs were trained as business skills trainers, so that they could give counselling and skills training to members of the community.
28. Setting up linkages with credit and savings groups was very successful in stabilizing newly created and existing enterprises. It was also very popular among the recipients, e.g. in the “Promoting Gender Equality and Decent Work Throughout all Stages of Life” project in the United Republic of Tanzania, poor women succeeded in putting savings aside for income-generating investments and unforeseen expenses.
29. Better market access for women entrepreneurs was promoted by giving them the opportunity to participate in trade fairs. In the WEDGE project in Ethiopia this resulted in boosting the sales of women entrepreneurs. Growing from these experiences, the programme has developed a tool for assisting women to prepare for and participate in trade fairs entitled “Improve Your Exhibition Skills” (IYES).
30. A minority of projects provided functional literacy and numeracy training to women entrepreneurs as a step towards the further development of their enterprises. The FORCE project in Mali, Senegal and Mauritania succeeded in using this approach to illustrate the practical business advantages of being numerate and literate.

Capacity building

31. A majority of projects undertook capacity building of service providers as a means to reach a larger number of ultimate beneficiaries. Activities were undertaken with: private service providers, women entrepreneurs' associations, microfinance institutions, local government administration and training institutions. The management skills of leaders of the organizations were improved; training of trainers undertaken; market research carried out; and "learning by doing" enacted.
32. In a number of projects, implementing partners were assisted in mainstreaming gender into their activities. The IEPE project in Cambodia is a good example of this approach. Gender-mainstreaming in the structures of the partner associations resulted in the strengthening of women's participation in decision-making. The WEDGE project worked with the Governments of Ethiopia, Kenya and the United Republic of Tanzania to mainstream gender into their small and medium-sized enterprises policies and to build their capacity in women's entrepreneurship development.

Women's social and political empowerment

33. Half of the projects helped the ultimate beneficiaries to organize themselves into groups (e.g. self-help groups, associations, cooperatives) as a means to achieve long-term and sustainable impact whereby women entrepreneurs were better able to access resources and create links with the services providers. In this respect, the projects aimed to make them agents in their own development. For example, the "Start and Improve Your Business" (SIYB) project in Viet Nam played a role in evolving informal networks into business associations, thus improving representation of women entrepreneurs' interests.
34. Advocacy activities aimed at national and/or local decision-makers were carried out by half of the projects. However, only projects that adopted a gender-specific or women-exclusive strategy specifically undertook advocacy to improve the legal and policy environment for women entrepreneurs. A good example is the "Assessment Framework for Growth-Oriented Women Entrepreneurs" (GOWE) created by the WEDGE programme in partnership with the African Development Bank.
35. Most projects raised awareness about women's rights and the gender roles of women, and carried out activities to build their self-confidence. For example, in the DEWD project in Ethiopia, disabled women learned to contribute to the well-being of their families. Moreover, women with disabilities gained from capacity building to become effective members of the project management committee.

Tools

36. Most projects used ILO tools for project delivery. The projects have developed new tools, guides and manuals adapted to the specific needs of women entrepreneurs and have gender-mainstreamed existing tools. The relative effectiveness of these interventions is discussed further in section III.B.

III. Evaluation results

A. Project design and project management

37. The evaluations have shown that projects, which designed their interventions on the basis of preparatory studies, such as action research or gender-sensitive business analysis, were better tailored towards the direct beneficiaries. For example, in the United Republic of Tanzania, the “Promoting the Linkages between Women’s Employment and the Reduction of Child Labour” project analysed the economic life of poor households before intervening. It looked at who generated income, who decided what the income is spent on, etc. In addition, country studies on the factors affecting women entrepreneurs carried out by the WEDGE project in Ethiopia, the United Republic of Tanzania and Zambia, helped inform subsequent initiatives by the ILO.
38. Project design workshops also proved successful in securing local ownership of the projects. This was particularly the case when the direct beneficiaries were involved in these workshops, which took place in less than half of the projects. Where it did take place, the evaluations reported a beneficial effect as the women felt part of the process and more confident. For example, the EEOW projects in Cambodia and Viet Nam invested considerable time in training and learning-by-doing with the implementing partners and beneficiaries during the project cycle.
39. All projects liaised with the governments but at different levels and at different junctures in the project cycle. For the most part, the ministries of labour, trade and industry, education and/or women/gender were involved in project steering committees. In the countries where WEDGE, GENPROM and EEOW had activities, the department dealing specifically with gender issues was also involved in project implementation. The close involvement of government at all stages of the project is shown to have a positive impact.
40. More than half of the projects involved employers’ organizations or trade unions at the implementation stage, often in an advisory capacity or as providers of services to their members. In some projects, they were the main implementation agency. For example, in Uganda and Kenya, the WEDGE and DEWD projects implement all their activities through the employers’ organization. Another way of facilitating greater involvement of employers’ organizations in promoting women’s entrepreneurship has been spearheaded jointly by WEDGE in hosting a workshop in Lusaka, Zambia, on this theme in May 2006 with 16 employers’ organizations. This workshop was organized jointly with the DEWD, the International Organisation of Employers and the Pan African Employers’ Confederation. A similar initiative took place in Bangkok in 2002 with employers’ organizations in Asia.
41. The evaluations reported that women entrepreneurs’ associations are particularly important as implementation partners since they facilitate outreach to women entrepreneurs. For example, the SIYB project in Viet Nam partnered with Oxfam Quebec to reach women entrepreneurs in rural areas, where Oxfam was already active.
42. The evaluations presented a range of results in terms of knowledge sharing:
- More than half of the projects drew on the expertise in women’s entrepreneurship in the ILO in targeting and providing activities for women entrepreneurs. In particular, WEDGE’s GET Ahead training package and resource kit was developed and used in all projects assessed in South-East Asia, and the gender and enterprise expertise in the region has been successfully tapped.

- Projects that had expertise on women’s entrepreneurship development and expanded upon this expertise by exchanging experiences with other women’s entrepreneurship projects, both within the ILO and beyond, were more successful in reaching women entrepreneurs.
 - Projects that had expertise on women’s entrepreneurship development but relied entirely on their own expertise were less innovative and consequently less successful in answering the needs of women entrepreneurs.
 - Projects that did not have a specific knowledge of women’s entrepreneurship development issues, or did not use knowledge on women entrepreneurs available in the ILO, were least successful in meeting the specific needs of women entrepreneurs.
43. In all the projects assessed, monitoring was carried out on a regular basis. The frequent monitoring sometimes led to adaptations, in particular to an emphasis being placed on the aspect of the project that was achieving the best results. For example, in the *Más y mejores empleos para las mujeres en México* project, the facilitator (*promotoras*) model developed in the first phase was widely implemented in the second phase. These activities emphasized the link between work conditions and productivity.
44. Most projects enumerated the numbers of the ultimate beneficiaries and the number of activities carried out with them (e.g. workshop attendees, etc.). For the most part, gender-mainstreamed projects disaggregated data by sex. In about half of the projects, indicators were either not formulated or too vague or not reported upon. In some cases, the indicators chosen were not relevant to the outputs outlined in the project document and project staff felt under pressure to deliver certain products and approaches in order to meet these target indicators, when there may not have been a need for them. Only a minority of evaluations measured impact indicators, such as the scale of the increase in the incomes of micro-businesses, the number of new jobs created, the increase in savings of women entrepreneurs, or other feasible resource measurements. Moreover, in respect of many interventions, such as training and advocacy work, it is simply too early at the point of a mid-term or final evaluation to assess whether impact has occurred and what precisely it may be.

B. Achievements

45. The evaluations report that, in all the projects, the focus on women’s entrepreneurship development created decent work and better livelihoods for women and their communities. Impressive numbers of beneficiaries were often reported. The average project budget was US\$1.7 million for a 2–3-year period. Most projects built the capacity of intermediary organizations, such as training institutions, women entrepreneurs’ associations and financial institutions. The number of ultimate beneficiaries reached by the projects varied between 48,000 and a few hundred depending on the strategy employed, the budget size, and the means of intervention. Projects that worked with institutions with a large outreach were more successful in reaching a bigger number of ultimate beneficiaries.
46. The causal chain presented at the outset of this paper was evident in the majority of projects. The evaluations show that increased access to skills training, finance, services, and better voice and representation for women entrepreneurs, have resulted in employment creation. A minority of the projects explicitly show that this has resulted in increased income. For most projects, it is simply too early to make a definitive statement in respect of impact.

47. Where it was promoted, access to savings and credit facilities was cited by women entrepreneurs themselves as one of the most beneficial impacts of the projects. In the “Prevention of Bonded Labour in South Asia” project, more than 91 per cent of borrowers indicated improvement in personal and household income as a result of an enterprise started with the assistance of the project and almost all borrowers experienced positive change in their overall expenditure and household consumption. Moreover, the change in expenditure pattern was noted with an increased amount of income being spent on protein and better quality of food for the children.
48. The ILO supported and trained women entrepreneurs to have increased market access through effective participation in trade fairs by the use of the IYES tool. This opportunity was particularly appreciated by women entrepreneurs as they could broaden their horizons in terms of market knowledge, product ideas and new skills.
49. From the five evaluations that reported upon impact, there were clear improvements noted in women’s social and political empowerment and in gender equality. Most project evaluations found evidence that the activities have led to women’s empowerment and contributed to gender equality. Half of the evaluations specifically mention that the women’s confidence had grown. A third of the evaluations report that men gained greater respect for women in their communities and that women gained more decision-making power in their families as a result of the projects. This led to women participating more in decision-making and being able to move more freely.
50. Greater gender sensitivity among the implementing partners was reported by a majority of evaluations. Moreover, greater awareness of women’s entrepreneurship development and the specific issues pertaining to businesses headed by women was raised among governments, social partners and communities. Individual projects also succeeded in highlighting and acting upon the links between women’s income and child labour, migrant and bonded labour, and HIV/AIDS. A commitment to including these issues in future strategies may be considered a long-term impact of a majority of the projects. Greater gender awareness was also witnessed within the ILO. Following an impact assessment of the SIYB training in Viet Nam – which indicated that it was not adequately addressing the needs of women entrepreneurs – specifically designed gender-sensitive components were added.

C. Ownership, sustainability and efficiency

51. The vast majority of evaluations report positively on local ownership of the programmes. The early involvement of implementing partners and beneficiaries was a particularly successful strategy in this respect. Good examples are the FORCE project in West Africa and “Promoting the Linkages between Women’s Employment and the Reduction of Child Labour” project in the United Republic of Tanzania. Both projects established comprehensive knowledge of the ultimate beneficiaries via action research; involved their implementing partners in designing the project; and organized a consultation framework to share knowledge and expertise, to reinforce their capacity, and to agree common actions.
52. Projects which focused from the outset on setting up national structures, or which built upon existing structures, were more successful in achieving ongoing sustainable delivery of services. While all projects built the capacity of implementing partners, only a few projects succeeded in actually building mechanisms and processes that would ensure continuity.

53. One means of ensuring sustainability, used by a majority of the projects, was the development of guides and manuals and their dissemination through Training of Trainers sessions such as has been carried out with the “Women Entrepreneurs Capacity-Building Guide” by the International Training Centre of the ILO in Turin and WEDGE, and by the “Enhancing Market Access for Women in the Informal Economy” project.
54. For most projects, the financial resources needed to carry on activities are uncertain and this threatens their sustainability. A minority of implementing partners found solutions to this problem by leveraging funds from their national government or by developing income-generating ideas together with the project management. Only in a few cases, were contributions – financial or in-kind – from government, implementation partners, or women entrepreneurs used to create “ownership” of the project. One of the biggest contributions was made by the DEWD in Ethiopia, where two associations of people with disabilities provided a guarantee fund to secure loans for project beneficiaries.
55. The evaluations generally report a high level of efficiency in the projects; the fact that the projects reached their goals within very limited project periods attests to this. However, only a minority of the evaluations actually give specific evidence, or draw conclusions about use of money and time, and none attempted to link resources used to outcomes.

IV. Analysis of evaluations: Success factors and lessons learned

56. On the basis of the evaluations, the following general conclusions may be drawn from the ILO’s work on women’s entrepreneurship development.

A. Strategies and approaches used

57. In order to achieve more sustainable change, projects must strive towards systemic change. This involves working to remove barriers to the participation of women entrepreneurs in economic life, in turn necessitating work with social partners and service providers to enhance their capacity to understand women entrepreneurs and to create mechanisms to provide services to them. The creation or strengthening of women’s wings of representative organizations or women entrepreneurs’ associations can be an effective strategy in heralding change that is systemic and sustainable.
58. Projects that adopt a gender-specific strategy are better in achieving sustainable and systemic change than gender-mainstreamed projects as they pay particular attention to women entrepreneurs and their economic and social context and advocate for change.⁶ However, projects adopting a gender-mainstreamed strategy tend to reach a higher number of entrepreneurs with short-term practical improvements, as these projects use the existing, more established, male-oriented institutions already in place. Thus, the evaluations suggest that, if the project’s objective is to achieve longer-term, systemic improvements for women entrepreneurs, it is better to adopt a gender-specific strategy while, in order to reach more women, a gender-mainstreamed strategy is advised.
59. A good means of mainstreaming gender into projects is to establish links between gender-specific projects and gender-mainstreamed ones. For example, the “Increasing Employability of Disadvantaged Young Women and Men and other Marginalized Groups in Caucasus and Central Asia” project adopted a very successful method for

⁶ For definitions of the terms, see para. 24.

mainstreaming women's entrepreneurship activities. It had three components, one of which was directed towards women (including for women entrepreneurs) and ensured that gender was mainstreamed into the other two components.

60. In cases where the socio-economic system is not yet conducive to women's entrepreneurship, without ongoing support and follow-up of women entrepreneurs created and strengthened by the project are likely to fall back to former levels of poverty after the project ends.
61. In order to facilitate women's entrepreneurship, it is necessary that basic developmental foundations are in place. Programmes working with women living in extreme poverty should integrate functional literacy and vocational training programmes into their work.
62. The WEDGE programme offers a model for an ILO strategy in women's entrepreneurship development. WEDGE adopts a three-pronged strategy: it promotes knowledge about women's entrepreneurship; it supports voice and representation for women entrepreneurs; and has developed a variety of services targeted at women entrepreneurs and their service providers. The three strategies are interconnected: knowledge feeds into advocacy campaigns and the provision of support services; advocacy depends on up to date knowledge and informs the need for new services; and services must be based on what women entrepreneurs want and need. WEDGE's purpose is to assist in mainstreaming gender into all enterprise projects in the ILO and it can thus function as a centre of expertise. The WEDGE programme has also broadened and strengthened its outreach by ongoing collaboration within the ILO and with other United Nations agencies and development banks. The ILO has therefore developed a successful model for promoting women's entrepreneurship development, a model that may be built upon and expanded into the future.

B. Reaching out to the ultimate beneficiaries

63. The early involvement of the ultimate beneficiaries themselves, their relatives, and other members of the community, is a key to success. Involving the women early on, and giving them some specific responsibility concerning the project goals, builds their self-confidence and gives them a sense of ownership. For the project to succeed in achieving longer term results, it is important to offer practical, immediate results in the short term, e.g. increase in an income or greater availability of resources. The ultimate beneficiaries must feel that they are benefiting in practical terms in order to keep the momentum in the project.
64. It is important to demonstrate how the project benefits everybody in the community. When specifically targeting women, it is often helpful to include men in the activities. People fear change and men may fear that empowering women will disempower them. It is, however, important to ensure that the men do not dominate or take over the proceedings. In traditional societies, the involvement of relatives can pave the way for the participation of women, as for example in the TREE project in Pakistan where the project staff first met with the men in the local communities, explained the project to them, invited them to the training, and received permission for the women to follow the training. Moreover, the women's relatives agreed to take over the household tasks and take care of the family during the training.
65. Adaptation of the approaches and tools to the ultimate beneficiaries and their culture is crucial. One must research specific needs and be sure that the approach, tools and activities developed in the project are adapted to these needs and keep a clear focus on the particular women entrepreneurs in question and customize approaches and tools to target them

precisely. Often, when one talks of entrepreneurs, people think of male entrepreneurs; maleness is the assumptive norm. When gender mainstreaming, it is therefore important that specific efforts are made to target and include women entrepreneurs. Examples may include:

- Adapt the training schedules: Continuous training over an entire week may place pressure on women entrepreneurs as they have to manage their dual responsibilities of work and home. Various possibilities can be considered to remedy this, such as conducting the training through a modular approach over a longer time frame. Alternatively, classes could be held in the evenings after household chores have been completed.
 - Gender-sensitize the training: Some women participating in training programmes have requested that particular emphasis be given to aspects relating to gender equality issues, such as on confidence-building for women.
 - Support women's networking: In some projects, such as the SIYB project in Viet Nam, women entrepreneurs were still in contact with other participants after the project ended and some had even formed informal networks. Support should be given to formalize these networks into business associations, and to help them link up with employers' organizations, as well as to increase their ability to lobby for policy changes and provide business services to their members.
 - Access to finance: Many studies report that commercial banks are reluctant to give loans to women entrepreneurs. In most situations, the primary reason for non-approval of applications is the inability to furnish sufficient collateral. This issue is directly related to gender-based inequalities with respect to property rights and inheritance rights.
 - Diversification of skills: Usually, poor women are attracted to traditional low-risk activities with low returns. Vocational training and business services need to be geared towards more diverse income-generating activities and specific to growth-oriented women entrepreneurs.
66. In circumstances where women are excluded from established economic networks, a gender-mainstreaming approach is not, in and of itself, sufficient to meet the specific needs of women entrepreneurs. Therefore, gender-specific approaches remain necessary. Moreover gender-specific programmes can themselves assist in advancing the agenda of gender mainstreaming.
67. These challenges show us that the design and implementation of projects targeting women entrepreneurs require specialized, dedicated approaches and tools that ILO staff can utilize. The WEDGE programme has developed a number of tools, approaches and expertise. It is essential that these be drawn upon.

C. Project design and project management

68. Good coordination among all stakeholders disseminates experiences and creates a multiplication effect and synergies. All of this requires efficient communication with all partners at the right time and on the right issues. Two evaluation reports named local government authorities as one of the most effective and sustainable points of entry. Women entrepreneurs' associations are also a good entry point.

- 69.** As mentioned above, specific knowledge of the target groups is the key to project success. This includes a good knowledge of the location, environment and society. The evaluations stress the importance of researching the specific area of intervention in pre-project studies and of collecting information on a representative sample of the ultimate beneficiaries.
- 70.** Indicators should be clear and provide the basis for all project reporting so that the improvements vis-à-vis the baseline situation can be easily determined. Project evaluations should faithfully follow the generic ILO guidelines, particularly with respect to having clear indicators. The Governing Body approved the evaluation guidelines in November 2005; but they were only followed in a minority of evaluations consulted for this report.
- 71.** While working directly with specific women entrepreneurs can have significant benefits for direct and indirect beneficiaries alike, the primary focus of ILO women's entrepreneurship projects should be to act as a catalyst for governments and constituents to remove barriers to enterprise start-up and growth so that large-scale and sustainable impacts may be achieved.
- 72.** The institutional mechanisms in women's entrepreneurship development need to be strengthened within the ILO to ensure that lessons learnt and experiences gained on gender dimensions of entrepreneurship development are coordinated, systematically documented and disseminated. Given the expertise and experience that exists within the WEDGE programme, all technical cooperation projects with a women's entrepreneurship component should seek the advice and guidance of the senior specialist in women's entrepreneurship at headquarters to ensure that lessons learnt and specialized expertise is incorporated in the design and implementation of projects.
- 73.** There is a need to increase the social partners' involvement in the design, implementation, monitoring and evaluation of women's entrepreneurship projects and to look at how they may be more involved in resource mobilization for technical cooperation in this area.
- 74. *The Committee on Technical Cooperation may wish to recommend to the Governing Body that it request the Director-General to:***
- (i) Encourage technical cooperation projects on women's entrepreneurship that place their primary focus on sustainability and the facilitation of systemic change, i.e. on removing the constraints that cause many women entrepreneurs to be vulnerable.*
 - (ii) Strengthen and make more explicit the linkages between women's entrepreneurship and the Decent Work Agenda at all stages of the project cycle.*
 - (iii) Facilitate efforts to support, identify and share lessons learnt from its technical cooperation on women's entrepreneurship in all regions.*
 - (iv) Explore with the constituents how they can increase their involvement in the promotion of women's entrepreneurship.*

Geneva, 8 February 2007.

Point for decision: Paragraph 74.

Appendix

List of projects assessed

Technical unit	Country	Admin unit	XB Symbol	Donor	Budget US\$	Number of beneficiaries	Project	Development objectives	Period
COOP	Mali, Sénégal, Mauritania	SRO-Dakar	RAF/04/51/NET	Netherlands	1 060 511	Ultimate beneficiaries: approx. 48,118	<i>Renforcement capacités productives des pauvres à travers l'éducation/formation et la promotion de l'entrepreneuriat coopératif et associatif</i> (Strengthening of the productive capacities of the poor through education and training and cooperative enterprises and associations)	<i>Contribuer à la réduction de la pauvreté extrême en milieu rural et péri-urbain par la promotion et la création d'emplois décents, à travers l'entrepreneuriat coopératif et associatif et le renforcement des capacités des populations pauvres et des partenaires du développement</i> (Contribute to the reduction of extreme poverty in rural and semi-rural areas by promotion and creation of decent work, through cooperative and associative entrepreneurship and to capacity-building of poor populations and development partners)	2004–06
Declaration	Pakistan	SRO-New Delhi	RAS/04/57/NET	Netherlands	2 000 000	n.a.	Prevention and Elimination of Bonded Labour in South Asia – The Pakistan Component	To achieve a significant reduction in the incidence of bonded labour in target areas, designated as bonded-labour-free zones, using approaches that can be replicated by government, social partners and other stakeholders	Phase I: 2002–04 Phase II: 2004–06
GENPROM EMP/STRAT Declaration	India	SRO-New Delhi	IND/02/52/USA	USA	1 289 714	Ultimate beneficiaries: approx. 4,500	Decent Employment for Women in India	To improve women's employability and social status and, at the same time, contribute to the eradication of poverty in India	2003–05

Technical unit	Country	Admin unit	XB Symbol	Donor	Budget US\$	Number of beneficiaries	Project	Development objectives	Period
GENPROM	Mexico	ILO–Mexico City	MEX/02/01/SPA	Spain	475 448	Ultimate beneficiaries: approx. 3,500	<i>Mas y mejores empleos para las mujeres</i> (More and better jobs for women)	Contribution to the sustainable and successful application of the commitments of the 4th World Conference on Women (which were: improve employment opportunities and conditions for women)	2000–02
GENPROM	Mexico	ILO–Mexico City	MEX/02/01/SPA	Spain	947 760	Ultimate beneficiaries: approx. 1,500	<i>Mas y mejores empleos para las mujeres</i> (More and Better Jobs for Women)	Contribution to the sustainable and successful application of the commitments of the 4th Women's World Conference (which were: improve employment opportunities and conditions for women)	2003–05
GENPROM	Nicaragua	GENPROM	INT/00/M62/NET	Netherlands	342 000	n.a.	Promoting Decent Employment for Migrant Women and Improved Welfare for their Family in Nicaragua (Phase II)	To enhance income opportunities as well as protection for Nicaraguan women in out-migration communities under conditions which lead to improved gender relations and child welfare	2002–03
GENPROM EMP/STRAT	Nicaragua, Honduras, Costa Rica	SRO–San Jose	RLA/04/53/NET	Netherlands	1 000 000	Ultimate beneficiaries: approx. 595	Promoting Decent Employment for Poor and Migrant Women in Central America (Phase III)	To contribute to the eradication of poverty and the promotion of gender equality and the empowerment of women by enhancing education, employability and decent work opportunities for vulnerable women in poor and migrant communities	2004–06
GENPROM ¹	United Republic of Tanzania	GENPROM	INT/99/01/NET	Netherlands	1 389 037	Ultimate beneficiaries: approx. 3,309	Promoting the Linkages Between Women's Employment and the Reduction of Child Labour (Phase I)	To improve the welfare of poor families through the promotion of more and better jobs for women under conditions which will lead to a progressive reduction of child labour	2001–03

¹ GENPROM was merged with the Employment Strategy Department (EMP/STRAT) in July 2004.

Technical unit	Country	Admin unit	XB Symbol	Donor	Budget US\$	Number of beneficiaries	Project	Development objectives	Period
GENPROM-EMP/STRAT ²	United Republic of Tanzania	ILO-Dar es Salaam	RAF/04/M54/NET	Netherlands	800 000	Ultimate beneficiaries: approx. 4,859	Promoting Gender Equality and Decent Work Throughout all Stages Of Life (Phase II)	To contribute to the achievement of the national strategies for poverty reduction through integrating the Millennium Development Goals of eradicating extreme poverty and hunger, achieving universal primary education, and promoting gender equality and the empowerment of women through using a life cycle approach to decent work	2004–06
IFP/SEED	Ethiopia, Zambia, United Republic of Tanzania, Cambodia, India, Lao PDR	IFP/SEED	INT/01/67/IRL	Irish Aid	1 657 512	n.a.	Women's Entrepreneurship Development and Gender in Enterprise (Phase I)	Overarching priorities of reduction in poverty and inequality is to create greater opportunities for women and men to secure decent employment and income	2001–04

² EMP/STRAT was restructured into the Economic and Labour Market, Analysis Department (EMP/ELM) and the Employment Policy Department (EMP/POLICY) in June 2006.

Technical unit	Country	Admin unit	XB Symbol	Donor	Budget US\$	Number of beneficiaries	Project	Development objectives	Period
IFP/SEED	Ethiopia, Zambia, United Republic of Tanzania, Kenya, Uganda, Lao PDR, Cambodia	IFP/SEED	INT/04/64/IRL	Irish Aid	3 016 015	ON GOING <i>Africa</i> : Ultimate beneficiaries: approx. 2,269 ³ <i>Asia</i> : Ultimate beneficiaries: approx. 12,000	Promoting Women's Entrepreneurship Development and Gender Equality (WEDGE) (Phase II)	To create more and better opportunities for women and men to secure decent employment and income through enterprise activities in countries in poverty	2004–07
IFP/SEED	Lao PDR, Cambodia	SRO–Bangkok	RAS/02/53/NET	Netherlands	1 120 000	Ultimate beneficiaries: approx. 2,459	Integrated Support to Small Enterprises in Mekong Delta Countries (umbrella INT/02/M04/NET)	To contribute to poverty reduction in Viet Nam, Lao PDR and Cambodia, through the promotion of decent work in micro and small enterprises, including household enterprises and the self-employed. This will be achieved through partnerships for integrated micro and small enterprise development at the local level in concert with strategic and related interventions at the national level	2004–06
IFP/SEED	Viet Nam	ILO–Hanoi	VIE/01/M01/SID	Sweden	1 048 499	n.a.	Start and Improve Your Business in Viet Nam	Implementation of SIYB programme in Viet Nam, as a means to assist owners and managers of micro and small private businesses in practical start-up and business management skill training	1998–2001

³ The second phase of the ILO DCI programme mainstreamed the DEWD component in the WEDGE component. About 30 per cent of ultimate beneficiaries are women with disabilities.

Technical unit	Country	Admin unit	XB Symbol	Donor	Budget US\$	Number of beneficiaries	Project	Development objectives	Period
IFP/SKILLS	Ethiopia	IFP/SKILLS	INT/01/68/IRL	Irish Aid	751 450	Ultimate beneficiaries: approx. 365	Developing Entrepreneurship among Women with Disabilities (Phase I)	To develop a strategy to support women with disabilities and women with disabled dependents in improving their standard of living through training in micro-enterprise skills, vocational skills training as well as access to credit and business development services, involving disabled persons' organizations and women with disabilities in project management and in carrying out project activities.	2001–04
IFP/SKILLS	Ethiopia, Zambia, United Republic of Tanzania, Kenya, Uganda	IFP/SKILLS	INT/04/66/IRL	Irish Aid	1 000 000	Ultimate beneficiaries: approx. 1,400	Developing Entrepreneurship among Women with Disabilities (DEWD) (Phase II)	Strategy refined and tested in selected countries in Africa for the economic empowerment of women with disabilities and women with disabled dependents, through access to mainstream or special programmes providing vocational and business skills training, access to credit and marketing assistance, facilitated by organizations of persons with disabilities	2004–07
IFP/SKILLS	Kyrgyzstan, Georgia, Azerbaijan	SRO–Moscow	RER/04/52/NET	Netherlands	1 500 000	n.a.	Increasing Employability of Disadvantaged Young Women and Men and Other Marginalized Groups in Caucasus and Central Asia	The project aims at reducing poverty through increasing employability of disadvantaged young women and men and other marginalized groups (refugees, internally displaced persons, unemployed and informal economy workers) by improving skills development and entrepreneurial training in the Caucasus, Central Asia and the Russian Federation	2004–06

Technical unit	Country	Admin unit	XB Symbol	Donor	Budget US\$	Number of beneficiaries	Project	Development objectives	Period
IFP/SKILLS	Pakistan, Philippines	IFP/SKILLS	RAS/02/M50/USA	United States	3 096 858	n.a.	Training for Rural Economic Empowerment (TREE)	To increase economic opportunities, security and peace in the target areas of Pakistan and the Philippines by addressing the need for income generation and employment creation for the disadvantaged and vulnerable segments of society resulting in reduced poverty	2003–06
INT	INT	IFP/SEED GENPROM–EMP/STRAT	INT/02/M08/UKM	United Kingdom	200 000	n.a.	Enhancing Market Access for Women in the Informal Economy	To contribute to the achievement of the Millennium Development Goals of eradicating extreme poverty and hunger and promoting gender equality and the empowerment of women.	2002–04
SRO–Bangkok	Cambodia, Mongolia, Thailand	SRO–Bangkok	RAS/03/51M/UKM	United Kingdom	1 900 000	Ultimate beneficiaries: approx. 4,560	The Informal Economy, Poverty and Employment: An Integrated Approach	To reduce poverty through improving the quantity and quality of decent work opportunities for women and men in informal economy	2004–06
SRO–Bangkok	Viet Nam, Cambodia	SRO–Bangkok	RAS/03/06/JPN	Japan	1 250 000	Ultimate beneficiaries: approx. 2,080	Asian Regional Programme on Expansion of Employment Opportunities for Women (Cambodia and Viet Nam)	To contribute to national efforts in enhancing the socio-economic status of women and promotion of gender equality and social justice in poverty alleviation and employment promotion policies and programmes	2004–06
Total budget: US\$26,444,804									