



THEMATIC BRIEF

GENDER, PRIVATE SECTOR DEVELOPMENT AND ENTREPRENEURSHIP

This Thematic Brief provides quick guidance on the most important issues relating to gender, private sector development and entrepreneurship.

This Brief is addressed to staff from development cooperation agencies who are involved in private sector development and entrepreneurship programmes and projects.

Here development agents will find information on the most important gender issues at stake and how to address them, indicators that can be used to monitor whether a programme is integrating gender dimensions, examples of gender-sensitive development actions and references to further information and tools related to gender, private sector development and entrepreneurship.

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Introduction

Private sector and entrepreneurship are important vectors of economic development and growth.

In developing countries, 90% of all jobs are provided by micro, small and medium enterprises (MSMEs) (World Bank, 2013).

Women's participation in the private sector, as employees or entrepreneurs, can be a vehicle for greater economic independence and empowerment (IFC, 2013). Worldwide, the shares of women working as entrepreneurs, employees and suppliers in the private sector have increased, but many challenges hinder women's access to equal economic and employment opportunities.

This brief addresses several gender issues related to private sector development and entrepreneurship, such as finance, cooperatives and informal work.

Useful information can also be found in the Thematic Briefs on Macro-policies, Industry and Trade; Agriculture and Rural Development; and Urban Development of the same series, all available in the Thematic Areas section of the EU Resource Package on Gender Mainstreaming in Development Cooperation.

Gender issues in private sector development and entrepreneurship

Gender inequalities in private sector development and entrepreneurship

Gender issues in private sector development:

- **The world's workforce is still dominated by men, although women now represent 40% of the labour force.** However, women are still underrepresented in some sectors, including mining, construction and energy. In all sectors, even the ones where they are the majority, women are less likely than men to be in managerial positions (IFC, 2013). According to ILO, globally, almost half (48%) of the productive potential of women remains unutilised, compared to 22% for men (IFC, 2013). Globally, gender gaps in women labour participation are responsible for up to 27% of GDP per capita losses (Elborgh-Woytek et al., 2013).
- **In developed countries and emerging markets, women are now outnumbering men in tertiary education.** At worldwide level, women now represent almost 50% of the total number of students. However, education patterns remain segregated along gender lines, with women under-represented in science and technology studies, at all educational levels and in the workforce (ILO, n.d.). At the global level, the share of women researchers in science and technology is 28%, but it varies according the regions. In Latin America and the Caribbean, women represent 43% of science and technology researchers; they are 31% in Africa; and up to 50% in Central Asian countries where data was available (ILO, n.d.). In the past, the public sector used to be a main employer for educated women. However, facing the down-sizing of public sector, many educated women are now creating their own business (Niethammer, 2013).



- **Gender representations and stereotypes impact on women and men training and job opportunities** (ILO, n.d). Worldwide, but particularly in developing countries, gender representations and stereotypes determine what jobs are considered adequate for women and men. Occupational segregation based on gender is a barrier for both women and men, determining and limiting their opportunities on the labour market. Occupational segregation is perpetuated by several factors, including education, social norms and discriminatory legal and policy frameworks. For instance, girls tend to be encouraged to choose career paths leading to relatively low-skilled and poorly paid “feminine” occupations with little prospect of upward mobility, while young men are discouraged to move towards some women-dominated sectors, such as nursing or child caring.
- **Worldwide, workplace norms in relation to the 'ideal worker' are based on traditionally masculine characteristics**, corresponding to a person who works full-time with no significant responsibilities outside the workplace (World Bank, 2012). This norm was based on the patterns of employment traditionally reserved for men, and is not compatible with the social and cultural care and domestic responsibilities that continue to be incumbent upon women.
- **In developing countries, women outnumber men in informal economy**. In 2005, it was estimated that over 60% of working women were in informal employment outside agriculture, and when agriculture was taken into account, this percentage was even higher (ILO, 2007). Gender inequalities in the labour market are reproduced in the informal economy: informal women workers are concentrated in the least protected and most precarious forms of work (such as domestic work, unpaid contributing family workers and industrial outworkers), where decent work deficits are the greatest (Ibid.). Many informal wage workers, both women and men, are in informal firms, which adds to the policy challenge of formalisation, conceptualised by ILO as “the dilemma of the informal sector” (i.e. whether and how to make informal employers comply with labour regulations and offer their employees formal benefits and protections) (WIEGO, n.d.).

Gender issues in entrepreneurship:

- **Worldwide, the number of women-owned businesses has expanded widely and at a faster pace than men-owned companies**. In emerging markets, it is now estimated that women-owned small and medium-sized enterprises (SMEs) represent between 31% and 38% of the total number of SMEs operating in formal economy (Niethammer, 2013). In Africa, some studies estimate that women-owned enterprises represent 50% of all businesses (ILO, n.d.). Women entrepreneurs bring a substantial contribution to the world economy, through the generation of employment and economic growth. Research conducted in India by the Micro, Small and Medium Enterprise Agency found that at a similar level, women-owned companies were employing more people than men-owned companies (Niethammer, 2013). Other research has shown that women entrepreneurs also tend to reinvest more in food, education for their children and healthcare for their families (Simpson, 2010).



- **Entrepreneurship brings several and specific advantages to women.** Research has shown that the benefits for women of managing a micro or small enterprise are multiple, including economic freedom; income generation; control over resources; improved standard of living for women and their families; increased self-confidence; increased social and political participation; and development of leadership and decision-making skills (Verma, 2013). For many women, entrepreneurship enables them to combine paid work more easily with care and family responsibilities. This work is often undertaken on a part-time basis, linking together production with reproduction tasks, and market work with non-market work (Simpson, 2010).
- **There are substantial differences between women and men-owned businesses.** Women's enterprises are usually smaller than men's, and are often micro or small-scale enterprises. They are concentrated in specific, feminised, less remunerative (and often highly saturated) sectors (e.g. retails, services), whereas men-owned businesses dominate in construction and business-oriented sectors (Niethammer, 2013; Simpson, 2010; World Bank, 2012). Generally, women-owned businesses have low productivity and offer low returns on activities. Besides, they are often operating in the informal economy, with no job security, social protection or access to training and career development (Simpson, 2010; ILO, n.d.). Women running informal micro enterprises have to face costly and complicated formalisation procedures (if they wish to formalise), which hinder their access to formal economy. They also face more harassment from the authorities and more insecurity than men (Kushoka, 2011).
- **Women's entrepreneurs face particular challenges to enter new and lucrative markets and expand their businesses** (Simpson, 2010). Lack of literacy and low levels of training and education in business management limit women's capacity to build sustainable enterprises. For instance, in Bangladesh, 76.3% of rural women who have set up their own businesses have no formal education and 17% cannot read or write, thus limiting themselves to manual skills in their businesses (Simpson, 2010). A study conducted in Dar es Salam, Tanzania, among women micro entrepreneurs revealed some specific challenges affecting women-owned businesses, such as poor infrastructure, lack of business premises and a lack of space to do business. These challenges were heightened by a campaign to "clean the city", which aimed at reorganising and reallocating trading spaces. The research showed that reallocation opportunities were offered in priority to entrepreneurs and traders with a large amount of capital (mostly men) (Kushoka, 2011).
- **Rural people, and particularly women, face specific difficulties in accessing Business Development Services.** Such services are often absent from rural areas, and rural women can face additional difficulties in accessing them due to their cost, lack of time, lower level of literacy, lack of freedom within households and communities, etc. (Simpson, 2010; Women's World Banking, 2014).

Gender issues in access to finance:



- **Access to financing opportunities and capital are key enabling factors for entrepreneurs but women face more barriers in accessing and using formal credit.** Research has shown that women are less likely to receive a loan to open a business than men, due to several factors such as lack of collateral, unsuitable loan sizes or interest rates, or complicated administrative procedures. For instance, in Kenya, only 3% of women have access to the formal financial sector, compared to 44% of men (ILO-Coop Africa, 2010). In Latin America and the Caribbean, women's entrepreneurs usually have assets of lower value than men, but are required to present significantly more collateral than men's entrepreneurs when trying to access capital (World Bank, 2012). In 2013, the annual financing gap in unmet financing needs of women-owned businesses was estimated to be between \$290 billion to \$360 billion (Niethammer, 2013). As a result, women-owned businesses start with less capital than men's; women entrepreneurs are less likely to get into debt to expand their business (Ibid.). Most women develop their businesses using limited personal assets and informal sources of capital. Research has shown that differences in productivity between women and men-owned businesses were mainly caused by this unequal access to productive inputs, and that equal access to those inputs would raise the productivity of women-owned businesses (Elborgh-Woytek et al., 2013).
- **The gender gap in formal bank account penetration works against women in every region of the world, and is particularly high in developing countries.** Women tend to lack the financing tools necessary to create formal businesses and ensure their growth. In South Asia, only 25% of women report having a bank account, compared to 41% of men. In Latin America, 61% of adults do not have an account in a formal financial institution, and only 35% of women report having access to some financial services (Women's World Banking, 2014). In Morocco, 26.7% of women have a bank account, against 52% of men. In Egypt, those rates reach 6.5% and 12.8% for women and men respectively. More women than men report not having a bank account on their own name because someone else in the family has already one (Niethammer, 2013). In developing countries, women are more often unable to build successful credit history, necessary to obtain a formal loan.
- **Women entrepreneurs tend to rely more on informal financial institutions, to borrow and to save, than men entrepreneurs.** Research has shown that in Africa, women save predominantly at informal institutions, such as unregulated Savings and Credit Cooperative Organizations (SACCOs) and Rotating Savings and Credit Associations (ROSCAs). They tend to save smaller amounts than men, but do so more regularly, and are more interested in safe, convenient and confidential means of making deposits and withdrawals than in making income from interest (Making finance Work for Africa, n.d.).
- **Globally, women-owned businesses have less access to public procurement than men-owned businesses; almost no government expenditures are procured through women-owned businesses** (Niethammer, 2013). Overall, government expenditures account for approximately 33% of Gross Domestic Product (GDP). Supplier diversity has been recognised as a substantial way to address inequities in the marketplace; develop the economic potential of women-owned businesses and increase value and innovation in purchasing options (Niethammer, 2013).

Gender issues in cooperative development:



- **The development of women's cooperatives has been identified as a way to foster women's economic empowerment, while promoting women's voices and representation in decision-making processes** (Simpson, 2010; WIEGO, 2011). Women joining group-based enterprises to produce and market their goods have the potential to benefit from better access to inputs, credits, services and information; increased bargaining power; larger business networks; and economies of scale (Simpson, 2010). The benefits of women's cooperatives are also social and political, and include: development of a sense of identity and common interests; a rise in confidence and self-esteem; increased solidarity between members; and greater visibility and advocacy for women entrepreneurs' interests in policy forums (WIEGO, 2011). Cooperatives enable women to access larger amounts of capital, in turn enabling the technological "catching up" that supports the transition from the informal to formal economy (ILO-Coop Africa, 2010).
- **In spite of their advantages, gender issues have been identified in the development of cooperatives.** For instance, research on African cooperatives found that in the majority of mixed cooperatives, men outnumbered women at all levels, as employees, members and leaders. Women comprise only 18% of cooperative members in Ethiopia. In Kenya, if 40% of employees in agriculture cooperatives are women, they comprise only 26% of the members and only 9% hold management positions (ILO-Coop Africa, 2010).

Several structural and cultural factors can explain gender inequalities in private sector development and entrepreneurship

Women's work in the private sector as employees and entrepreneurs face several barriers, including legal and policy constraints; institutional barriers; socio-cultural barriers; women's unpaid work, etc. Those factors are often underpinned by gender stereotypes regarding women and men's role in the household, community and society at large. These barriers are discussed in more depth below:

- **Legal and policy constraints limit women's employment opportunities and prevent women from accessing the labour market and developing their own businesses (Simpson, 2010).** According to the World Bank and IFC's report *Women, Business and the Law*, out of 141 economies, only 38 set out equal legal rights for women and men in areas related to employment and entrepreneurship (including opening a bank account, getting a job without the permission from their husband and owning and managing a property) (World Bank and the International Finance Corporation, 2011; Niethammer, 2013). Comparable data show that lower levels of women's employment and entrepreneurship are linked to higher levels of legal differentiation between women and men (World Bank and the International Finance Corporation, 2011). Some provisions in the financial sector might be discriminatory against women. For instance, in some developing countries, women who want to open a bank account are required by law to provide the signature of a man in the family (Making Finance Work for Africa, n.d.).



- **Even when women and men have equal rights to participate in the labour market or to set up businesses, institutional barriers might limit women's opportunities.** For instance, in some countries, land ownership and property are key to access necessary financial assets to create and develop a business. However, women often have limited property and inheritance rights and in developing countries, women hold less than 20% of the agricultural land. This share is only 10% in Western and Central Africa and in Near East and North Africa. Thus, these institutional requirements limit women's opportunities to access credit at formal institutions (Simpson, 2010). *De jure* and *de facto* discrimination persist at different degrees in almost all developing countries. For instance, in some developing countries, restrictions to women's independent mobility limit their possibility to participate in the labour market, either as employees or as entrepreneurs (Elborgh-Woytek et al., 2013). Legal and institutional barriers to women's employment and entrepreneurship tend to push women into the informal sector, characterised by vulnerability in employment status and lack of social protection (Making finance work for Africa, n.d.).
- **Lack of infrastructure also affects women's ability to develop sustainable businesses.** Lack of support and basic services impede women from accessing the labour market and to upgrade their production. For instance, lack of affordable and accessible childcare services might prevent women from looking for a paid job outside the domestic sphere. Limited access to technology and finance institutions hinders women's entrepreneurship (Unido, 2011). Women-owned businesses are often located close to or at their homes. Poor quality or non-existent infrastructures, such as transport, water or electricity, limits women's access to productive resources, increases women's time poverty and makes the establishment of sustainable businesses difficult.
- **Social and cultural norms exert considerable influence on men and women's choices and opportunities to set up their own business** (Simpson, 2010). Women's participation in the labour market is determined by social norms regarding the roles that are considered socially acceptable for women and men, and women entrepreneurs might face several attitudinal obstacles when they start, consolidate or develop their business. In some countries, married women who are entrepreneurs face stigma and social exclusion. Thus, women often open their own business when they are older, become widows, or divorced (Simpson, 2010). In Morocco, low labour participation of young women can be explained by social norms restricting women's employment: a third of inactive young women (between 15 and 24 years old) are estimated not to be working due to the opposition of their family or husband, while around another third are prevented from working due to socially attributed domestic responsibilities. In other countries, such as Mozambique and Tanzania, women are often prevented by their fathers or husbands from taking employment if their jobs imply interaction with some other men (The World Bank, 2012; Kabeer, 2012).



- **Gender norms shape business conduct and impact on business sustainability.** Research has shown that women tend to lack decision-making power and self-confidence when operating as business owners compared to men (Radhika and Anupama, 2014; Unido). Social norms discouraging women from working outside the domestic sphere impact on their business conduct. For instance, research has shown that women micro-entrepreneurs in Mali (where traditionally women are neither used nor encouraged to performing in the public space) lacked self-confidence to expand their business, as well as entrepreneurship skills such as profit-making and investment (Unido, 2001). Due to gender norms, women may be discouraged from developing their business skills and competences. Additionally, women's entrepreneurs might not have access to the same networks as men, thus limiting their business growth opportunities.
- **Women's lack of access to education limits their employment and economic opportunities.** Due to literacy gaps, women are often unaware of their rights in relation to land ownership, employment, etc. Gender stereotypes impact on the choices of educational patterns, which in turn determine and limit women and men's employment opportunities (The World Bank, 2012). Few women are present in science, technology, engineering and maths (STEM) fields, when technology is key in business development.
- **The disproportionate share of unpaid work carried out by women affects their ability to participate in the labour market on the same terms as men.** On average, women spend double the amount of time on household work as men, and about four times more time on care for dependents (Elborgh-Woytek et al., 2013). In many countries, women bear primary responsibility for childcare and domestic tasks, in addition to paid work. Family and care responsibilities limit women's employment opportunities; women's choices regarding the type of income-generating activities they can develop and the amount of time they can dedicate to paid work. For instance, due to their role as caregivers, women are less 'mobile' (ILO-Coop Africa, 2010; Women's World Banking, 2014). The informal economy might seem an attractive option to women who have to combine family responsibilities with paid work, as it generally provides them with flexibility, autonomy and geographic proximity (ILO, 2007).
- **Women's contribution to the economy through their unpaid work remains unrecognised.** Women's contribution to welfare economy is not taken into account by national computability systems and invisible in GDP. Often, this contribution is also ignored by women themselves, who consider that their economic activity is part of their domestic work and do not consider themselves as entrepreneurs (Women's World Banking, 2014; Verma, 2013; IFC, 2013). According to research conducted by Women's World Banking in several countries of Latin America, even though rural women's direct economic contribution (through raising small animals, providing farm labour or selling food on the market) to the household was important (and in some cases, women's economic activities were even more profitable than men's), few women and men were conscious of its importance. Independently of its amount, women's contribution is seen as a supplement, both by the family and financial institutions. Indeed, research showed that loan officers almost always underestimated women's economic contribution and disregarded it when realising loan assessment for the family (Women's World Banking, 2014).



How to address gender inequalities in private sector development and entrepreneurship

For programmes related to private sector development and entrepreneurship to reach their potential, gender disparities must be addressed and effectively reduced. Private sector development and entrepreneurship programmes need to be **gender-sensitive**, in the ways described below.

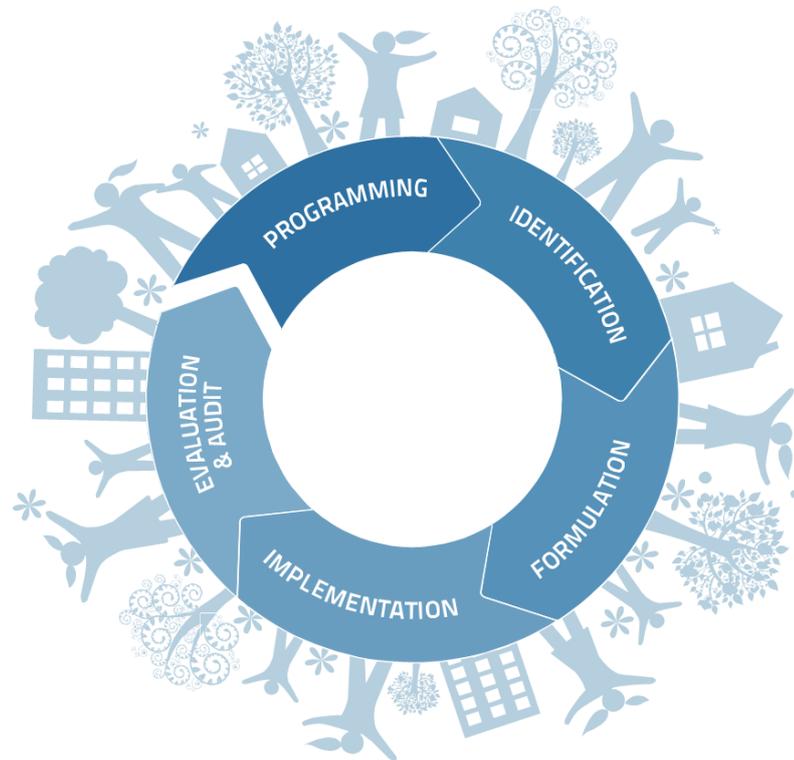
- **Making use and creating demand for sex-disaggregated data.** For instance, sex-disaggregated data should be collected on employment and entrepreneurship related issues, such as access to financial services and tools; women and men entrepreneurs working in the informal economy; access to infrastructure, etc.
- **Ensuring that women's needs and priorities are voiced, understood and addressed.** For instance, policies aiming at formalising informal workers should take into account women entrepreneurs' conditions and needs, as well as the specific challenges they face in registering their business (e.g. bureaucratic regulations; high registration fees). Representatives of informal entrepreneurs should be heard. Formalisation requirements could be simplified through the creation of a single-window registry system, with different registration fees depending on the size, output and location of the business. Appropriate benefits and incentives should be introduced and mediated through gender-sensitive channels (e.g. providing information on maternity protection schemes via the radio). Policies to formalise the informal economy should aim at 'informalising the formal structure' (Norrag, 2007) and financial services adapted to women's needs should be promoted, such as 'mobile banking' (door-to-door money collector and lending), facilitating the access of micro-enterprises to formal credit.
- **Avoiding reinforcing gender inequalities, by ignoring the existing gender relations and power disparities between women and men.** For instance, programmes aiming at increasing women's formal participation in the labour market should take into account the unequal distribution of unpaid work between women and men, and avoid placing additional burden on women's shoulders. For example, this can be avoided by providing childcare facilities on working places and strengthening social security, including maternity protection. Research has shown that companies where programmes had sought to create women/family-friendly working conditions (such as company-sponsored parental leave; predictable shift patterns; quality childcare) have led to significant positive results, including reduced staff turnover and reduced absenteeism. For instance, the introduction of childcare facilities for workers of a Vietnamese garment factory (where the large majority of workers were women) contributed to reduce staff turnover by a third (IFC, 2013). Policies aiming to encourage women entrepreneurs to join cooperatives should take into account the prevailing gender roles limiting women's participation in decision-making institutions.
- **Encouraging and supporting the establishment of networks and associations of women's workers and entrepreneurs.** Women's organisations can help women negotiate better working conditions and improve their economic and social situation in society. Programmes aiming at developing private sector and entrepreneurship should engage with such organisations and include them in the policy dialogue.



- **Planning gender-specific actions, to address problems relating more particularly to one or the other gender, either as separate initiatives or as part of larger programmes.** For instance, programmes to strengthen women-owned businesses should provide women with business development training and strengthen their literacy and numeracy skills. The programmes should also include specific business support services for women entrepreneurs, such as legal advice, access to information on tackling professional challenges and support for unpaid family responsibilities. Training should be provided at local level, at appropriate times for women to attend.
- **Adopting longer term “transformative” perspectives, supporting women’s participation in decision-making and changing prevalent negative attitudes on women’s leadership capacities and social roles.** For instance, encouraging the organisation of women entrepreneurs through the creation of women’s cooperatives should be presented as a way to improve women’s economic situation, but also as a way to increase and legitimate women’s participation, voice and power. Research has shown that the implementation of group-based savings and loans schemes have had positive impact on women’s economic situation and on their personal empowerment (ILO, 2007).
- **Engaging men, creating awareness on gender disparities and proving the benefits of gender equality for communities.** For instance, in rural settings, programmes aiming at informing households and communities of women’s economic contribution could be implemented. Local financial institutions should be encouraged to integrate women’s inputs into their loan assessment.
- **When planning small sized women- or gender-equality specific projects, see them as part of larger scale programmes.** For instance, the introduction of new technologies to support women entrepreneurs should not be seen as a way to enhance productivity and increase employment only, but also as a powerful tool to promote sustainable local development. Thus, it is important to encourage long-term investments in education and the development of effective means for both women and men to learn about new technologies.



A roadmap for gender mainstreaming in private sector development and entrepreneurship development programmes



Gender equality considerations should be integrated throughout the whole cycle of development planning.

This Section proposes a roadmap for gender mainstreaming in the various phases of a programme – or project - lifecycle.

1. [Analysis, programming and identification of country strategies](#)

Programming and identification are strategic moments to promote private sector development and entrepreneurship programmes which serve to redress gender inequalities and improve women's economic empowerment. The most essential steps are:

- To keep gender equality in the policy dialogue agenda;
- To carry out gender sensitive analysis for the diagnostic stage.

Dialogue and negotiations related to private sector and entrepreneurship should:



- Be grounded in the shared objectives of the global development agenda, and in the common respect of the human rights framework, including gender equality, such as CEDAW and the Beijing Platform for Action; ILO's Decent Work Agenda; the ILO 2004 Human Resources Development Recommendation; the Vocational Rehabilitation and Employment (Disabled Persons) Convention of 1983; ILO's 2002 Recommendation on the Promotion of Cooperatives (especially Recommendation No. 193) which explicitly states that "special consideration should be given to increasing women's participation in the cooperative movement at all levels, particularly at management and leadership levels" and that national policies should "promote gender equality in cooperatives and in their work".
- Align with the country commitments (laws, policies, strategies) to promote gender equality and women's economic empowerment.
- Analyse the different roles and take-off positions of women and men in the private sector and entrepreneurship and use sex-disaggregated data in diagnostic studies (e.g. impact assessment of policy aiming at formalising the informal economy). Gender country profiles or other sectoral studies should be used or commissioned.
- Analyse the continuum between informal and formal economy, and women informal workers specific needs in relation to formalisation.
- Systematically involve and support "gender stakeholders", from Government, donors and civil society, at all stages. This can include gender coordination groups, gender focal points in relevant ministries (e.g. the finances ministry; labour and employment ministry; health ministry; ministry of women's rights); other public bodies (e.g. pensions and welfare departments) and institutions (e.g. financial institutions such as central banks); gender experts and representatives of women business organisations; representatives of women's informal workers and entrepreneurs; rural women's groups and cooperatives; and women's rights branches of unions and CSOs.
- Build on previous and current initiatives to promote gender equality in the sector or in contributing sectors, map existing needs and financing gaps, and avoid duplication of efforts.
- Identify new, sustainable and eco-friendly markets with potential for women-owned business growth and employment creation, with an emphasis on environmental and social issues such as green technologies, safe and sustainable farming practices, etc.
- Assess whether the institutions who will be responsible for programme management and service delivery have resources and capacities to promote gender equality and plan for competence development initiatives, including at service delivery level.

2. Formulation and budgeting

- The results of gender analysis should be used to tailor the formulation of programmes and projects. The formulation phase is particularly important, as it affects all subsequent phases of the programme (implementation, monitoring and evaluation). To do, one must follow the steps described below.



- Design objectives and activities to address gender gaps identified and include them in programme documents, plans, logical frameworks, financing agreements and budgets.
- Include and budget for initiatives to address specific needs and constraints faced by women or men, including long-term capacity building of women in business development. For instance, budget should be allocated to initiatives aiming at implementing holistic long-term business development and support services for women entrepreneurs in urban and rural areas (providing them with skills such as leadership and business management and tools such as legal and financial advice, market-related information and support for unpaid family responsibilities).
- Allocate resources for gender mainstreaming, capacity building and awareness raising at all levels and in ways that are adapted to the needs of different target groups (E.g. programme staff from relevant ministries and institutions, such as central banks; women and men beneficiaries from the programmes, either as workers in private sectors or entrepreneurs; staff from relevant local administrative institutions, such as registration officers; service delivery institutions, such as loan officers from finances institution; marginalised communities, informal workers and entrepreneurs; and indigenous women).
- Allocate resources for the development of business related services and to facilitate their access to women entrepreneurs, such as information communication technology (ICT) infrastructure or adapted financial products and services to women-owned businesses size and scope.
- Commit to pursue a strategy for continued gender mainstreaming in the programme (donor and country led processes). This may be formalized in an action plan which should then clearly assign responsibilities, resources and results to be achieved, as part of the broader programme's result chain. Service providers should be specifically targeted by the strategy, to ensure that they are able to respond to the different needs and realities of women. Employers' organisations should be encouraged to provide their members with gender mainstreaming training, and to develop mentoring services for women entrepreneurs.
- Foster the development of social security schemes for both women and men working in formal and informal economies (such as maternity protection, childcare programmes, etc.).
- Establish formal mechanisms of consultation with gender stakeholders, such as fora and regular meetings and engage in regular dialogue with organisations representative of women entrepreneurs and workers.
- Foster the development of information exchange networks between service providers, employers and employees' organisations, women entrepreneurs' organisations, associations, NGOs and cooperatives, to improve women's access to information and other relevant services.
- Design and budget for participatory and gender-sensitive monitoring processes, particularly at service delivery level e.g. in assessments of new technologies introduced, include indicators to capture changes in power relations or in agricultural roles and productivity.
- Define performance monitoring frameworks and processes which can capture progress in gender-related objectives.



- In direct budget support initiatives, include gender indicators in financing agreements between donor and recipient countries (e.g. law recognising right to and paid parental leave; existence of legislation on worker's rights, such as protection from harassment; maternity protection; etc.).
- Respect equal opportunity principles in management arrangements and establish accountability structures for gender mainstreaming at programme level.

3. Implementation and monitoring

At this stage what is planned in relation to gender equality should be maintained, monitored and corrected as needed. The most important points to consider are:

- Continued coordination, dialogue and consultation on gender equality within working groups such as women's economic empowerment, entrepreneurship and working conditions; with institutional stakeholders (such as the gender units of the relevant ministries) as well as with a broader range of actors from civil society.
- Effective monitoring of the progress of the various gender dimensions of the programme and sub-programmes, including at service delivery level. For instance, the opinions and experiences of women and men working as formal and informal entrepreneurs could be collected to assess the impact of a new regulation to access loan and credit or the implementation of innovative financial products and non-traditional lending models, etc.
- Integration of gender in joint sector reviews and policy dialogues (particularly at the level of the SWAP committee);
- Monitoring if resources planned for gender equality are spent, and if not, why.

4. Evaluation

- Terms of Reference of (mid-term) evaluations should require gender expertise in the evaluation team and give account of the differential impacts of a programme on women and men, identify potential negative impacts on women or men and offer recommendations and lessons learned useful to further pursue gender equality in the sector.
- Evaluators and monitors should be able to use participatory evaluation techniques and sex-disaggregated beneficiary assessments of service delivery.
- Evaluations should also build on past gender evaluations of programmes in the sector.



GENDER TOOLS FOR THE DIFFERENT AID MODALITIES

An ample selection of analytical and planning tools useful at each phase of the development cooperation cycle, according to the different aid modalities, is available in the “Aid Modalities” Section of the EU Resource Package on Gender Mainstreaming in Development Cooperation.

The following Section offers a list of gender-analysis questions that can be used in Programmes related to the development and strengthening of private sector and entrepreneurship.

Questions for gender analysis in private sector and entrepreneurship¹

Gender analysis helps acquire a different perspective on the complexity of a development context, and understand how to better address other forms of social inequalities. It looks at how economic and social structures at multiple levels can reinforce, or help overcome, gender inequalities and imbalances in power relations between women and men.

DIFFERENT LEVELS OF GENDER ANALYSIS

Macro analysis looks at national level law, policy and decision making, including trade and finance policies and national development plans. It helps identify how private sector and entrepreneurship-related programmes can contribute, or hamper, broader development strategies. It assesses whether private sector or entrepreneurship-related legislation or policies contribute to gender inequalities, or to their elimination. It is particularly useful when programming or identifying development cooperation strategies, programmes and projects.

For example:

A macro-level analysis with a gender perspective might look at to what extent the legal and policy framework can make it more difficult for women to access the private sector or to start and run their enterprise (e.g. registration procedures, taxes, etc.). Research has shown that taxation systems have a direct impact on women’s formal paid employment, either as employees or entrepreneurs. Family taxation systems with heavy taxation on the secondary earner in the household (predominantly the woman) can deter women from getting into formal employment. Individual taxation can potentially improve women’s access to the labour market (IMF, 2012).

¹ More on gender analysis is available in the EU Resource Package, Section “Building Blocks”.



DIFFERENT LEVELS OF GENDER ANALYSIS

Meso level analysis looks at markets, institutions, services, infrastructures which serve as a link between laws/policies and people, enabling them to benefit (or be excluded) from policy effects: communication and transportation systems, health services, education, decentralized public services (revenues, rural development, land registration), credit institutions, markets and extension systems.

This is particularly useful at programme formulation, as it also assesses the extent to which gender roles relationships and cultural issues can influence the effectiveness of service delivery and other policy and programme implementation mechanisms.

For example:

A gender analysis at meso level might focus on assessing women and men's access to business support services, including credit, technical and management training, advice and marketing. Such analysis can help point out women's specific needs in relation to service provision. For instance, due to women's paid and unpaid responsibilities, they tend to spend a large share of their time in collecting resources for the household, such as food, water or electricity. A gender analysis at meso level might show the need to improve the quality of specific types of infrastructure in rural areas, such as transportation systems, as key factor to reduce women's time poverty and facilitate their access to markets.

Micro level analysis studies people: women and men as individuals, and the **socio-economic differences** between households and communities. It considers women and men's roles, activities and power relations within the household and the community, and how these influence their respective capacities to participate and benefit from development programmes. It is particularly useful at formulation, implementation and monitoring levels.

For example:

A gender analysis at micro level can identify the specific issues and critical barriers faced by women entrepreneurs such as lack of education, and technical and business management skills. Micro level analysis is useful to determine the type of service adapted to women's needs. For instance, women entrepreneurs might have specific requirements in relation to business development training offered to them. Research has shown that, in some cases, women need childcare services to be able to attend the classes. In other cases, classes might need to be women-only classes, but when women are more established in their business, they may value the presence of men, seeing them as having greater business experience and success stories to share (Niethammer, 2013).

The following section proposes guiding questions for gender analysis in private sector and entrepreneurship, at macro, meso and micro levels.



Macro level

Macro level. Policies and laws

- What gender equality commitments have been made by the government, for instance in the framework of the Beijing Platform for Action, CEDAW, the SDGs? Is there a law and/or a policy on gender equality in the country?
- Do national employment and entrepreneurship-related policies reflect these commitments through awareness of inequalities between men and women, and do they outline the means to address them?
- Are there gender policies and action plans in private sector and entrepreneurship development? Do national private sector development or entrepreneurship development programmes and sub-programmes align to and support these gender plans?
- Do current policies, laws and regulations address women's and men's needs separately? Do they have discriminatory provisions? For instance, does the law on land ownership contain discriminatory provision against women's land ownership and property rights? Are women and men able to enjoy the same rights in matters of inheritance?
- Do fiscal policies reflect some discrimination between women and men?
- Are trade policies focussed on men-dominated sectors?
- Does current legislation on private sector and entrepreneurship development have measures for equal opportunities and women's rights (e.g. if a policy aiming at reducing the share of workers in the informal economy by formalising them is in place, does it address informal women workers' specific needs)?
- Is the social and health protection system inclusive of women (e.g. right to maternity care)? Are certain groups excluded (e.g. women in the informal economy)?
- Are business and contractual laws discriminatory against women (e.g. is the national Small and Medium Enterprise Code inclusive of urban and rural women entrepreneurs' needs)?
- Do banking regulations (such as collateral regulations) contain discriminatory provisions against women? For instance, to open bank accounts, do women have to provide the signature of their husband?
- Does the law encourage the development of cooperatives?
- What is the legislation in relation to informal economy? And informal workers?

Macro level. How are decisions made in national-level institutions?

- Are there decision makers (in Government, Parliament) who are ready to champion gender equality and women's economic empowerment, by promoting their access to employment or to entrepreneurship?
- Are governmental institutions responsible for women's and gender issues, involved in decision-making at national policy and planning levels?
- Are there gender thematic groups that could be involved in sector level consultations?



- Are representatives of women entrepreneurs organisations involved in the decision-making process and mechanisms?
- Are both urban and rural women's organisations consulted during the decision-making process?
- Are women working in the informal economy able to participate?
- Are there mechanisms in place to ensure that representatives from women organisations (either individual entrepreneurs or cooperative members) can regularly feed into the decision-making process?

Macro level. Data and information

- Are there policy documents or agreed gender assessments that provide information and statistics on the gender gaps and priorities in private sector and entrepreneurship development?
- Who is responsible for collecting data and information on private sector and entrepreneurship development?
- Are sex-disaggregated data available on gender issues in relation to private sector development and entrepreneurship, such as number and share of women working in the informal economy, at different levels and in different sectors; the number and share of women entrepreneurs in a cooperative; the number and share of women entrepreneurs that have access to formal financial institutions; the share of women who have limited access to business development services?
- Have similar programmes/projects been implemented in the country? Were gender-sensitive evaluations carried out? What are good examples of women's empowerment in the study area? Which attempts to achieve gender equality were failures (e.g. because they were taken over by men or had adverse effects on women)?

Macro level. Monitoring frameworks

- How is the country faring on gender equality targets established at international level?
- Has the government developed indicators that allow for monitoring progress in private sector and entrepreneurship from a gender equality perspective? Which data exists to show the impacts of the programme/project for women and men?
- Has there been a gender analysis of government spending in this sector and in the sub-sectors? Does the government have a system to track the gender sensitivity of development programmes?
- Is it possible to have a benefit incidence analysis by sex of beneficiaries? (method of computing the distribution of public expenditure across different demographic groups, such as women and men.)
- In sector budget support modality, can payments be linked to progress made on the gender objectives and gender indicators? Is part of the budget earmarked for specific gender equality objectives?



Meso level

Meso level . Service provision

- Is there a coordination plan between all services providers?
- If financial mechanisms or facilities are in place to support entrepreneurship development, are they accessible for women as well as for men?
- Are there plans to improve the outreach capacity of local-level service delivery institutions to poor communities and in particular to women (E.g. transportation systems; market spaces)?
- Are there plans to improve the general provision of support services for unpaid women's work (e.g. childcare facilities; healthcare access)? Do these plans target women working in the informal economy?
- Have service providers received gender equality training?
- Are workers' organisations or NGOs able to promote the rights of women working in the private sector? Are workers' organisations and NGOs able to defend the rights of women working in the informal economy?
- If business development and support services are in place, are there plans to facilitate their access to women and marginalised communities (e.g. population living in rural and remote areas) through innovative strategies (e.g. targeted community marketing)?
- If there is a policy aiming at reducing the share of informal workers in the economy, is it accompanied by the adequate provision and strengthening of services? For instance, are business development services aiming at attracting informal entrepreneurs into formal economy provided in an innovative way (e.g. informalising formal support structures such as mobile bankers)?
- Are specific women-adapted services and products offered to women entrepreneurs (e.g. training in business development, micro-credits and secure saving facilities)?
- Are financial and support services provided by formal and informal financial institutions equally?
- Is there a gender balance in programme and project implementation units? At which levels?

Meso level. Decision making and consultation

- If the programme envisages support to community-based organisations and cooperatives, are women represented and at which levels? Which women?
- Does the programme envisage providing women in the informal economy with specific support?
- Are representatives from women's organisations able to participate in the consultation processes? Are women working in the informal economy able to participate too?
- Are gender equality institutions and structures at local level being involved? Are gender focal points with specific expertise involved in decision-making processes about service delivery?



- If there are mechanisms to increase access to productive resources, training, local markets, or employment, are there provisions to promote equitable access (E.g. if extension training is provided, are there mechanisms in place to ensure that women and men have equal access to it)?

Meso level. Data collection and monitoring processes

- Which data can be collected throughout the programme to monitor the impacts for women and men? Who will be responsible for collecting this data, and how frequently? Will they be trained in participatory, gender-sensitive data collection techniques?
- How will consultation processes be organised at various levels? Will both women and men be involved in community level consultation processes? How are women's interests going to be represented? Is there a need to set up new fora?
- Are adequate resources allocated for participatory consultation, monitoring and sex-disaggregated beneficiary assessments of services?
- Are data collected at this level disaggregated by sex? What is the capacity of the national statistical office, and of enumerators, to collect sex disaggregated data and produce gender sensitive statistics?

Micro level

Micro level. Gender division of tasks and labour

- What are women and men's traditional activities?
- What are women and men's traditional tasks in relation to household economic wellbeing?
- What is the impact of programmes that aim to increase women's economic empowerment (e.g. integrate women into formal employment and increase women entrepreneurship) or to change the traditional gender division of tasks and labour (especially on women's unpaid work)?
- Are there gender-based differences in the type of infrastructure women and men use to conduct their business/perform their usual tasks?
- What are women and men's share of paid and unpaid work?
- What is the impact of women's (and girls') unpaid work on their opportunity to engage in paid work (or education)?
- What is the impact of the traditional gender division of tasks and labour on women's opportunity to engage in formal employment?
- Are children involved in household work? Which different tasks are allocated to girls and boys?



Micro level. Gender relations: Access and control over resources

- What are the general economic and demographic conditions of the household? Of the community? What are men and women's main sources of income?
- What are women and men's economic contributions to the household economy?
- Which factors influence access to and control over resources (for example, age, sex, wealth, ethnicity, peri-urban versus rural locations, education level, networks and patronage)?
- Are there gender inequalities in access to and control over resources and benefits? For instance, do working women have access to social security schemes? Are married women able to control their income?
- Are there gender differences in access to business development and support services (e.g. training, extension services, financial services, etc.)?
- At the household level, who takes decisions about resources, expenditure, investment, productive assets and activities?
- At the community level, how are decisions made about resources, expenditure, investment, productive assets and activities?
- Are women and men equally able to join and participate in group-based enterprises (e.g. cooperatives)?
- What is the impact of formalisation procedures on women and men entrepreneurs (e.g. cost of formalisation procedures; time involved in registration process; etc.)?
- If community-based organisations exist (e.g. cooperatives, traditional sociocultural organisation, religion-based etc.), are women members? Do they participate? At which level? If not, why not?

Micro level. Perceptions about gender equality

- Are women in paid employment outside the domestic sphere face stigma from their community?
- Are there specific beliefs or traditions reducing women's mobility in the household and community?
- What are women and men's perceptions on gender-based violence (domestic and at work) and harmful traditional practices?
- What is the impact of women's increased economic empowerment on women and men's perception of their rights (e.g. right to participate in decision-making at community and household level)?
- What is the impact of women's increased economic empowerment on women and men's perception of violence against women?
- Are women aware of their rights? Are they able to voice them in the community or with service providers?
- Are men openly resistant to gender equality? Are there groups of men who are more supportive/resistant than others? Who can influence them?



Gender sensitive indicators for the private sector and entrepreneurship

Gender sensitive indicators aim at ‘creating awareness of the different impacts of a development intervention on men and women, taking into consideration their socio-economic and cultural differences.’ (FAO, n.d. – Gender sensitive indicators for Natural Resources Management). Gender sensitive indicators reveal valuable information to identify the specific problems faced by women and men; to assess the extent of gender inequalities in access to and use of resources and services in private sector and entrepreneurship, and provide the basis for evidence-based policy-making processes (FAO, n.d.).

The table below provides some examples of gender sensitive indicators.

Area/Sub-sector	Indicator
Gender issues in Private sector	<ul style="list-style-type: none">Average number of hours spent on unpaid domestic work by sexProportion of employed who are contributing family workers, by sexGender gap in wagesWage equality between women and men for similar work (ratio)Percentage of employed who are managers, by sexProportion of employed who are employers, by sexShare of top-level managers in the private sector who are womenProportion of employed who are own-account workers, by sex
Entrepreneurship	<ul style="list-style-type: none">Preferences for self-employment, by sexPercentage of firms owned by women, by sizeProportion of adult population owning land, by sexFeasibility of self-employment, by sexEarning gap in self-employmentShare of women who had access to leadership training in the past yearPercentage of women who received business development training in the past yearNumber of women business organisationPercentage of women and men-owned businesses investments in nontraditional businesses



Area/Sub-sector	Indicator
Access to finance services and products	Proportion of the population who have an account in a formal financial institution, by sex
	Proportion of the population who received a loan from a formal financial institution, by sex
	Proportion of the population who received a loan from an informal financial institution, by sex
	Proportion of population with access to credit, by sex
	Percentage of new women borrowers
	Average loan size per woman borrower
	Women borrower retention rate
	Any money saved in the past year, by sex
	Money saved for future expenses in the past year, by sex
	Money saved for emergencies in the past year, by sex
	Availability and access to micro finance for women and men
Access to business development services	Electronic payments used to make payments, by sex
	Mobile phone used to pay bills, by sex
	Mobile phone used to send money, by sex
	Mobile phone used to receive money, by sex
Infrastructure and services to support women's labour market participation	Proportion of children under age three in formal care
	Law recognising right to and paid parental leave
	Existence of legislation on worker's rights (e.g. protection from harassment; maternity protection; etc.)

Source:

FAO, IFAD, World Bank (2008), Gender in Agriculture Sourcebook (Mod. 4-5-10-12-16)

CIDA (1997), Guide to gender-sensitive indicators, Annex 11

SIDA (2010), Tool: Indicators for Measuring Results on Gender Equality

Examples of gender-sensitive projects in private sector and entrepreneurship

Several development and cooperation programmes have successfully addressed the issue of gender inequalities in private sector and entrepreneurship. Some examples are provided in the table below, and additional documents gathering good practices are listed in the following page.

Programme/project	Challenges	Gender Strategy	Source
<p>Policies in Brazil to Enhance Female Labor Force Participation and Gender Equity</p>	<p>Positive changes in terms of women's labour participation have been experienced in Brazil in the past two decades, including:</p> <ul style="list-style-type: none"> -Increase of more than 15% in women's labour participation rate, now reaching almost 60%; -Integration of married women and women with children to the labour force; -Increase in women's education level, with women now outnumbering men in tertiary education. <p>However, some important challenges remain, such as:</p> <ul style="list-style-type: none"> -A gender gap in labour force participation of 21% in disfavour of women; -A higher rate of women more likely to live in poverty (9% superior to men); - A significant gender pay gap. 	<p>In the past years, Brazil has implemented targeted reforms to improve women's access to labour markets. Some of these reforms as well as their outcomes are presented below:</p> <ul style="list-style-type: none"> -The <i>National Documentation Program for Rural Women Workers</i>, that helps rural women workers obtain the necessary documentation to get access to land, credit and government services. <p>The outcomes of this programme were positive, with an increase in the share of women who own land titles from 13% to 56% between 2003 and 2007.</p> <ul style="list-style-type: none"> -Launched in 2003, the <i>Bolsa Familia direct cash transfer program</i> provided conditional and unconditional cash transfers to almost a fourth of Brazil's population by 2007. Based upon research showing that women are more likely to reinvest their share of income on family wellbeing, transfers were distributed directly to women. As a result, there was a positive effect on women's financial independence and on women's participation in labour market. -Improvements were also made to maternity-related legislation and maternity benefits policies. -The <i>Pronaf-Mulher</i> credit line targeting women in rural areas was introduced in 2003, and resulted in an increase of 9p.p. of women's credit share in rural development financing programmes (15% in 2001 to 26% in 2006). 	<p>Katrin Elborgh-Woytek et al. for IMF (2013), <i>Women, Work, and the Economy: Macroeconomic Gains from Gender Equity</i></p>
<p>Paraguay: <i>nde vale</i> ('You can do it')</p> <p>Programme developed by Interfisa to increase rural women's access to financial institutions</p>	<p>In Paraguay, several challenges have been identified in relation to women and financial inclusion:</p> <ul style="list-style-type: none"> -Rural population has the lowest levels of financial inclusion in Latin America and the world (less than 10% of rural Paraguayans have a bank account); -Existing financial offers (e.g. agricultural loan products) seemed ill-adapted to rural women's needs: 	<p>A specific strategy to reach rural women was developed, called <i>Nde Valé</i>, taking into account rural women's variety of businesses and their smaller size.</p> <p>This comprises the following elements:</p> <ul style="list-style-type: none"> -All household incomes are taken into account in loan assessment; -Families are allowed to have multiple loans 	<p>Women's World Banking (2014), <i>Making Women's Work Visible: Finance for Rural Women</i></p>

Programme/project	Challenges	Gender Strategy	Source
	<p>Microcredit loan offers were too high; No differentiation was made between rural clients working in agriculture and those working in non-agricultural sectors. -Research also showed that rural clients tend to have more time constraints than urban clients. Although, between 2009 and 2012, Interfisa (a finance institution) increased its reach of women from 31% to 39%, the proportion of rural women accessing to its services was still very low (making up only 14 % of its portfolio).</p>	<p>-Repayment is adapted to meet the cash flow of the individual business rather than applying a generic repayment plan. -The programme focusses more specifically on women and aims to empower them. The evaluation of the programme showed general satisfaction with the product, including loan size and tenor. Most of the disbursements made were of a small amount, confirming that women who engage in small-scale production need a relatively small amount of capital. The majority of new clients (58%) had never had any contact with a financial institution. The programme was also useful to make women's economic contribution to the household economy more visible, both to the household and loan officers. Following the pilot implementation, all loan officers are now using the gender sensitive credit analysis developed for the product.</p>	
<p>Project level: Capacity Building for Women's Cooperative Entrepreneurship in the Kingdom of Swaziland</p>	<p>Several challenges were identified in the Kingdom of Swaziland in relation to women's economic empowerment, including: - 66% of the population live below the poverty line; - 40% of the labour force is unemployed; - 38% of the adult population would be affected with HIV and AIDS infection. Research has shown that women are more affected than men by all three problems.</p>	<p>In 2008, AGFUND and DFID-CoopAFRICA worked in partnership to implement a project aiming at developing cooperatives to provide women with employment opportunities, empowerment and security (reduction of violence against women in rural areas). To do so, the project includes specific initiatives, such as: -Capacity building activities for cooperative trainers and field workers; -Development of systems and tools in the local languages for cooperatives and women entrepreneurs; -Provision of technical advice to cooperatives and group of entrepreneurs; -Establishment of cooperatives for women entrepreneurs.</p>	<p>ILO-Coop Africa, 2010</p>



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