

# Using Digital Solutions to Address Barriers to Female Entrepreneurship: A Toolkit

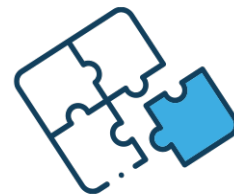


# Designing Digital Interventions in Support of Female Entrepreneurs



## The Challenge

- **Identify** specific **gender gaps** at the country level
- **Design effective programs** and policies that use digital solutions to foster female entrepreneurship
- **Understand what works** in different contexts based on evidence and project examples

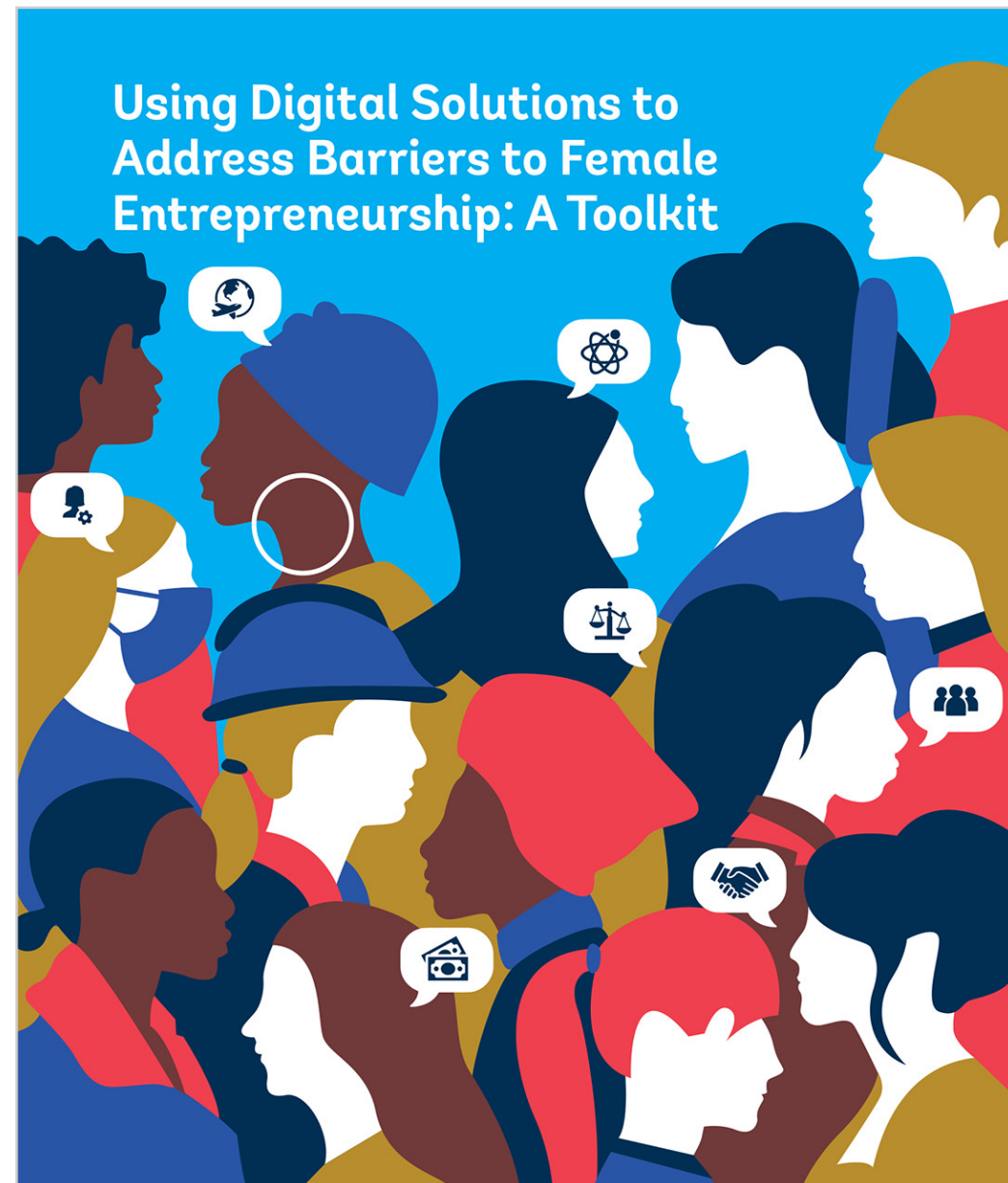


## The Solution

- This toolkit provides:
  - **Practical guidance** on how to apply digital solutions to project design and policy advice to support female entrepreneurs
  - **One consolidated place** to find data, intervention design suggestions, relevant examples, practical tips on what to do and not do, etc.

# About This Toolkit

- **Practical guidance** on how to apply digital solutions to project design and policy advice to support female entrepreneurs
  - The guidance is organized around three overarching horizontal themes (social norms; business climate; technology) and four main vertical constraints (legal & regulatory framework; access to finance; training, skills and information; access to markets)
- **One consolidated place** to find data, intervention design suggestions, relevant examples, practical tips on what to do and not do, templates for diagnostic work, M&E guide

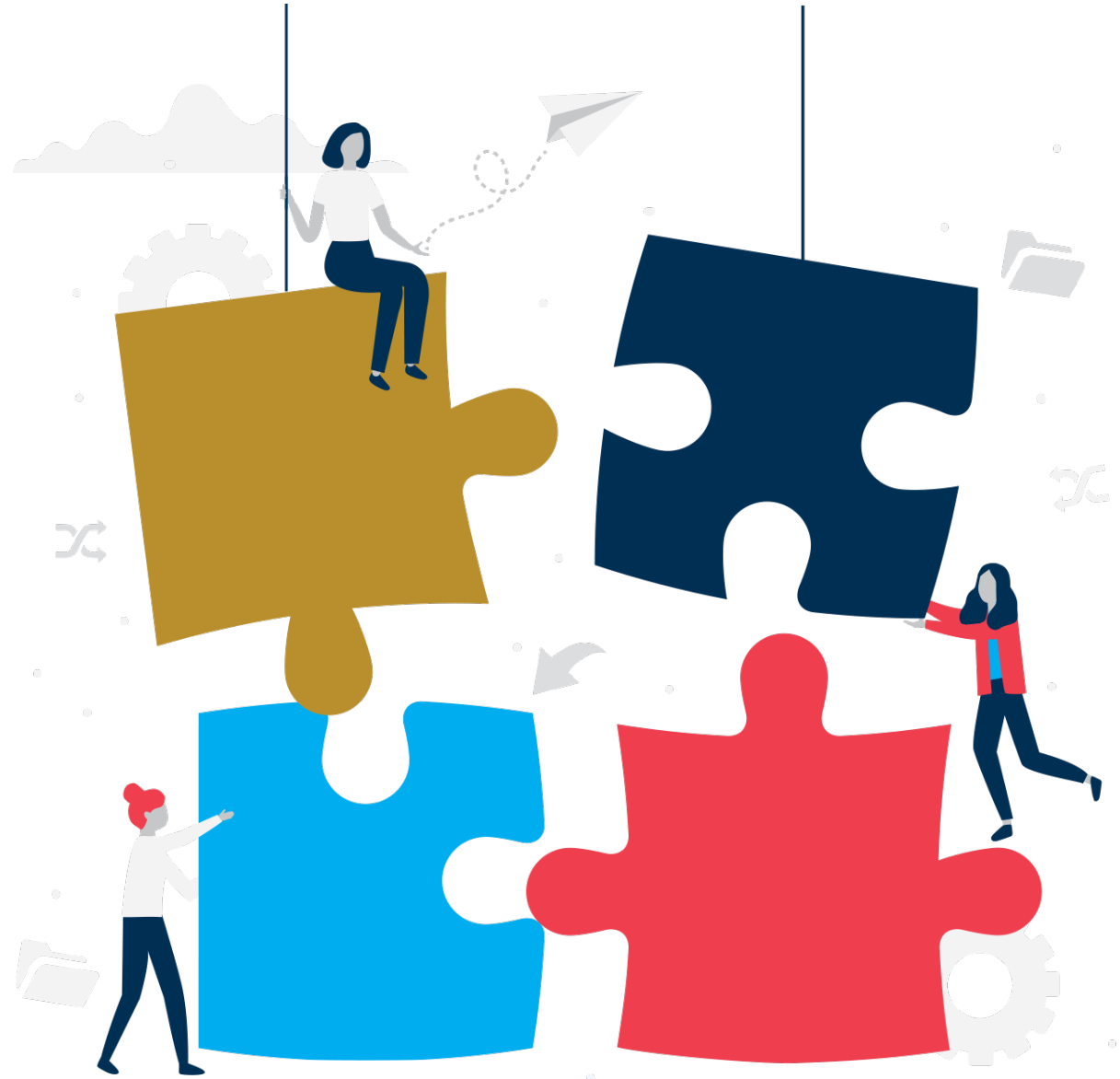


Authors: Lucero Burga, Noa Gimelli, Sophia Muradyan  
Anja Robakowski, Margaret Miller, Marlon Rawlins, Gwen Snyder



# Toolkit: Key Components

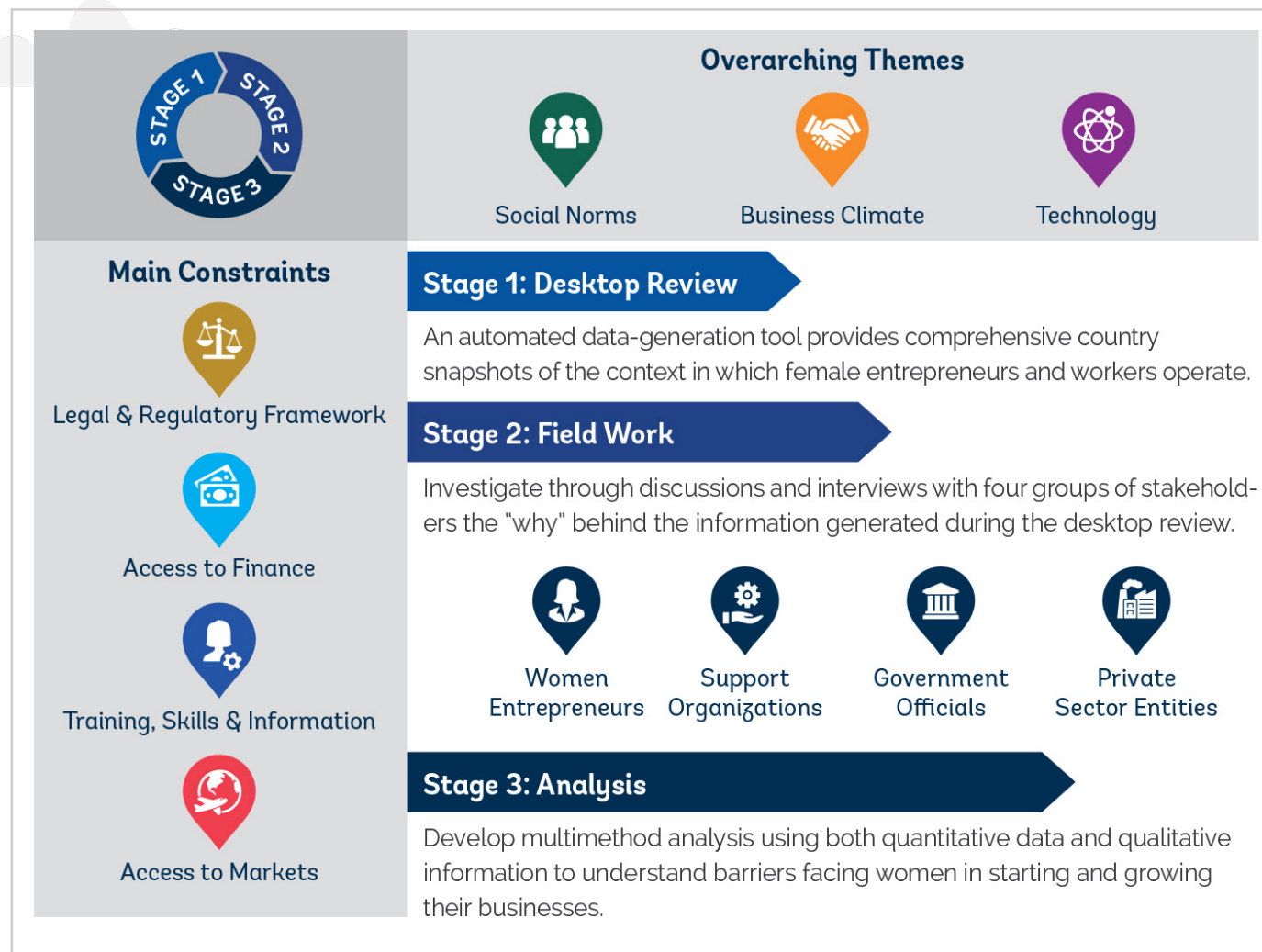
- Diagnostic Method
- Intervention Design Matrix
- Technology Criteria and DOs & DON'Ts
- Case Study
- M&E Guidelines



# The Diagnostic Process

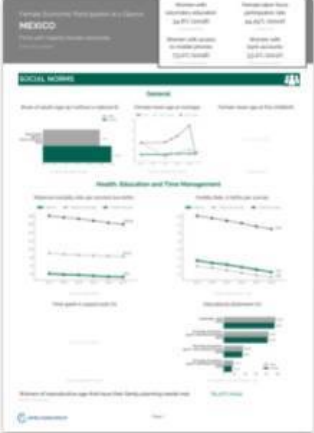
## Applied at the country level:

- Quantitative standardized and automated **desk research**, accompanied by an **analysis guide** to interpret the data
- Qualitative guides to conducting **field-based discussions** and interviews with four stakeholder groups
- A **multi-method guide** to analysis of qualitative and quantitative data



# Automated Data-Generation Tool

- Country snapshots: the context in which female entrepreneurs & workers operate
- More than 125 indicators, organized under the toolkit's three themes and four constraints
- Glimpse into challenges and opportunities for women that can be addressed or supported by WBG



**Gender**

As part of the Using Digital Solutions to Address Barriers to Female Entrepreneurship [toolkit](#), this data generation resource provides comprehensive country snapshots of the context in which female entrepreneurs and workers operate and allows for country and regional comparisons of data. This tool generates information across some 125 indicators, organized by 7 topics.

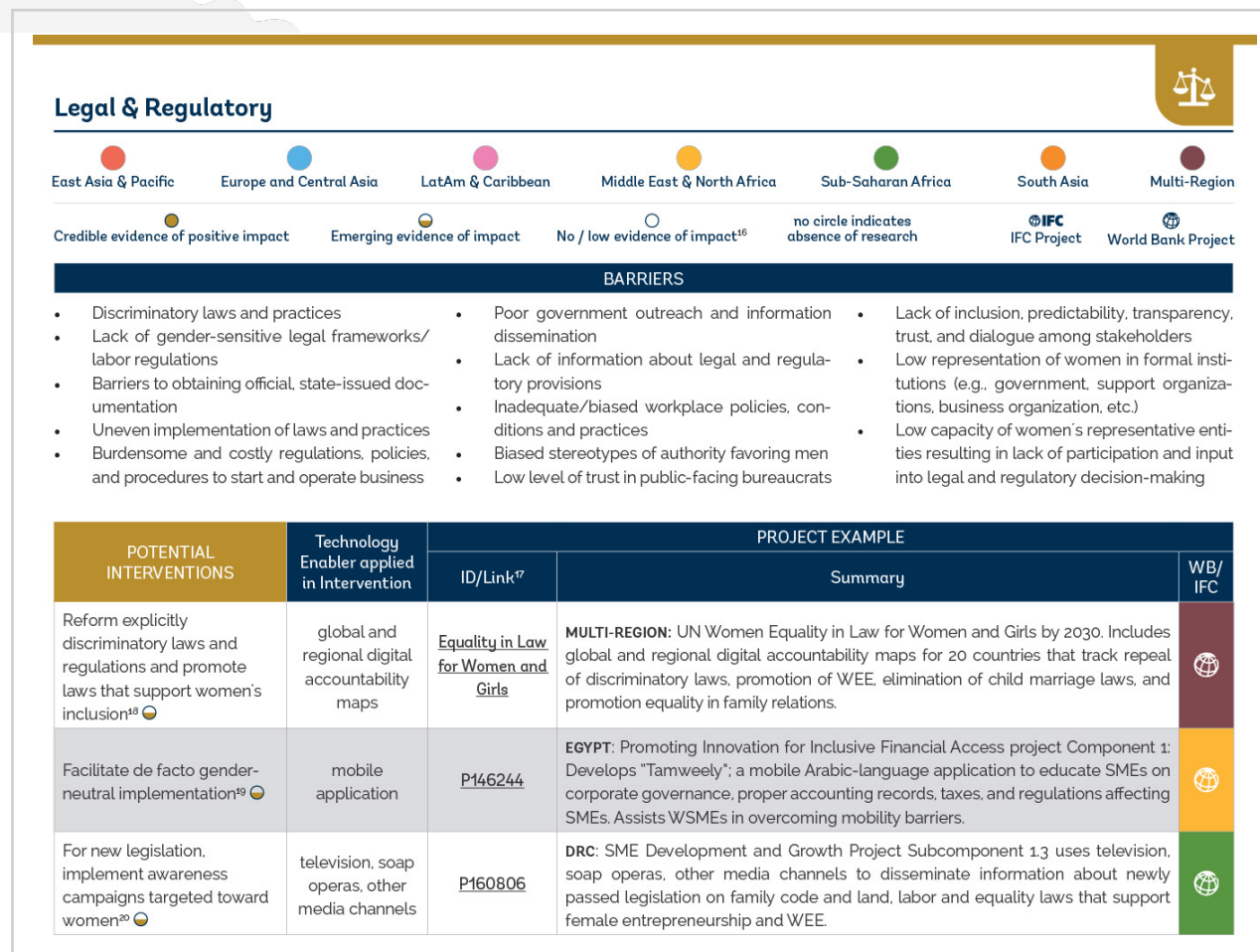
Select Country

# Intervention Design Matrix

The intervention design matrix allows teams to **match barriers under each constraint area with potential interventions.**

For each of the four main constraints, the matrix

- Summarizes **barriers**
- Suggests potential **interventions** to lower barriers
- Draws on **actual WBG projects**
- **Classifies activities**, where possible, according to evidence of effectiveness
- Identifies **digital enablers** deployed under interventions
- **Cites and links to specific WBG project examples** and/or other relevant external projects



# Technology in Project Design

## Does technology make sense for your project?

- Criteria for determining the feasibility of digitally enabled interventions
- DOs and DON'Ts for digitally enabled project design and implementation: macro & micro levels



### DOs - MACRO LEVEL

These macro-level considerations relate to higher-level issues, such as a country's physical infrastructure, government and private sector partnerships, and project design.



**Consider availability of infrastructure for the scope of the project** — multi-country, national, or subnational — and evaluate the technical infrastructure available in all geographic areas (especially rural areas) to determine if use of digital enabler(s) is feasible. Considerations include Internet connectivity, electricity availability, and digital technology, such as penetration of mobile phones and access to computers and tablets.



**Review the technology diagnostic data from the automated data tool** to assess the cost, availability, and accessibility of the digital enabler being considered for the project.



### DON'Ts - MACRO LEVEL

These macro-level concerns relate to higher-level issues, such as the country's physical infrastructure, government and private sector partnerships, and project design.



**Don't make assumptions about the level of technology available**, prevailing technological sophistication (both countrywide and locally), or the digital skills gap experienced by the women entrepreneurs themselves who are the project's target beneficiaries. Project teams should quickly assess the technology capacity and stage of technological advancement in the country or region in which the project will be implemented. One option is to conduct a technology adoption survey<sup>54</sup> or, if time and resource constraints preclude a full survey, a simplified version of one.



### DO's - MICROLEVEL

These microlevel considerations relate to specific project location(s) and direct and indirect beneficiaries.



**Design the project in consultation with the intended beneficiary community, particularly when considering the digital component.** Seek input from the women who will participate in the project, especially women whom the project seeks to empower, to ensure they accept and feel greater ownership in the project.



# Case Study: Digital Tools in Action

## Mobile Savings in Tanzania: Business Women Connect

Support Tanzanian microentrepreneurs to increase mobile savings to invest in their businesses.



**\$2m**

project over 2 years



**4,000**

women reached



### STEP 1

#### Using Analysis from a Desk Review and Potential Beneficiary Consultations

Consulted country-level data and administered survey to 4,000 women using a local firm and taking into account social and cultural norms.



### STEP 2

#### Linking Analysis to Project Actions

Designed training on mobile saving and business and soft skills that was sensitive to cultural norms and addressed key constraints identified in step one.

Corporate partnership with Vodacom



### STEP 3

#### Monitoring and Evaluation\*

Collected data related to mobile savings use, training effectiveness and business growth. Data provided by Vodacom and captured through surveys.



# M&E Guide

## Resources to ensure proper project monitoring, with a focus on gender and technology:

- M&E guidance
- ToC and logframe examples
- Practical tools, including an indicator menu, reference materials, and DOs & DON'Ts to help track and measure project results consistently



## Legal & Regulatory: Barriers, Interventions, and Indicators<sup>32</sup>

### Barriers

- Discriminatory laws and practices
- Lack of gender-sensitive legal frameworks/labor regulations
- Barriers to obtaining official, state-issued documentation
- Uneven implementation of laws and practices
- Burdensome and costly regulations, policies, and procedures to start and operate businesses
- Poor government outreach and information dissemination
- Lack of information about legal and regulatory provisions
- Inadequate/biased workplace policies, conditions, and practices
- Biased stereotypes of authority favoring men
- Low level of trust in public-facing bureaucrats
- Lack of inclusion, predictability, transparency, trust, and dialogue among stakeholders

### Potential Interventions

- Reform explicitly discriminatory laws and regulations
- Simplify business registration processes
- Facilitate de facto gender-neutral implementation
- Establish gender-sensitive feedback loops and/or other mechanisms that channel data on women's priorities and constraints into reform processes
- Focus government services on sectors with high female participation (e.g., childcare subsidies, labor reform, investment services)
- For new legislation, implement gender-sensitive awareness-raising campaigns
- Include women and women's support organizations in decision-making processes (e.g., PPD, B2G feedback loops, consultations, and working groups)

### Suggested Indicators

#### Outputs

- % of public sector staff who receive gender-sensitivity training
- # of awareness-raising campaigns conducted
- # of sex-disaggregated supplier databases established
- % of female feedback providers on implementation effectiveness of new laws and regulations
- Presence of explicit organizational policy statements prohibiting gender discrimination in hiring, promotion and retention policies, salaries, and benefits (Y/N)

#### Outcomes

- # of recommended laws/regulations/amendments/codes enacted or government policies adopted to address gender constraints
- # of recommended procedures/firm-level policies/practices/standards that were improved or eliminated to address gender constraints
- # of stakeholders who acquired new knowledge of gender-based issues

## Next Steps / More Materials

- The Toolkit will be expanded over time, remaining flexible and adaptable.
- Further project materials will be included, such as case studies, results, indicators, pilot findings, and more
- See also
  - [Automated online datasheets](#)
  - [Digital version](#)
- For future pilots, interested teams should please contact: [lburga@worldbank.org](mailto:lburga@worldbank.org)



