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
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

---

**Stage 1: Desktop Review**

An automated data-generation tool provides comprehensive country snapshots of the context in which female entrepreneurs and workers operate.

**Main Constraints**
- Legal & Regulatory Framework
- Access to Finance
- Training, Skills & Information
- Access to Markets

**Stage 2: Field Work**

Investigate through discussions and interviews with four groups of stakeholders the “why” behind the information generated during the desktop review.

- Women Entrepreneurs
- Support Organizations
- Government Officials
- Private Sector Entities

**Stage 3: Analysis**

Develop multmethod analysis using both quantitative data and qualitative information to understand barriers facing women in starting and growing their businesses.

Overarching Themes

- Social Norms
- Business Climate
- Technology
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
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

### POTENTIAL INTERVENTIONS

<table>
<thead>
<tr>
<th>Technology Enabler applied in Intervention</th>
<th>ID/Link</th>
<th>PROJECT EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reform explicitly discriminatory laws and regulations and promote laws that support women’s inclusion</td>
<td>global and regional digital accountability maps</td>
<td>Equality in Law for Women and Girls</td>
</tr>
<tr>
<td>Facilitate de facto gender-neutral implementation</td>
<td>mobile application</td>
<td>EBP#1: Promoting Innovation for Inclusive Financial Access project Component 1: Develops “Tamalex”, a mobile Arabic-language application to educate SMEs on corporate governance, proper accounting records, taxes, and regulations affecting SMEs. Assists WSMEs in overcoming mobility barriers</td>
</tr>
<tr>
<td>For new legislation, implement awareness campaigns targeted toward women</td>
<td>television, soap operas, other media channels</td>
<td>EBP#9: SME Development and Growth Project Subcomponent 1.3 uses television, soap operas, other media channels to disseminate information about newly passed legislation on family code and land, labor and equality laws that support female entrepreneurship and WEE</td>
</tr>
</tbody>
</table>

### PROJECT EXAMPLES

- **Legal & Regulatory**
  - **BARRES**
    - 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 business
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled 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**
  - **Low representation of women in formal institutions (e.g., government, support organizations, business organizations, etc.)**
  - **Low capacity of women’s representative entities resulting in lack of participation and input into legal and regulatory decision-making**

- **Multi-Regional**
  - **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 business**
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled workplace policies, conditions and practices**
  - **Biased stereotypes of authority favoring men**
  - **Low level of trust in public-facing bureaucrats**

- **East Asia & Pacific**
  - **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 business**
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled workplace policies, conditions and practices**
  - **Biased stereotypes of authority favoring men**
  - **Low level of trust in public-facing bureaucrats**

- **Europe and Central Asia**
  - **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 business**
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled workplace policies, conditions and practices**
  - **Biased stereotypes of authority favoring men**
  - **Low level of trust in public-facing bureaucrats**

- **Latin America & Caribbean**
  - **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 business**
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled workplace policies, conditions and practices**
  - **Biased stereotypes of authority favoring men**
  - **Low level of trust in public-facing bureaucrats**

- **Middle East & North Africa**
  - **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 business**
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled workplace policies, conditions and practices**
  - **Biased stereotypes of authority favoring men**
  - **Low level of trust in public-facing bureaucrats**

- **Sub-Saharan Africa**
  - **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 business**
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled workplace policies, conditions and practices**
  - **Biased stereotypes of authority favoring men**
  - **Low level of trust in public-facing bureaucrats**

- **South Asia**
  - **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 business**
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled workplace policies, conditions and practices**
  - **Biased stereotypes of authority favoring men**
  - **Low level of trust in public-facing bureaucrats**

- **World Bank Project**
  - **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 business**
  - **Poor government outreach and information dissemination**
  - **Lack of information about legal and regulatory provisions**
  - **Inadequate/stalled workplace policies, conditions and practices**
  - **Biased stereotypes of authority favoring men**
  - **Low level of trust in public-facing bureaucrats**
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

<table>
<thead>
<tr>
<th><strong>DOs - MACRO LEVEL</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>DON’Ts - MACRO LEVEL</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>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 or, if time and resource constraints preclude a full survey, a simplified version of one.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>DO’s - MICROLEVEL</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Barriers</th>
<th>Potential Interventions</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Discriminatory laws and practices</td>
<td>• Reform explicitly discriminatory laws and regulations</td>
</tr>
<tr>
<td>• Lack of gender-sensitive legal frameworks/labor regulations</td>
<td>• Simplify business registration processes</td>
</tr>
<tr>
<td>• Barriers to obtaining official, state-issued documentation</td>
<td>• Facilitate de facto gender-neutral implementation</td>
</tr>
<tr>
<td>• Unseen implementation of laws and practices</td>
<td>• Establish gender-sensitive feedback loops and/or other mechanisms that channel data on women’s priorities and constraints into reform processes</td>
</tr>
<tr>
<td>• Burdensome and costly regulations, policies, and procedures to start and operate businesses</td>
<td>• Focus government services on sectors with high female participation (e.g., childcare subsidies, labor reform, investment services)</td>
</tr>
<tr>
<td>• Poor government outreach and information dissemination</td>
<td>• For new legislation, implement gender-sensitive awareness-raising campaigns</td>
</tr>
<tr>
<td>• Lack of information about legal and regulatory provisions</td>
<td>• Include women and women’s support organizations in decision-making processes (e.g., PPD, B2G feedback loops, consultations, and working groups)</td>
</tr>
<tr>
<td>• Inadequate/biased workplace policies, conditions, and practices</td>
<td></td>
</tr>
<tr>
<td>• Biased stereotypes of authority favoring men</td>
<td></td>
</tr>
<tr>
<td>• Low level of trust in public-facing bureaucrats</td>
<td></td>
</tr>
<tr>
<td>• Lack of inclusion, predictability, transparency, trust, and dialogue among stakeholders</td>
<td></td>
</tr>
</tbody>
</table>

#### 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/registrations/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