

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



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



© 2021 International Bank for Reconstruction and Development / The World Bank
1818 H Street NW, Washington DC 20433
Telephone: 202-473-1000; Internet: www.worldbank.org

Some rights reserved.

This work is a product of the staff of The World Bank with external contributions. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of The World Bank, its Board of Executive Directors, or the governments they represent. The World Bank does not guarantee the accuracy of the data included in this work. The boundaries, colors, denominations, and other information shown on any map in this work do not imply any judgment on the part of The World Bank concerning the legal status of any territory or the endorsement or acceptance of such boundaries.

Nothing herein shall constitute or be considered to be a limitation upon or waiver of the privileges and immunities of The World Bank, all of which are specifically reserved.

Rights and Permissions



This work is available under the Creative Commons Attribution 3.0 IGO license (CC BY 3.0 IGO), <http://creativecommons.org/licenses/by/3.0/igo>. Under the Creative Commons Attribution license, you are free to copy, distribute, transmit, and adapt this work, including for commercial purposes, under the following conditions:

Attribution—Please cite the work as follows: "Using Digital Solutions to Address Barriers to Female Entrepreneurship: A Toolkit". Washington, DC: World Bank.

Translations—If you create a translation of this work, please add the following disclaimer along with the attribution: This translation was not created by The World Bank and should not be considered an official World Bank translation. The World Bank shall not be liable for any content or error in this translation.

Adaptations—If you create an adaptation of this work, please add the following disclaimer along with the attribution: This is an adaptation of an original work by The World Bank. Views and opinions expressed in the adaptation are the sole responsibility of the author or authors of the adaptation and are not endorsed by The World Bank.

Third-party content—The World Bank does not necessarily own each component of the content contained within the work. The World Bank therefore does not warrant that the use of any third-party-owned individual component or part contained in the work will not infringe on the rights of those third parties. The risk of claims resulting from such infringement rests solely with you. If you wish to reuse a component of the work, it is your responsibility to determine whether permission is needed for that reuse and to obtain permission from the copyright owner. Examples of components can include, but are not limited to, tables, figures, or images.

All queries on rights and licenses should be addressed to World Bank Publications, The World Bank Group, 1818 H Street NW, Washington, DC 20433, USA; e-mail: pubrights@worldbank.org.

Graphic Designer: Diego Catto / www.diegocatto.com

Contents

ACKNOWLEDGMENTS	7
GLOSSARY OF TERMS	8
ACRONYMS	10
PREFACE	11
I. THE TOOLKIT: OVERVIEW AND CONTENT	12
II. INTRODUCTION	13
III. BARRIERS, THEMES, AND CONSTRAINTS — A SUMMARY PRIMER	16
1. OVERARCHING HORIZONTAL THEMES	17
1.1. Social Norms	17
1.2. The Business Climate	18
1.3. Technology	19
2. MAIN VERTICAL CONSTRAINTS	21
2.1. Legal and Regulatory Framework	21
2.2. Access to Finance	21
2.3. Training, Skills, and Information	22
2.4. Access to Markets	22
IV. THE DIAGNOSTIC PROCESS	23
1. Desktop Diagnostic	25
1.1. Overarching Horizontal Themes: Indicators	28
1.2. Main Vertical Constraints: Indicators	28
1.3. Data Analysis Guide	29
2. Field-Based Diagnostic	30
3. Distilling Diagnostic Analysis and Findings	34
4. Validating Analytical Findings	36
V. FROM DIAGNOSTIC TO DESIGN —PUTTING IT ALL TOGETHER	38
1. THE INTERVENTION DESIGN MATRIX	39
1.1. Legal and Regulatory Framework	41
1.2. Access to Finance	41
1.3. Training, Skills, and Information	42
1.4. Access to Markets	42
2. INCORPORATING TECHNOLOGY INTO PROJECT DESIGN: DOES IT MAKE SENSE? GENERAL CONSIDERATIONS	43
2.1. Minimum Criteria	43
2.2. Secure Digital Financial Data Protection Systems	44
2.3. Rigorous Government Data Protection Systems	44
2.4. Sound Private Sector Data Governance	44

3. DOS AND DON'TS FOR TECHNOLOGY USE AND IMPLEMENTATION	45
4. SUCCESSFUL INCLUSION OF TECHNOLOGY INTO PROJECT DESIGN AND IMPLEMENTATION: A CASE STUDY	49
4.1. Project Overview	50
4.2. The Project Design Process	50
4.3. Results	55
VI. MONITORING PROGRESS AND CAPTURING RESULTS	56
1. INTRODUCTION	56
2. M&E DOS AND DON'TS	57
3. INDICATORS	60
VII. CONCLUSION	65
APPENDICES	
APPENDIX 1. BARRIERS, THEMES, AND CONSTRAINTS — A PRIMER	66
1. EXAMINING THE GENERAL CONTEXT	67
1.1. Social Norms	68
1.2. Business Climate	70
2. ASSESSING MAIN CONSTRAINTS	73
2.1. Legal and Regulatory Framework	73
2.2. Access to Finance	74
2.3. Training, Skills, and Information	76
2.4. Access to Markets	78
APPENDIX 2. DATA ANALYSIS GUIDE	81
1. INTRODUCTION	82
2. DATA ANALYSIS PROCESS	83
APPENDIX 3. FULL MENU OF M&E INDICATORS	89
APPENDIX 4. DISCUSSION GUIDES	92
APPENDIX 5. INTERVENTION DESIGN MATRIX	120
SELECT RESOURCES	140
BIBLIOGRAPHY	141



Acknowledgments

This toolkit, *Using Digital Solutions to Address Barriers to Female Entrepreneurship*, was developed by the Finance, Competitiveness & Innovation (FCI) Global Practice of the World Bank Group. Contributors include the International Finance Corporation, the World Bank's Gender Group, the Digital Global Practice, and CGAP. The team of authors was led by Margaret Miller (FCI) and Marlon Rawlins (FCI) and includes Lucero Burga (FCI), Noa Gimelli, Sophia Muradyan (FCI), Anja Robakowski (EFIOS), and Gwen Snyder. Anja Robakowski was instrumental in providing technical leadership and in coordinating feedback and input from the large number of contributors. The team gratefully acknowledges in-depth contributions from Ida Mboob (DD), Joshua Wimpey (DEC) and Joao Montalvao (GIL). Ramin Aliyev led the technical development of the online data-generation tool. Peer review comments were received from Alicia Hammond, Leonardo Iacovone, and Douglas Randall. The toolkit further benefited from discussions with and guidance from additional World Bank colleagues

— thanks go to Akhtar Mahmood, Alexa Roscoe, Alicia Hammond, Angela Elzir Assy, Brendon Matias, Ceci Sager, Daniel Halim, Daniela Perovic, Diana Arango, Diego Ubfal, Diletta Doretto, Francisco Campos, Henriette Kolb, Jana Malinska, Johanna Yancari, Kathleen Beegle, Komal Mohindra, Leora Klapper, Marie Christine Apedo Amah, Markus Goldstein, Natalia Agapitova, Prasanna Lal Das, Qursum Qasim, Salman Alibhai, Sharada Srinivasan, Toyin Jagha, Victoria Esquivel Korsiak, Vyjayanti Desai, Wendy Teleki and Yasmin Klaudia Bin Humam. External contributors included Linda Scott (Brown University) and Mayra Buvinic (Center for Global Development). Design and editing were provided by Diego Catto Val and Susan Boulanger, respectively. Development of the toolkit was funded by the FIRST Initiative.

The toolkit's [interactive online version](#) was conceptualized by Noa Gimelli and Anja Robakowski and produced by Santiago Machuca, Vignesh Soundararajan and Gerard Van der Linden.

Glossary of Terms

Agency	The ability to make decisions about one's own life and to act on them to achieve desired outcomes. Gender-based differences in the ability to make these choices, usually to women's disadvantage, exist in all countries and cultures.
Biometric verification	Any means by which a person can be uniquely identified by evaluating one or more distinguishing biological traits, such as fingerprints, hand and earlobe geometry, retina and iris patterns, voice waves, and DNA.
Blockchain	A system of recording information in a way that makes it difficult or impossible to change, hack, or cheat the system. A blockchain is essentially a digital ledger of transactions that is duplicated and distributed across the entire network of computer systems on the blockchain.
Clever design features	Add-on features to a given project that increase the likelihood of women's participation in an initiative by addressing gender-related constraints, for example, by providing childcare.
Digitalization	Improving, enabling, and/or transforming a business, government or other function or process through the use of digital technologies and data, including data analytics, to achieve a goal or objective.
Digitally enabled services	Services for which digital information and communications technologies (ICT) play an important role in facilitating transactions.
Digital financial services (DFS)	Financial services are services that rely on digital technologies for their delivery and use by consumers.
Digital technologies	Electronic tools, systems, devices, and resources that generate, store or process data. Examples include social media, online games, multimedia, and mobile phones.
Economic Participation and Opportunity Gap	An indicator combining concepts: a participation gap, i.e., the difference between rates of women's and men's labor force participation; a remuneration gap, i.e., the ratio of estimated female-to-male earned income; and an advancement gap, i.e., wage equality for similar work. (World Economic Forum 2020b)
e-Wallet	Cash value that is stored on a card, phone, or other electronic device.
Fintech	Digital technologies that have the potential to transform financial services provision, spurring the development of new — or the modification of existing — business models, applications, processes, and products. In practice, the term "fintech" is also broadly used to denote the ongoing wave of new DFS. Examples of these technologies include web, mobile, cloud services, machine learning, digital ID, and Application Programming Interfaces (APIs).
Gender	The characteristics of women, men, girls, and boys that are socially constructed. This includes norms, behaviors, and roles associated with being a woman, man, girl, or boy, as well as their relationships with each other.
Gender equality	Refers to how socially constructed norms, rights, responsibilities, opportunities, and entitlements determine relations between women and men and result in gender differences in opportunities and outcomes.
Gender gaps	Differences between women and men, especially as reflected in social, political, cultural, or economic attainments or attitudes.
Gender inequality	Refers to how the differences constructed by societies between women and men translate into inequalities; the term does not refer exclusively to women.

Gender norm	A standard defining acceptable and appropriate (and unacceptable and inappropriate) actions for women and men in a given society. Gender norms are embedded in formal and informal institutions and are produced and reproduced through social interactions.
Gender-based violence (GBV)	An umbrella term for any harmful act that is perpetrated against a person's will and that is based on socially ascribed differences between women and men. GBV includes acts that inflict physical, mental, or sexual harm or suffering; threats of such acts; and coercion and other deprivations of liberty, whether occurring in public or in private life.
Information and communications technology (ICT)	The infrastructure and components that enable modern computing. The term is generally accepted to mean all devices, networking components, applications, and systems that combined allow people and organizations to interact in the digital world.
Innovation	Exhibiting newness to customers, with offerings generally not available from the competition.
Innovation-driven	Implementation of a new or significantly improved product, service, or process, a new marketing method, or a new organizational method in business practices, workplace, or organization.
Know Your Customer/ e-Know Your Customer (KYC)	Know your customer or know your client guidelines in financial services require that professionals make an effort to verify the identity, suitability, and risks involved in maintaining a business relationship. The procedures fit within the broad scope of a financial service provider's anti-money laundering (AML) policy and should be proportionate to risks involved with the account, transaction amounts, and country context.
Mobile money	A transaction account not held at a bank and accessible using a mobile phone or other mobile device. The value in such an account is referred to as eMoney.
M-Pawa	A mobile banking service available in Tanzania through a partnership between Commercial Bank of Africa (CBA) and Vodacom. During its first two years, M-Pawa provided \$19.5 million in digital loans to 4.9 million subscribers.
M-Pesa	A mobile banking service available in Kenya that was launched by Safaricom, the country's largest mobile phone operator, in 2007. The service allows users to store and transfer money through their mobile phones. In Tanzania, M-Pesa was launched by Vodacom in 2008. M stands for "mobile"; <i>pesa</i> is the Swahili word for money.
MSMEs	Formalized, non-subsistence sole proprietorships and limited liability corporations with nine or fewer employees.
SMEs	Small- and medium-sized enterprises. Formalized, non-subsistence sole proprietorships and limited liability corporations with ten employees or more.
Social desirability bias	A bias emerging when research subjects give responses they believe are socially acceptable rather than reporting their true thoughts or practices.
TEA (total early-stage entrepreneurship activity)	The percentage of adult working age population (18 to 64 years of age) who are either nascent or new entrepreneurs.
WBG Gender Strategy	An outline of the World Bank Group's (WBG) objectives related to gender equality that spells out strategies to operationalize them.
Women-owned business	An enterprise that is at least 50 percent owned and operated by a female.
WSMEs	Formalized, nonsubsistence sole proprietorships and limited liability corporations that are at least 50 percent owned and operated by a female.

Acronyms

B2G	Business-to-government
CGD	Center for Global Development
CRM	Customer relationship management
DFS	Digital financial services
EFI	Equitable Growth, Finance and Institutions
e-KYC	Electronic-based know-your-customer
ePPD	Electronic-based public-private dialogue
FCV	Fragile, conflict, and violence
Fintech	Financial technology
FTEA	Female total entrepreneurial activity
G2C	Government-to-citizen
GBV	Gender-based violence
GDP	Gross domestic product
GDPR	General Data Protection Regulation
ICT	Information and communications technology
IFC	International Finance Corporation
KYC	Know-your-customer
M&E	Monitoring and evaluation
MNO	Mobile network operator
MSME	Micro, small, and medium enterprise
NGO	Nongovernmental organization
P2P	Peer-to-peer
PPD	Public-private dialogue
SIM	Subscriber identification module
SME	Small and medium enterprise
SMS	Short message service
TOR	Terms of reference
VMP	Virtual marketplace
WBG	World Bank Group
WEE	Women's economic empowerment
WEF	World Economic Forum
WSME	Women-owned small and medium enterprise

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

Preface

Gender plays a central role in the work of all major development institutions, including the World Bank Group (WBG). For gender-related activities, policies, and programs to be designed and implemented effectively, it is necessary to equip policy makers and project teams with appropriate knowledge and instruments. This toolkit responds to this need: it provides a practical guide to analyzing, designing, and measuring the use of digital solutions to advance women's entrepreneurship via projects and policy advice. Its detailed instructions and resources can help both WBG and non-WBG teams use thorough diagnostic processes to unearth key constraints to female entrepreneurship. In addition, it lays out intervention recommendations that incorporate digital technology illustrated by project examples.

The past decade has seen considerable progress in advancing women's economic participation, with development institutions allocating resources and attention to promoting women's employment and entrepreneurship. To support this effort, important new research has been undertaken and disseminated in reports describing which interventions demonstrably move the needle to support women in starting and growing businesses.¹ The result has been a greater focus on evidence-based project design. However, implementers still struggle not just to understand what works to advance women's income-generating activities but to identify the tools and approaches appropri-

ate for particular contexts. This toolkit, developed by a cross-functional team comprising regional and global staff supported by key expert advice, seeks to address this gap, particularly with an eye toward the inclusion of digital technologies.

At the time of publication, the global population faces a generational challenge. The COVID-19 pandemic, beyond its tremendous human toll, has had significant impacts on economic stability and growth. Initial assistance has understandably focused on immediate health-related concerns; in the medium- to long-term it will be necessary to address the economic fallout caused by reduced mobility and decreased contact between individuals. These limitations have hit female business owners particularly hard, given that these women already faced greater restrictions than do their male counterparts. During the pandemic, the relevance and use of technology has become more critical in establishing and maintaining socioeconomic connections and in rebuilding economies to be more resilient and inclusive. In particular, individuals starting and running micro-, small-, and-medium enterprises (MSMEs) — the engine of economic activity and employment — will need adequate, targeted support. This toolkit aims to provide the guidance needed to reach these ends, with an emphasis on female-run businesses and the incorporation of technology enablers in project design.

1. This research on women's entrepreneurship is presented and summarized in *A Road Map for Promoting Women's Economic Empowerment* (Buvinic, Furst-Nichols, and Courey Pryor 2013) and *Profiting from Parity* (World Bank Group 2019b).



The Toolkit: Overview and Content

This toolkit provides practical guidance to help teams working on women's entrepreneurship projects apply digital solutions to project design and policy advice. Such solutions may include, for example, recommendations to further women's access to digital IDs or to implement online government services. It may also extend to specific community-level interventions, such as supporting women artisans in using e-commerce platforms and accessing online training.

The primary audience for the toolkit consists of WBG project teams, but it can also prove useful to governments, donor agencies, nongovernmental organizations (NGOs), and private sector stakeholders.

The toolkit includes the following resources:

- **CONCEPTUAL BACKGROUND AND CONTEXT** providing teams with a basic understanding of the status of women in business and of the benefits and constraints they may encounter in playing an entrepreneurial role, with an overview of the part technology can play in catalyzing women's engagement.
- **A DIAGNOSTIC METHOD**, applied at the country level, based both on standardized and on automated desk research, with a supporting **analysis guide** (see Appendix 2) for interpreting the data. The quantitative analysis is rounded out by field-based discussions and interviews (conducted using **dis-**

ussion guides (see Appendix 4) for stakeholder groups) that identify challenges and opportunities for women entrepreneurs. This allows identification of challenges under four main vertical constraints and three overarching horizontal themes. (See Figure 1 - page 24 - for an overview of the themes, constraints, and diagnostic methods.)

- A **MATRIX** (see Appendix 5) for determining the most relevant and effective interventions to support women entrepreneurs and for selecting actions, including identifying common obstacles and proven interventions to address constraints and a menu of possible digital-based enablers within the four main constraint pillars. The matrix includes symbols indicating each intervention's level of effectiveness, based on existing research and evidence.
- A set of **TECHNOLOGY CRITERIA** and "**Dos and Don'ts**" for exploring the feasibility of deploying digital solutions within the local context, including methods for identifying and addressing potential obstacles to implementation.
- A **CASE STUDY** that offers a practical example of a successful entrepreneurship project employing digital enablers.²
- **MONITORING AND EVALUATION GUIDELINES** for tracking and measuring the results of policy reforms and digitally enabled interventions, including a menu of indicators.

2. The current draft includes a case study on a mobile savings project in Tanzania. A second case study is planned for the online version of the report only. Further gender-related case studies can be accessed [here](#) (World Bank Group 2019a). Please also refer to *Integrating a Gender Equality Lens: Drawing Lessons from Three Good-Practice Development Policy Operations* (Elefante and Robakowski 2020).



Introduction

No society can develop sustainably without working toward the distribution of resources, opportunities, and choices for both men and women so that they have equal power to shape their lives and contribute to their families, communities, and countries (World Bank Group 2017a). Countries that do not recognize the value of gender equality and fail to fully integrate half of their human resources run the risk of undermining their competitiveness and obstructing their economic growth.³ Research suggests that gender gaps in entrepreneurship impact the allocation of resources and aggregate productivity and that gaps in women's employment impact per capita income, resulting in losses of 15 percent or more at the national level (Cuberes and Teignier 2016). On an individual level, when women engage in economic activities and contribute to household income, this participation can also positively affect how they view themselves, their positions in family life, and their roles in their communities.

Gender equality is central to the World Bank Group's twin goals of ending extreme poverty and increasing shared prosperity. Increasing women's participation in the labor force, expanding their income-earning opportunities, and improving their access to productive assets is smart from both a business and a development perspective (Simavi, Manuel, and Blackden 2010). The McKinsey Global Institute estimated that if women were to participate equally in labor markets, within ten years US\$28 trillion — 26 percent — would be added to global GDP (McKinsey Global Institute 2015). Private sector involvement is essential to achieving gender equality, as that sector bears primary responsibility for creating jobs and economic opportunity while helping to provide access to capital and technology. Business leaders recognize that closing gender gaps in entrepreneurship, employment, and leadership means access to more talent, diverse views, increased productivity, a larger customer base, more innovation, and more sustainable supply chains, all of which contribute to an enhanced bottom line.

3. A WBG (2020d) report, "The State of Mashreq Women," indicates that Iraq, Jordan, and Lebanon have each targeted a 5% increase in the women's labor force participation by 2025. If the Mashreq countries achieve this goal and extend it over the next decade, by 2035 annual economic growth would increase by 1.6% in Iraq, 2.5% in Jordan, and 1.1% in Lebanon.

Digital tools

For the purpose of this toolkit, the term “digital tools” refers to platforms and software that can be used with computers, tablets, and mobile devices to work with text, images, audio, and video, including:



Traditional media outlets (TV, radio)



Uploaded applications (“apps”)



Software development



SMS text messaging



Social media platforms



Artificial intelligence and machine learning.



Program and interactive websites



Mobile money and e-Wallets



Fintech (crowdfunding and platform finance P2P)



Internet-based technical training



Digital databases, registries, and dashboards



GIS and GPS satellite technology



Technology innovation hubs



e-Services, e-Payments and e-Commerce platforms



Digital regional and global mapping

The World Economic Forum's Global Gender Gap 2020 report notes that women's economic participation through employment is stalling worldwide. Many factors underlie lower female labor market participation. These barriers also have a direct impact on women's decisions to start and grow businesses. Today fewer women than men pursue entrepreneurial endeavors; less than 30 percent of micro, small, and medium enterprises (MSMEs)⁴ worldwide are owned by women (IFC 2014). Efforts should be made to reach out to women entrepreneurs to change the ecosystem in which they live and work as well as to ease the constraints limiting their potential and that of their firms. Equipping women business owners with the knowledge, mentors, opportunities, and funding they need to establish and grow their entrepreneurial endeavors can have a positive ripple effect.

This toolkit focuses on four areas in which women-owned micro, small and medium enterprises (WMSMEs)⁵ may encounter constraints: the legal and regulatory framework; individual and firm access to finance; training, skills, and information acquisition; and firms' access to markets. To some degree, all entrepreneurs confront barriers in these areas, but they tend to have greater impact for women mostly because of restrictive social norms and general biases that may influence the way women can operate in society. Such constraints may be exacerbated for women entrepreneurs because they are also less likely to have access to technology.

This toolkit spells out a diagnostic process that WBG project teams, as well as governments, donor agencies, nongovernmental organizations, and private sector stakeholders, can use to determine the main obstacles to female entrepreneurship in a given context, and it provides policy guidance and approaches that can be deployed in WBG operations using digital tools. The focus on digital solutions to

ease constraints to female entrepreneurship is based on the recognition that digitalization⁶ can have a tremendous positive impact for business owners — for women, in particular, given the specific obstacles they face — helping them to operate more effectively by increasing their knowledge of legal and regulatory provisions and facilitating access to finance and credit tools, training, skills, information, and new markets. Other existing resources provide additional general guidance for supporting women entrepreneurs, but they do not treat in depth the increasingly important digital solutions.⁷

This toolkit does not cover all the issues that need to be addressed to increase women's economic opportunity, nor does it provide solutions to the prevailing gender bias in the technology sector. While the digital revolution is a global phenomenon, not everyone has benefited equally. Large disparities remain in penetration, affordability, and reliability of digital services between countries, and among groups of people within countries, that must be taken into consideration when evaluating the feasibility of the technology-based solutions presented in this toolkit. Also refer to Box 4, Limitations of Technology, Appendix 1.

WBG operations can play an important role in addressing gender gaps and easing constraints to female entrepreneurship. To accurately diagnose and prioritize these gaps, as well as to design effective interventions, project teams need tools specifically targeted to female entrepreneurship and capable of identifying and deploying digital solutions. Using the steps outlined in this toolkit, project teams can properly evaluate the major constraints women entrepreneurs face in operating their businesses and can thus improve the likelihood that the digital technology-supported projects they design will lead to meaningful and measurable results.

4. For the purpose of this toolkit, MSMEs are defined as formalized, nonsubsistence sole proprietorships and limited liability corporations.

5. For the purpose of this toolkit, WMSMEs are defined as women-owned formalized, nonsubsistence sole proprietorships and limited liability corporations.

6. Defined as the process of converting information into a digital form that can be processed using a computer or mobile phone.

7. Refer to list of "Select Resources"; p.140.



Barriers, Themes, and Constraints — A Summary Primer

This section provides a short overview summary of the specific challenges unique to or exacerbated for women entrepreneurs and of the role technology can play in lowering barriers. These challenges are analyzed using three overarching horizontal themes and four main vertical constraints, which will be repeated throughout this document. Technology, the main topic of this toolkit, permeates all categories. Project teams new to designing interventions that support women-owned and -run enterprises — or any readers wishing to delve more deeply into any one or all of these areas — should consult Appendix 1 in the full report, which provides further detail.⁸

OVERARCHING HORIZONTAL THEMES

-  1. Social Norms
-  2. Business Climate
-  3. Technology

MAIN VERTICAL CONSTRAINTS

-  1. Legal & Regulatory Framework
-  2. Access to Finance
-  3. Training, Skills & Information
-  4. Access to Markets

8. Appendix 1 includes information on using technology to address social norms; improving the business climate and designing and implementing legal and regulatory frameworks; increasing access to finance; closing skills, training, and information gaps; and expanding access to markets.

1. Overarching Horizontal Themes



1.1 Social Norms

Social norms influence the formation, operation, and performance of women-owned businesses. They also affect access to and content of education, domestic tasks, child and elder care, permissible economic activities, and interactions with buyers and suppliers. All of these influences impact both women's ability to conduct business and their self-perception, confidence, and ambition with regard to income-generating activities. Furthermore, male dominance and decision-making often limit women's ability to control the revenue generated by their businesses (Simavi, Manuel, and Blackden 2010) and their authority to allocate household assets. When women do earn income, they face added pressure to share their resources with family members. These underlying social norms directly impact the sectors of operations and business growth options women choose as well as their willingness and ability to invest in their businesses. In addition, social norms may limit women's mobility and their access to and participation in informal communication networks, training, and critical financing. Social constraints also limit women's political engagement and leadership opportunities, which is critical to informing policy decisions about issues affecting women and their businesses (World Bank Group 2017a). In such environments, women overwhelmingly enter "safer," socially acceptable sectors that offer fewer growth opportunities, have less capital and assets, and are more likely to operate in the informal market (World Bank Group 2019b).





1.2 The Business Climate

The aggregate result of discriminatory social norms is that the overarching business climate for women is more challenging than that for men. Thus women-led firms tend to concentrate in low-productivity, low-technology, low-growth sectors such as hospitality, services, wholesale and retail trade, garments, textiles, and leather goods. Women-owned firms are more likely to be home-based and to have fewer employees, lower average sales, and less value-added than firms owned by men (World Bank Group 2019b).

All of these factors contribute to lags in performance: women-led firms show lower returns to capital and lower profitability (Cirera and Qasim 2014).



Female Labor-Force Participation

A foundational understanding of the broader landscape of female labor-force participation provides both context and insights into the state of female entrepreneurship, the industries in which women cluster, why women decide to pursue or pass up entrepreneurial opportunities, and whether these business endeavors succeed. The global female labor-force participation rate is higher today than it was three decades ago (Ortiz-Ospina and Tzvetkova 2017), but on average, little recent improvement has been made globally, even though advances have occurred in female economic participation in some countries. Furthermore, women tend to be underrepresented in leadership and management positions and overrepresented in jobs of lower quality and informal and vulnerable economic activities, including self-employment in unregistered businesses with no bookkeeping practices and tax payments (ILO 2018). In addition, restrictive labor practices, along with women's typically lower wages, longer life spans as compared with men, and shorter work lives due to maternity, child, and elder care duties place women at greater risk of facing poverty in old age.

The factors that constrain women's labor force participation include sectors and time of day, such as nocturnal shifts, during which women are prohibited from working; lack of legal provisions regarding part-time work; and limited or nonexistent government support for or provision of childcare services. These factors also limit the number of women who become business managers and leaders. Often, women's employment decisions reflect the interplay among prevailing gender and social norms associated with education and occupational choices, household and family responsibilities, mobility constraints, and access to labor markets.

Female Entrepreneurship

Women's engagement in entrepreneurship is crucial to improving their economic status. Female entrepreneurs not only benefit from having a source of income, but they are also more likely to hire more female employees than do male entrepreneurs (Cirera and Qasim 2014). Women invest a higher percentage of their entrepreneurship and employment earnings in their households, thereby increasing overall amounts spent on education and health. Female entrepreneurship is also a viable economic and livelihood solution for older women in countries with an earlier mandatory retirement age for women, thus potentially helping to reduce the likelihood of poverty in old age. Owning and operating a business



can be particularly attractive in economies where social and legal restrictions as well as a lack of alternative employment opportunities limit women's options.

Multiple constraints discourage both women and men from becoming entrepreneurs and starting firms, including time and number of procedures necessary to start a business, cost as a percentage of income to start a business, and government resources available to entrepreneurs. While both sexes face these constraints, they typically lead to worse outcomes for women's entrepreneurial activity than for men's.

It is also noteworthy that as economic development and educational levels in a country increase, entrepreneurial participation among women declines while business closure decreases (Global Entrepreneurship Monitor 2017). This means that, given the option, women tend to seek out employment rather than start businesses. When they do pursue entrepreneurial activity, however, their businesses are less likely to fail than those of men. The gender-specific constraints that women entrepreneurs face worldwide affect how they manage their businesses relative to men and inhibit business productivity and growth.

By removing or significantly reducing barriers to female entrepreneurship, not only do women's individual autonomy and economic and social well-being increase, but broader benefits accrue to the economy.

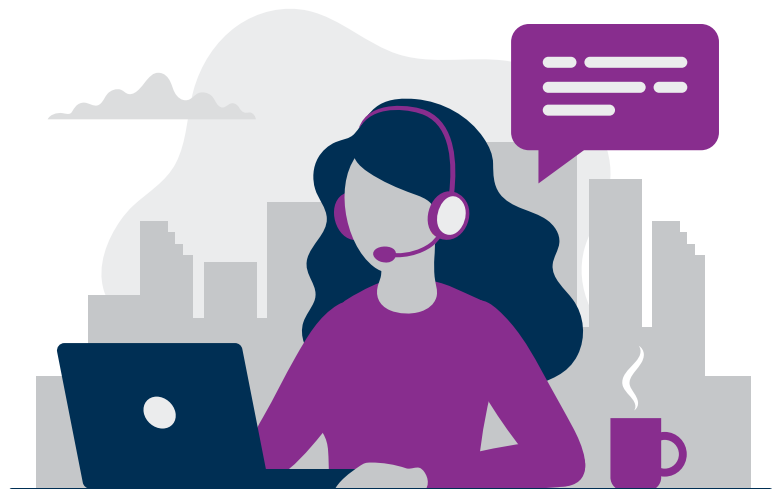


1.3. Technology

Significant advances made in recent years to connect the poor to technology mean that more women are able to access technology and use it to overcome key constraints to starting and growing their businesses. Technology can be used to ease barriers arising from social norms by enabling communication and interaction without open violation of societal expectations. It can increase women's access to market information, enable women to work more flexible hours, and increase their possibilities for working remotely. Training, savings programs, networks of peers, and communication with mentors or role models through social media or other Internet platforms can thus become available, helping to overcome the limited geographical reach of program implementers and the time constraints on female entrepreneurs.

Digital tools can help make business formalization and growth more accessible and can facilitate women's input into legal and regulatory reforms, their access to finance and credit tools, their entry into new markets, and their acquisition of skills and development of business acumen.

Digitalization can make it easier for female entrepreneurs to comply with legal and regulatory requirements through electronic transac-



tions allowing them to obtain an ID, register a business, or obtain a license without having to visit a government office. Effectively deployed, technology can also contribute to less discriminatory, more standardized processes and can help provide workable approaches to overcoming some of the restrictions that women face.

Furthermore, through online platforms and e-government feedback mechanisms, women's voices can be heard when laws and regulations are formulated and implemented. Digitalization has increased women's access to financial services in recent years. Digital financial services have bridged the gender gap in account ownership and access to credit by decreasing the cost of access to financial services and by bypassing social norms and mobility constraints. Innovations in digital technology can also help address skills and information gaps for women. The use of digital technology in programs to improve women's business acumen and technical skills reduces cost barriers to program delivery and helps reach women who are unable to attend extensive in-class trainings or who face logistical challenges in accessing support programs.



Finally, technology permits more small-scale entrepreneurs to participate in markets, and it provides closer links between buyers and sellers through innovations in logistics chains. Mobile phones in rural areas provide entrepreneurs, including women, access to markets, enabling them to carry out financial transactions, including arrangements for sale and delivery of goods and services. Virtual marketplaces (VMPs) or e-commerce platforms make novel contributions in this area. VMPs also have the potential to lower trade barriers for women business owners by bringing female producers and traders closer to markets and making it easier for female entrepreneurs to borrow (World Bank Group and World Trade Organization 2020). Technology does have its limitations, including access, ownership, and use among women. Others include the high cost of equipment; security concerns over user location, communication logs, and breaches of personal data; and women's lower technical literacy and confidence. Working with technology can require costly investments and a great deal of technical proficiency. Increased use of technology may go along with fraudulent schemes and online harassment. When deploying technology, it is therefore important to understand the full range and magnitude of the potential risks and to plan for carefully managing those risks.

Appendix 1 provides more detailed background and potential technology solutions by theme and constraint. It also includes Box 4: Limitations of Technology, which discusses disadvantages of technology that can make implementation expensive or risky. Use of technology creates its own criminal opportunities. Because technology transforms how people communicate and conduct business faster than legal and regulatory frameworks can evolve to address those changes, privacy, security, and individual rights will continue to be central concerns.

2. Main Vertical Constraints



2.1. Legal and Regulatory Framework

Of the 190 economies surveyed in Women, Business, and the Law (World Bank Group 2020e), 90 percent have at least one law impeding women's economic opportunities. Restrictive legal and regulatory frameworks can render more difficult the sometimes already difficult processes of registering a business, opening a bank account, or working without the permission of a husband or male family member. Restrictive frameworks can also increase barriers to ownership, access, and control of assets such as land, housing, finance, insurance, and technology. Asset ownership is a critical means of generating income and facilitating access to credit.



2.2. Access to Finance

Women continue to be less likely than men to have access to financial institutions or to possess a bank account. In spite of recent rapid increases in financial services between 2014 and 2017 — men's bank account ownership in developing countries increased from 60 percent to 67 percent, while women's ownership grew from 51 percent to 59 percent (Global Findex 2017) — the gender gap has stubbornly remained at 9 percentage points in emerging markets since 2011 (Global Findex 2017).

Female-owned businesses account for 33 percent of the total SME finance gap, defined as the difference between the available supply and the potential demand that could be met by financial institutions (International Finance Corporation 2017). Many women entrepreneurs do not even apply for loans due to such factors as low financial literacy, risk aversion, and fear of failure (Morsy 2020). Among those who do seek financing, lack of collateral is the most commonly cited impediment to securing a loan or credit. Women may also be subject to unfavorable banking practices, such as being charged higher interest rates and having to meet shorter repayment periods. They may also be hampered by having lower financial literacy as compared to males. As a result, women lose opportunities to invest in their businesses, create jobs, reduce poverty, and strengthen economies, and banks miss out on new clients and customers.





2.3. Training, Skills, and Information

Women entrepreneurs frequently start businesses with less schooling and work experience and with lower levels of management skills than their male counterparts possess, constraining their businesses' growth and chances of success (Cirera and Qasim 2014). Approaches to addressing WSME skill gaps traditionally centered around a single type of intervention, such as business training workshops, but research has shown that, particularly for poor women, bundling interventions — such as skill and resource enhancements through financial management training and access to credit or savings accounts — is more effective (Buvinic, Furst-Nichols, and Courey Pryor 2013).

Furthermore, when starting a business, women often do not have access to information regarding profitable sectors, market size, and local supply and demand dynamics. Their access to networks for sharing best practices relative to a specific industry and gaining information on markets and prices may also be limited. Analysis (Cirera and Qasim 2014) of data collected by the Global Entrepreneurship Monitor about entrepreneurs worldwide indicates that subjective perceptions about one's own skills, the likelihood of failure, and ability to access opportunities explain a significant portion of the gender gap in entrepreneurial activity. Women are further disadvantaged by having fewer professional connections, role models, and mentorship opportunities.



2.4. Access to Markets

Firms located far from markets face uncertainty in sourcing inputs, affecting the volume and consistency of production and limiting sales. Female entrepreneurs' access to markets can be further constrained by social norms restricting their mobility, thereby impeding access to market information. In addition, women-owned businesses tend to be smaller, with fewer employees and lower average sales. As a result, buyers' volume requirements may be a barrier.

Moreover, information about the type of goods in demand, quality standards, branding and presentation requirements, and pricing is not as readily accessible to women entrepreneurs, who may be unable to interact regularly with buyers. Established buyers and sellers can engage in collusive activity that limits opportunities for new entrants to a market. In combination, these factors can severely impact women's attempts to access new and larger markets.

Increase Inclusion and Equity

Increase Profit Margins

81%
of women in
INDIA
use ICT for
communication
and networking
purposes

Negotiate Fair Sales Prices

Communicate with buyers and sellers if physical meetings are culturally discouraged or laws mandate that workers be segregated by sex

The Diagnostic Process

This section outlines a systematic approach project teams can use to identify a country's predominant constraints to female entrepreneurship. It consists of two parts. The first is a desktop diagnostic [tool](#) that provides access to a comprehensive set of indicators, organized into seven categories (social norms; business climate; legal and regulatory frameworks; access to finance; training, skills, and information; access to markets; and access to technology), that can be used to detail the quantitative dimensions of female economic participation, along with a Data Analysis Guide (see Appen-

dix 2) to facilitate review and interpretation of the data. The second part consists of guidance for conducting field-based research to obtain qualitative information derived from focus group discussions and interviews across four stakeholder groups: (a) women entrepreneurs; (b) government officials; (c) support organizations that work with entrepreneurs; and (d) private sector entities. The collected information is used as input into program design or to recommend policy reforms that support female entrepreneurship.

9. A women-owned business is generally defined as an enterprise that is at least 50% owned and operated by a female.

FIGURE 1. The Diagnostic Process



The desktop indicator set draws on pertinent databases, statistics, and online reports. The field-based research is based on a set of discussion guides (see Appendix 4) for each of the stakeholder groups and is meant to be deployed either through focus group discussions or in individual interviews. Findings from field research provide nuanced insights and information that cannot be captured through quantitative research and analyses alone.

This two-step process, by providing empirical data and primary source information about the context in which women operate their businesses, guards against the possibility that preconceptions and bias will influence project design and policy advice. It also ensures comprehensive stocktaking across pertinent topics and stakeholders.

When analyzed together, desktop indicators and answers to field-based questions will yield a rich contextual understanding of the environment in which women entrepreneurs operate their businesses. The desktop

research provides a rapid assessment and analysis that facilitates and helps guide the country diagnostic process. It also supports and systematizes the review of comparable global data and benchmarking. For the in-country work (whether virtual and remote or in-person), it provides further data, insights, and analysis. This includes data collection as part of stakeholder outreach to provide additional data points and research findings. Information provided by this diagnostic offers snapshots of the current landscapes for women running MSMEs at different levels of firm maturity and development as well as of the methods they use to navigate social norms and constraints to grow their businesses. This granular information is used to shape the design of policy and project interventions in ways likely to lead to measurable outcomes in the areas most relevant to women entrepreneurs. Focus group findings can also contribute to a broader-based understanding of women entrepreneurs’ growth potential within a country or sector and to the early identification of future constraints and barriers to business growth.



1. Desktop Diagnostic

The automated data-generation tool in this toolkit is available [online](#) and provides comprehensive country snapshots of the context in which female entrepreneurs and workers operate and allows for country and regional comparisons. At the click of a button, the tool generates country-level information across some 125 indicators, organized by the toolkit's topics: access to finance; access to markets; business climate; legal and regulatory framework; social norms; training, skills, and information; and technology. Sources for all indicators are referenced in the online automated data generation tool. In addition to this automated method of compiling quantitative data, teams should also seek to answer a list of supplementary questions by looking for respective data and information that may exist in-country but cannot be automated. Suggested data sources for these supplementary questions, if applicable, are indicated in parentheses in this toolkit. Figure 2 provides a complete list of the indicators and secondary questions.

FIGURE 2. Indicators and Secondary Questions

SOCIAL NORMS	
GENERAL	<p>Percentage of male population age 15+ with primary schooling (UNCESO)</p> <p>Percentage of female population age 15+ with secondary schooling (UNCESO)</p> <p>Percentage of male population age 15+ with secondary schooling (UNCESO)</p> <p>Percentage of female population age 15+ with tertiary schooling (UNCESO)</p> <p>Percentage of male population age 15+ with tertiary schooling (UNCESO)</p> <p>Time men spend in unpaid work (includes: housework, shopping, child/adult care, etc.) (OECD)</p> <p>Time women spend in unpaid work (includes: housework; shopping; child/adult care, etc.) (OECD)</p>
HEALTH, EDUCATION, & TIME MANAGEMENT	<p>Percentage of women (age 15+) without a national ID (Findex)</p> <p>Percentage of men (age 15+) without a national ID (Findex)</p> <p>Female mean age at marriage (WBG Gender Data Portal)</p> <p>Average age of females at the birth of first child (OCED)</p>
MOBILITY (AS PROXY FOR TRANSPORTATION)	<p>Can a woman choose where to live in the same way as a man? (Women, Business and the Law)</p> <p>Can a woman travel outside her home in the same way as a man? (Women, Business and the Law)</p> <p>Can a woman apply for a passport in the same way as a man? (Women, Business and the Law)</p>
VOICE AND AGENCY	<p>Social Institutions Gender Index (OECD)</p> <p>Proportion of women in ministerial-level positions (WBG Gender Data Portal)</p> <p>What is the country's political participation ranking? (GovData 360)</p>
GENDER-BASED VIOLENCE (GBV)	<p>Percentage of women who have experienced physical and/or sexual intimate partner violence within the last 12 months (Global Database on Violence Against Women)</p> <p>Lifetime physical and/or sexual intimate partner violence (Global Database on Violence Against Women)</p>
SECONDARY QUESTIONS	<p>Does the country have any specific offenses on trafficking in persons in their legislation? (UNODC, Global Report on Trafficking in Persons)</p> <p>How well are men and women represented in business associations, private sector management, and boards? (Enterprise Surveys)</p>
BUSINESS CLIMATE	
LABOR FORCE	<p>Female labor force participation rate in the country (ILO)</p> <p>Male labor force participation rate in the country (ILO)</p> <p>Female permanent full-time workers (Enterprise Surveys)</p> <p>Female part-time employment rate (OECD)</p> <p>Percentage of the population that is self-employed (ILO)</p> <p>Male informal employment as percentage of total nonagricultural employment (ILO)</p> <p>Female informal employment as percentage of total nonagricultural employment (ILO)</p> <p>Wage equality for similar work (World Economic Forum, Executive Opinion Survey)</p> <p>Percentage of females employed in agriculture (ILO)</p> <p>Percentage of males employed in agriculture (ILO)</p> <p>Percentage of females employed in services (ILO)</p> <p>Percentage of males employed in services (ILO)</p> <p>Percentage of females employed in industry (ILO)</p> <p>Percentage of males employed in industry (ILO)</p> <p>Percentage of women in wage employment in nonagricultural sector (World Bank, World Development Indicators)</p> <p>Country Economic Participation and Opportunity Index (World Economic Forum, Gender Gap Report 2016 Database)</p>
BUSINESS CLIMATE	<p>Number of procedures for males to start a business (Doing Business)</p> <p>Number of procedures for females to start a business (Doing Business)</p> <p>Time in days for females to start a business (Doing Business)</p> <p>Time in days for males to start a business (Doing Business)</p> <p>Cost as a percentage of income per capita for females to start a business (Doing Business)</p> <p>Cost as a percentage of income per capita for males to start a business (Doing Business)</p> <p>Female/male TEA: percentage of females (ages 18-64) who are nascent entrepreneurs or owner-managers of a new business divided by equivalent percentage of their male counterparts (Global Entrepreneurship Monitor)</p> <p>Percentage of women entrepreneurs with informal versus formal businesses (i.e. female entrepreneurs that pay taxes on business revenue) (ILO)</p> <p>Percentage of firms with majority female ownership (Enterprise Surveys)</p> <p>Percentage of sole proprietors who are women (Doing Business)</p> <p>Percentage of sole proprietors who are men (Doing Business)</p> <p>Women as a percentage of total directors of newly formed LLCs (Doing Business)</p> <p>Men as a percentage of total directors of newly formed LLCs (Doing Business)</p>
SECONDARY QUESTIONS	<p>TEA of females in female working-age population as percentage of total (Global Entrepreneurship Monitor, 2019)</p> <p>Female/Male Opportunity-Driven entrepreneurs: percentage of female early-stage, opportunity-driven entrepreneurs divided by percentage of their male counterparts (Global Entrepreneurship Monitor, 2019)</p> <p>Percentage of firms with a female top manager (Enterprise Surveys)</p> <p>Perceived ease of doing business (Doing Business)</p> <p>Percentage of firms identifying A2F as major constraint (Enterprise Surveys)</p> <p>What is the perceived attitude toward entrepreneurial failure? (Global Competitiveness Report, World Economic Forum 2018)</p>
SECONDARY QUESTIONS	<p>Are there chambers of commerce or boards of trade in the country? (World Chambers Network Database)</p> <p>Country's Global Innovation Index score (GII website)</p> <p>Do social/cultural norms encourage or allow actions leading to business methods that increase personal wealth/income? (GEM)</p> <p>Does the national culture encourage innovativeness and creativity? (GEM)</p> <p>Is the national culture supportive of individual success achieved through one's own personal efforts? (GEM)</p> <p>Does the national culture emphasize self-sufficiency, autonomy, and personal initiative? (GEM)</p> <p>Does the national culture encourage entrepreneurial risk taking? (GEM, 2015)</p>
TECHNOLOGY	
SOCIAL NORMS	<p>Percentage of persons with mobile phones by gender (OECD)</p> <p>Percentage of users with access to the Internet, female (ITU Development Statistics)</p> <p>Percentage of users with access to the Internet, male (ITU Development Statistics)</p> <p>Mobile Connectivity Index (country performance against key enablers of mobile Internet adoption: infrastructure, affordability, consumer readiness, content, and services) (GSMA Statistics)</p> <p>Percentage of women that use mobile phones or the Internet to pay bills or buy goods online? (Findex)</p> <p>Percentage of men that use mobile phones or the Internet to pay bills or buy goods online? (Findex)</p>
BANKING AND TECHNOLOGY	<p>What percentage of women make or receive digital payments? (Findex)</p> <p>What percentage of women have a mobile money account? (Findex)</p> <p>What percentage of men have a mobile money account? (Findex)</p> <p>What percentage of females in the country utilized mobile money services in the last 12 months? (Findex)</p> <p>What percentage of males in the country utilized mobile money services in the last 12 months? (Findex)</p>
INNOVATION AND TECHNOLOGY IN ACCESSING MARKETS	<p>Percentage of firms with their own websites (Enterprise Surveys)</p>
SECONDARY QUESTIONS	<p>Can a broadband connection request be completed entirely online? (WBG DBI database)</p> <p>What is the average price for a month of business broadband connection with at least 10 Mbps download speed and unlimited data usage? (WBG DBI database)</p>
SECONDARY QUESTIONS	<p>Is there a significant difference in mobile usage in urban versus rural areas?</p> <p>What, if any, are the perceived constraints for women having mobile phones?</p> <p>Is the government collaborating with any mobile phone manufacturers or 2G, 3G, or 4G providers to improve connectivity? (GSMA)</p> <p>Does the country have established national e-commerce platform(s) that SMEs access? (GSMA)</p>



LEGAL AND REGULATORY FRAMEWORK

FAMILY LAW

Percentage of women married before age 18 (World Development Indicators)

There is no legal provision that requires a married woman to obey her husband (Women Business and the Law)

Can a woman be head of household in the same way as a man? (Women Business and the Law)

Do married couples jointly share legal responsibility for financially maintaining the family's expenses? (Women Business and the Law)

LEGAL RIGHT TO ASSETS

Do men and women have equal ownership rights to immovable property? (Women Business and the Law)

Do women have equal access to register property, as part of property rights index? (Women Business and the Law)

Do sons and daughters have equal rights to inherit assets from their parents? (Women Business and the Law)

Do female and male surviving spouses have equal rights to inherit assets? (Women Business and the Law)

Does the law grant spouses equal administrative authority over assets during marriage? (Women Business and the Law)

Does a woman's testimony carry the same evidentiary weight in court as a man's? (Women Business and the Law)

Does the law provide for the valuation of nonmonetary contributions (i.e., unpaid domestic work)? (Women Business and the Law)

CREDIT AND FINANCE LAWS

Can a woman legally open a bank account in the same way as a man? (Women Business and the Law)

Does the law prohibit discrimination in access to credit based on gender? (Women Business and the Law)

Can a woman sign a contract in the same way as a man? (Women Business and the Law)

Can a woman register a business in the same way as a man? (Women Business and the Law)

WORKPLACE

Can a woman get a job in the same way as a man? (Women Business and the Law)

Can women work in jobs deemed dangerous in the same way as men? (Women Business and the Law)

Are men and women separated from working together at employment locations? (Women Business and the Law)

Can women interact freely with men in a business context? (Women Business and the Law)

Does the law prohibit discrimination in employment based on gender? (Women Business and the Law)

Is there legislation on sexual harassment in employment? (Women Business and the Law)

Does the government support or provide childcare services? (Women Business and the Law)

Are there criminal penalties or civil remedies for sexual harassment in employment? (Women Business and the Law)

PAY

Does the law mandate equal remuneration for work of equal value? (Women Business and the Law)

Are women able to work in the same industries as men? (Women Business and the Law)

Are childcare payments tax-deductible? (Women Business and the Law)

SECONDARY QUESTIONS

Are there enabling policy frameworks/data legislation to support long-term investments in new technology solutions and applications, such as the use and protection of big data? (GSMA)



BANK ACCOUNTS

Account ownership at financial institution or with a mobile-money-provider service provider, female (WBG Gender Data Portal)

Account ownership at financial institution or with a mobile-money-provider service provider, male (WBG Gender Data Portal)

Percentage of Financial Institution Account Owners by gender (Findex)

SAVINGS

Saved at a financial institution, female (Findex)

Saved at financial institution, male (Findex)

What percentage of women saved to start, operate or expand a farm or business? (Findex)

What percentage of men saved to start, operate or expand a farm or business? (Findex)

What percentage of women have a debit card? (Findex)

What percentage of men have a debit card? (Findex)

CREDIT

What percentage of women have a credit card? (Findex)

What percentage of men have a credit card? (Findex)

What percentage of women borrow from a financial institution? (Findex)

What percentage of men borrow from a financial institution? (Findex)

What percentage of women borrow from family or friends? (Findex)

What percentage of men borrow from family or friends? (Findex)

What percentage of women borrow from a savings club? (Findex)

What percentage of men borrow from a savings club? (Findex)

Percentage of female agricultural landholders (FAO)

Percentage of male agricultural landholders (FAO)

ACCESS TO FINANCE

SECONDARY QUESTIONS

Does the country's central bank require that financial institutions provide sex-disaggregated data on bank accounts and savings account ownership?

Is the data for financial institutions to collect customer data by sex? Is it legal reported publicly or to the government?

What percentage of business loans go to WSMEs in the country?

Does the country have online or electronic immovable collateral registry program(s)?

Does the country have online or electronic collateral registry programs for movable collateral (machinery, jewelry, etc.)?

Do women in the country have equal access to the online or electronic movable and/or immovable collateral registry program(s)?

Do fintech programs exist that use big data (mobile phone or utility bills) to determine credit-worthiness?



ACCESS TO MARKETS

Does the country's physical infrastructure (roads, utilities, communications, waste disposal) provide support for new and growing firms? (Global Entrepreneurship Monitor, 2019)

Percentage of firms expected to give gifts to public officials to get things done (Enterprise Surveys)

Days to obtain an import license (Enterprise Surveys)

Percentage of firms identifying customs and trade restrictions as major constraint (Enterprise Surveys)

Percentage of firms whose new products/services are also new to the main market (Enterprise Surveys)

SECONDARY QUESTIONS

Has the government recently engaged in or committed to infrastructure projects to increase accessibility and affordability of ICT services?

Does the government have a procurement process that encourages SMEs and WSMEs to bid on government contracts?

Is there a WECconnect office in the country? If so, how many women-owned businesses are registered with the country's WECconnect office?

Does the government have an export promotion agency that assists with licenses, offers trainings, organizes trade missions, etc.?



TRAINING, SKILLS, AND INFORMATION

Percentage of country's labor force with business skills (accounting, communications, finance, management, marketing, sales)? (Global Skills Index, 2019, published by Coursera)

Is there a perception that government programs aimed at new and growing firms are effective? (Global Entrepreneurship Monitor, 2018)

SECONDARY QUESTIONS

What in-country support organizations exist and what support services do they offer?

Does the government offer programs that teach women about jobs in different sectors, training involved, expected earnings, etc.?

Are there government agency resources such as training programs available to entrepreneurs?

Are there any training programs offered by the government specifically for women?

Are there in-country business incubators and accelerators (UBI Global Directory of business accelerators and incubators 2019-20) Also see <https://www.galidata.org/accelerators/directory/>.

Does the country have a STEP (Skills and Training for Employment Program) initiative? (Enterprise Surveys)

How easy is it for business owners to find skilled employees?

1.1. Overarching Horizontal Themes: Indicators



Indicators under the **Social Norms** rubric cover topics such as health, education, mobility, voice and agency, and gender-based violence. These include measures of women's education levels, access to health-related services, domestic obligations, experiences of violence, freedom of movement, and representation in their community and beyond.

From a development perspective, social norms must be examined both for their particular effect on women's business opportunities and in terms of how they interact with and likely exacerbate other barriers to female economic participation. Understanding the social context better enables project teams to (i) diagnose gender issues affecting women business owners, (ii) develop workable solutions in project design, and (iii) determine the policy reforms required to remove the barriers identified. To obtain the most accurate understanding of conditions, it is important to recognize that the difficulties women face in accessing markets or in entering specific sectors may not be the same across countries or regions, even if social norms appear similar on the surface. A careful analysis is required to reveal women's and men's domestic responsibilities, their respective levels of economic activity, the sectors in which they are employed, and the jobs they hold.



The **Business Climate** indicators provide a broad view of the prevalence of entrepreneurship and the ease of doing business within a country by considering the percentage of the population that is self-employed and the specific business organizations and programs in place (such as chambers of commerce, business incubators, and accelerators). A second set of indicators specifically addresses working women and assesses the origins of female self-employment, considering, for example, if it is due to necessity or opportunity and how common it is for women to be business owners, leaders, and managers in a country.



Indicators on **Access to Technology** assess women entrepreneurs' business environments in terms of low, medium, or high levels of technology use and gather information about cell phone ownership, use of mobile technology to conduct digital transactions, access to the Internet, and ability to harness technology to communicate with customers and promote products. The information gathered can serve as an initial indication of the infrastructure available, government technology policy initiatives, and the range of viable digital solutions project teams can consider including in program design.

1.2. Main Vertical Constraints: Indicators

Indicators pertaining to the digital toolkit's four main constraints help assess the breadth and depth of barriers that women entrepreneurs confront when starting and growing a business.



Legal and Regulatory Framework indicators largely follow findings published in the Women, Business, and the Law annual report and are intended to solicit information about women's legal rights in a country. The indicators investigate national laws regarding conditions inside and outside the home, including a woman's ability to inherit and hold assets, to access credit and sign contracts, and to receive legal protection from sexual harassment and other forms of discrimination. Taken together, the legal and regulatory indicators shed light on how valued and visible women are in a society relative to men and the extent of the progress that women have made toward gender equality. This information can highlight where further legal and policy action is needed.



Access to Finance indicators cover women's level of financial inclusion with an emphasis on digital financial services (DFS). Indicators cover both access to and use of DFS to better understand the day-to-day use of products beyond account opening. Global Findex data provide some of these insights. In addition to the information on digital finance, data on bank account ownership, the savings rates of women entrepreneurs, and their sources of credit are included. The data compiled here reflects the extent to which women can use both traditional financial services and digital providers and services.

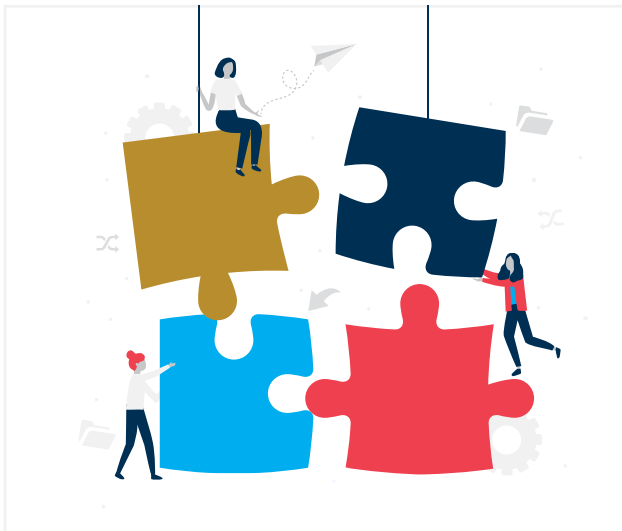


Indicators related to **Training, Skills, and Information** reveal the resources and tools available to female entrepreneurs and their employees to improve business performance, who is providing these services, and the ease with which employers can find employees with the skills needed to perform jobs. These data can help assess, for example, whether women can obtain the training they need to improve their own performance and to build the skills of their employees.



The **Market Access** indicators provide insight into the infrastructure in which entrepreneurs operate their businesses. The range of issues covered includes the quality and reliability of roads, electricity, and ICT; and the ease of obtaining an import license and conducting international trade. This data aim to identify the ease with which women open businesses, source business inputs, and expand their customer base.

The majority of the desktop indicators were selected for inclusion in this toolkit's diagnostic because they can be found in comprehensive and regularly updated databases that include datapoints for most developing countries. Although some indicators specifically focus on women, others do not distinguish between male and female entrepreneurs and apply directly to firms, as is the case with all the indicators under the Access to Markets topic. In this case, the project teams will obtain gender-specific information through field-based focus group and interview questions as well as by consulting complementary national data where these are available disaggregated by sex. In addition, it is important to recognize certain limitations related to the data provided by the data-automation tool. The quantity and quality of data will not be uniform across countries; for some, publicly available data on the constraints and themes covered by this toolkit will be limited, and additional data from other sources may be required. In these situations, field-based research will be especially important for filling data gaps and for enabling comparisons between what stakeholders express in the focus groups and interviews and the available country data. Finally, the identified constraints faced by women entrepreneurs are not ranked. Each project team will need to determine, based on the country-specific information collected in the desktop and field-based phase of their work, which are the most critical constraints and barriers faced by women entrepreneurs, based on research conducted, and then design project activities accordingly.



1.3. Data Analysis Guide

The sheer amount of data generated by the online data tool can be daunting at first glance. The toolkit includes a short Data Analysis Guide (see Appendix 2) intended to help users assemble an overall data picture that “tells a story” and that can then be given more detail either by undertaking additional analysis of the data in the toolkit or by consulting additional sources, such as national statistics and gender reports.

2. Field-Based Diagnostic

Field-based questions investigate the “why” behind the country-specific data generated during the automated desktop diagnostic and review of supplementary questions and data, helping teams gain better understanding of the current environment for women entrepreneurs and the challenges they face. The field- and desk-based research will take approximately 20 days to conduct, including data generation and analysis, advance stakeholder research, in-country interviews, and the process of combining information from the desktop diagnostic and field-based interviews into a final report. The guides outline how to prepare for focus group discussions and individual interviews, including tips on encouraging the active participation of all stakeholders and keeping discussions on point. See Figures 3A and B as examples.

Teams should review desktop data and conduct preliminary online research related to focus group participants. In addition, they should become familiar with any in-country government programs, relevant support organizations, and private sector initiatives to support women entrepreneurs. After this initial research, teams should tailor the discussion guides accordingly.

The guides are designed for flexible use and should be adapted to individual circumstances, such as group dynamics or time constraints. Broad, open-end-

FIGURE 3A.
SAMPLE DISCUSSION GUIDE

>> PLEASE SEE APPENDIX 4 FOR THE FULL SET OF DISCUSSION GUIDES

Introduction:

- Welcome and thank participants
- Introduce yourself and the purpose of the focus group:¹⁰

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide policy and project design in the future, around the world but also specifically in [country]. Information collected during our discussion today will remain confidential and will not be attributed to you personally, but it will be used by project teams for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that enterprises led by women can contribute substantially to country income but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. Also, multinational and some regional companies have discovered that they can reap positive business results from diversifying their supplier base from a gender perspective. So, from both a public and a private sector viewpoint, this topic has taken on increasing importance.
- I will be exploring with you your experience in starting and operating a business. We are trying to identify barriers as well as to help formulate potential programs that might facilitate success.
- It is very important that you do not discuss anything that takes place during the discussion with anyone once you leave here. This means that you should not tell anyone outside of this group who was here or what they said. This will protect everyone's right to confidentiality.
- During this discussion I would request you to please respect each other and each other's opinions expressed here. This means that, while you are free to disagree with each other, please don't single out anyone in the group for criticism or negative comments about their opinions. If either of us feels that any behavior is disrespectful or disruptive, we may interrupt the discussion.
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop. There will be no negative consequences for you or for anyone else.
- **Now I will ask questions by topic in a specific order. It would be very helpful if your responses remain within the topic area of the question being asked.**

Getting Started:

All participants should introduce themselves and their businesses. Write their answers on a flip chart.



Be sure to suggest and enforce
A TIME LIMIT

Opening the Discussion:

In your country's economy, do you think there is room for women to start and grow businesses?

- Name
- Sector
- Products
- * of Years in Business
- * of Employees / Size
- Do You Export? Yes/No

ed questions (marked in bold), should first be asked to build a foundation. These can then be followed up with deeper, more specific and probing questions, depending on the data analysis findings, participants' responses, and the direction being considered for the project; listed under “Further Detail,” these additional questions may potentially reveal nuances and more detailed explanations.

10. While the diagnostic and potential project interventions are gender-targeted, the indicators included here could also be incorporated into projects diagnostics that are gender neutral to provide better understanding of the conditions in which women live and run their businesses. Thus, this information could be used to design projects with an increased likelihood of achieving female participation.

An additional goal of the field-based work in a given country, across topics and stakeholder categories, is to gather information on technology use and digital enablers to determine if women entrepreneurs are operating their businesses in a low-, medium-, or high-tech environment. Project teams will be able to assess the level of technology available in each context and the extent to which women entrepreneurs are able to harness its potential. The field investigations should be directed toward answering two questions: First, what technology is currently being used? And second, what technology isn't being used but could be employed with relative ease?

Stakeholder Identification

Carefully selected participants for the focus groups and individual interviews will lead to robust, relevant information from a representative array of stakeholders. It is important to have suitable representatives from each group who can speak to the issues raised in the discussion guides and adequately answer the questions asked, thus enabling project teams to better evaluate context through a gender lens. Stakeholder views will differ; some may not be concerned at all about constraints faced by women entrepreneurs, as determined by the desk analysis, but rather express worry over other issues. This unexpected information is equally important to consider in project design. In many instances, the field-based process can establish common ground among the participants, clarify the benefits of collaboration, and serve to draw in stakeholders who might otherwise obstruct the project team's efforts. Ideally, stakeholders will represent a diverse set of experiences and opinions (new and established businesses, men and women, older and younger individuals, the full range of a country's ethnicities, urban-rural, and so on). For country-level analysis and projects, representatives of the four key groups should come from a range of sectors and scales of operation, including local, regional, and national perspectives. In cases where the stakeholders come from a more concentrated, homogeneous population — from a specific industry/sector or geography or sharing a common characteristic (such as youth, ethnic minority, refugee status, and so on) — the focus groups and interviews should reflect this emphasis, allowing more in-depth analysis and better-targeted and designed interventions.



Discussion Guides

Questions in the discussion guides for women entrepreneurs, government officials, support organizations, and private sector entities mirror the topics covered by the indicators in the desktop diagnostic and share the focus on the three overarching horizontal themes (social norms, business climate, and technology) and four main vertical constraint areas (legal and regulatory framework; access to finance; training, skills, and information; and access to markets). The questions seek to unearth details about the barriers preventing women from starting, operating, and growing successful businesses. Qualitative field research is also very important in order to avoid drawing incorrect conclusions based on data provided through the automated desktop indicators. For example, access to finance may be restricted due to sector-specific characteristics, such as a higher firm failure rate or smaller firm sizes. In addition, these sectors may have a higher concentration of females, such as in the services and textiles industries; women entrepreneurs in these sectors, unlike men in sectors viewed more favorably by financial institutions, may be unable to obtain credit. Such cases require a different approach than simply interpreting from the automated desktop diagnostic that females are discriminated against unilaterally. Thus, after the desktop diagnostic has been completed and an analysis of the data performed, project teams will use this country-specific, desktop information to customize questions in the interview guides to establish the circumstances behind what is revealed in the data.



Women Entrepreneurs

Questions in this interview guide follow the topical areas covered in the desktop diagnostic. Questions presented aim to solicit feedback about how and to what extent the growth, or lack thereof, of female-owned firms may have been influenced by gender-related factors. Questions also seek to identify barriers women confront based on the country's legal and regulatory framework and how they adapt to them and the extent to which they can obtain financial services and credit, save money, access markets, and gain the skills necessary to grow their businesses. Overall, these questions help reveal social norms that may prevent women from using digital technology in their business operations, evaluate how advanced women are in employing technology-enabled financial services, and gather information on their use of technologies such as email, social media, e-commerce, and business websites to access new customers and markets.

Questions provided are intended for focus-group discussions with women who own and/or managing MSMEs in either urban or rural settings. Participants in these discussions should reflect the characteristics of the project's target population in terms of business size, years in operation, number of employees, sectors, and revenue. If a target population has not been determined, it is important to segment the group based on projected profiles of beneficiaries that may be targeted, because constraints will vary by subgroup (urban/rural, micro/SME, and so on).



Government Officials

Individual interviews with government officials are intended to solicit firsthand information about current public programs or reforms that support women entrepreneurs as well as about the extent to which public entities are aware of and working to close gender gaps pertaining to entrepreneurship. Questions assess the extent to which the government is working to improve women's economic participation through specific programs and what results, if any, have

FIGURE 3B. Field-Based Discussion Guide for Women Entrepreneurs

>> PLEASE SEE APPENDIX 4 FOR THE FULL SET OF DISCUSSION GUIDES

I. FOCUS GROUP DISCUSSION GUIDE: WOMEN ENTREPRENEURS

How to Use This Guide:

The purpose of this discussion is to help collect on-the-ground qualitative information to provide context for and validation of desk-top data findings. As such, to probe the topics most relevant to the country and context, the menu of questions presented below should be tailored based on the preceding data analysis.

Specifically, the main questions — marked in bold — will likely need to be asked in each discussion. Questions marked "Further detail," however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. "Yes" or "no" answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer pattern. Ask probing questions, such as "Would you explain further?," "Can you provide an example?," or "Could you please clarify your answer?"

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest to them. In these situations, moderators should remind the group of the research topic and return participants' attention to the questions.

Helpful Tips for the Moderator:

- Tailor focus group discussion times and locations to fit entrepreneurs' needs.
- Keep the size of focus groups to seven to ten participants and limit the discussion time to no more than two hours.⁵⁴
- Make sure participants are identifiable by their full names. Name tags should be used for in-person gatherings, and online accounts should require full names for registration. For virtual meetings, be sure to assess beforehand whether each participant has reliable access to the online meeting platform to be used.
- When beginning each focus group, discuss confidentiality and consent.
- Explain all ground rules. Examples include: "Only one person speaks at a time. There are no wrong or right answers. Participants may address each other directly. Turn off your phone or put it on vibrate."
- Ensure that focus groups are homogeneous; for example, group participants whose businesses or backgrounds are uniformly rural, urban, small, micro, indigenous, etc.
- For the most part, the focus group questions in this discussion guide are intended for women running formal businesses. Some questions may therefore not be relevant to or understood by entrepreneurs with informal, subsistence-level businesses.
- Create an open and friendly atmosphere that sets participants at ease.
- Observe group dynamics and encourage discussion by drawing in participants. Respond to speakers and direct the discussion to other participants. For example: "Thank you. What do other people think? Does anyone else have a different thought or strategy?" Point out contradictions and ask other participants for their opinions.

been achieved. Ultimately, the questions seek to reveal whether addressing gender gaps in entrepreneurship is a government priority and whether the government programs in place and specific measures being taken are benefiting women entrepreneurs. Questions about technology are integrated and evaluate the extent to which the government uses and promotes technology to support female entrepreneurs.

The questions are intended for government administrators, ideally in the Ministry of Economy, Small Business Administration (if applicable), Ministry of Industry, Ministry of Finance, Financial Consumer Protection Agency, and Central Bank. If a Ministry for Women's Affairs exists, it is important to determine prior to the interview whether its focus includes female entrepreneurship and, if so, the types of programs and activities it pursues. Include a wide range of government representatives in terms of seniority, gender, and agencies.

11. For additional information on this topic, please refer to "Access to Finance in Sub-Saharan Africa: Is There a Gender Gap?" (Aterido, Beck, and Iacovone 2013).



Support Organizations

Questions in this section assess the range of services that support organizations provide to female entrepreneurs and seek to reveal the organizations' views on the entrepreneurial ecosystem within their communities. Questions focus on laws and regulations as they relate to women business owners, government-sponsored programs to facilitate entrepreneurship, the support organizations' relationships with financial institutions, angel investors, and other early-stage financing vehicles. They also probe into programs that support women's access to finance, skills, and markets. In addition, technology-related questions seek to reveal the degree to which organizations deploy technology to support female entrepreneurs.

Participants in this focus group should include local and international NGOs that implement SME development programs, business associations, chambers of commerce, or other support organizations that specifically include or serve WSMEs. The ideal participant assembly will include a wide range of stakeholders representing various support organizations.



Private Sector Entities

Questions for private sector entities elicit information about businesses' interactions with WSMEs. The aim here is to understand the level of engagement between large firms and women entrepreneurs, whether the firms offer special programs or participate in activities that support female entrepreneurs, and more specifically whether these activities deploy digital technology. Particular attention is paid to the country's key value chains, especially those in agriculture and light manufacturing. Where relevant, the role of women in the gig economy will also be addressed.

Questions also seek to understand attitudes toward women-owned businesses and barriers firms identify in doing business with WSMEs: from providing them with services to using them as suppliers. They also look into company policies and practices, including whether they track relevant gender data on percentage of female suppliers or customers and other information.

Participants in this discussion group should include business managers, procurement officers, and industry representatives; key members of the financial sector from commercial banks, microfinance institutions, co-ops, and credit unions; and digital financial service providers, including mobile network operators (MNOs) and fintechs that may potentially work with WSMEs or on WSME-related financing initiatives. If determined relevant, teams should also consider meeting with telecommunications companies. The exact composition of these groups will depend on the nature of the project, but they should not include WSMEs, in order to offer space for independent information gathering from private sector partners.

3. Distilling Diagnostic Analysis and Findings

When the diagnostic is complete and the project team has reviewed the supplementary questions and gathered applicable country information, the next step is to integrate the desktop and field-based findings.

Teams should use all findings to conduct an informed exercise that prioritizes the gender-related issues revealed during the diagnostic process, taking into account short-term versus long-term goals and issues

repeatedly raised in the focus groups and interviews. Prioritizing potential interventions should also reflect discussions with the in-country government and key stakeholders to discern their priorities and views on feasibility and costs and to foster potential implementation partnerships. See Box 1 for guidance on how to develop multimethod analysis using both quantitative data and qualitative information.

BOX 1: Multi-Method Use of Qualitative and Quantitative Data

Economists are trained to value quantitative data, but qualitative interviews can be seen as insufficiently "objective." From the broader perspective of social science research, however, the two types are complementary and preferable when used in a multimethod analysis. The quantitative, "macro" data offer a view from a distance, but no explanation for results. The qualitative information offers a ground-view explanation, but with the limitations of a local perspective.

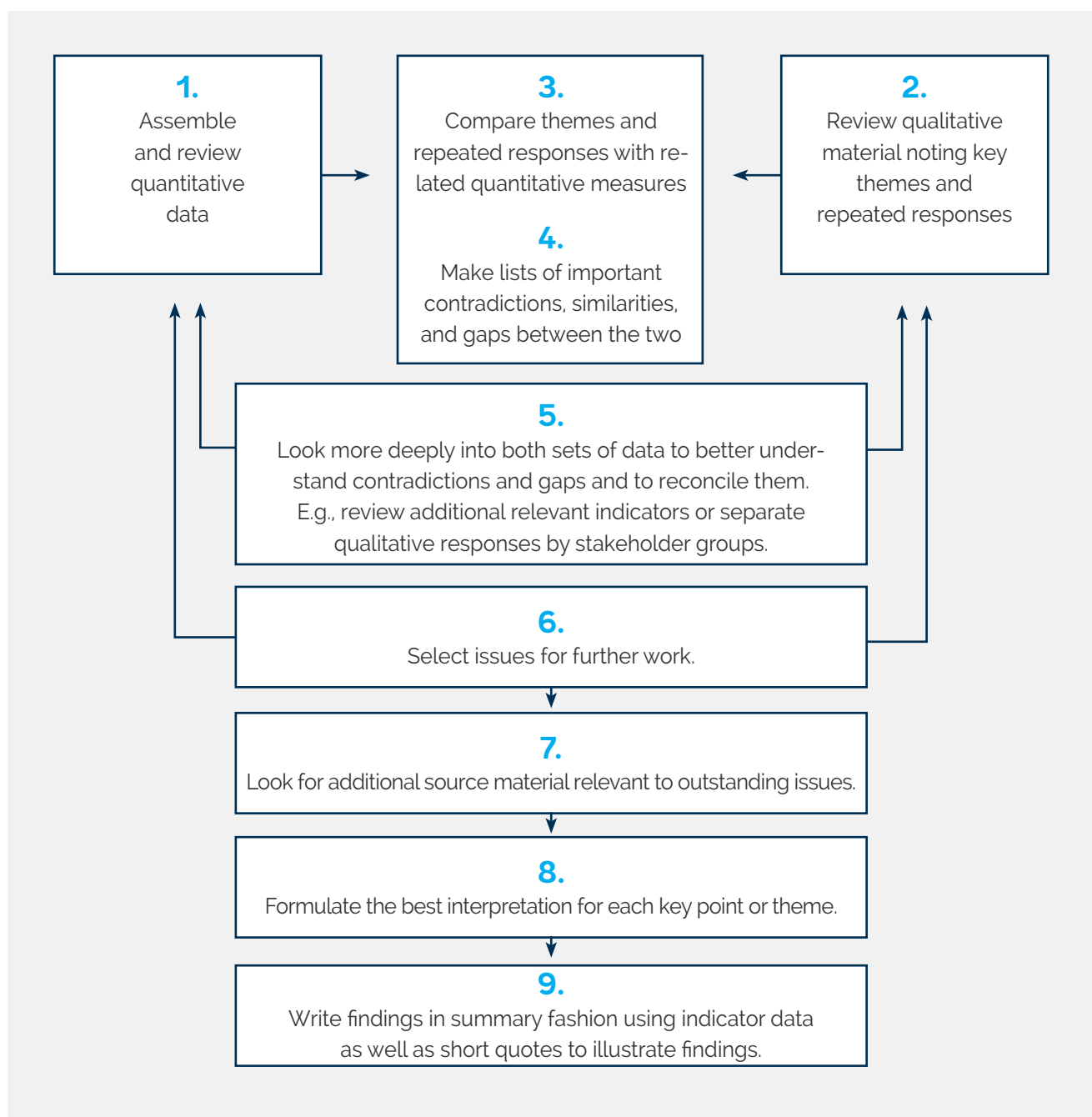
A multimethod analysis is especially required for evaluating women's economic data because of (1) significant measurement gaps remaining in available data, and (2) the high risk of projecting analyst bias to explain quantitative data.

The process is to tack back and forth between methods, checking one against the other to validate, reconcile, or select the final findings, sometimes by using additional sources. Below is a process diagram that provides a structured approach to synthesizing quantitative data and qualitative information into a coherent diagnostic analysis.





FIGURE 4.
Multi-Method Use of Qualitative and Quantitative Data



4. Validating Analytical Findings

Findings from the diagnostic provide both the information needed to conduct a comprehensive analysis and the underlying details project teams can use in designing interventions directed toward women entrepreneurs, focusing on those with a digital component and that have been designated by multiple stakeholders in the entrepreneurial ecosystem as desirable and useful. Findings from the desktop and field-based diagnostic should help identify potential interventions of benefit to women entrepreneurs and highlight for policy makers existing environmental constraints, allowing them to respond by supporting and encouraging the emergence of new female entrepreneurs and the growth of existing enterprises. The diagnostic can also inform policy reforms with broad benefit to women-owned microbusinesses, women entrepre-

neurs, and WSMEs and that specifically improve the country's ease of doing business. The findings can be shared with governments to help policy makers formulate actions that reflect gender awareness and promote entrepreneurship across all sectors and industries, ultimately contributing to inclusive and sustainable development.

The toolkit's diagnostic process was piloted in Peru to validate the scope and usefulness of the automated data-generation tool, to test content and protocols of the field-based discussions and to provide an initial set of recommendations to the government. Box 2 summarizes lessons emerging from the pilot, all of which were subsequently incorporated into the toolkit's approach.

BOX 2: Peru Pilot: Lessons

Peru was selected for piloting the toolkit because the topic of women's economic participation is of particular importance to Peru's developmental progress at this point. In addition, the level of the authorities' interest in and commitment to the topic is high, and the World Bank has existing engagements in the country, with future ones planned. The diagnostic phase of the toolkit as piloted included the use of the data-generation tool coupled with separate focus group meetings held with government officials, female entrepreneurs, the private sector, and business organizations specifically focused on supporting women. The following lessons emerged from the pilot:

- Indicators needed to be further refined. There were too many; in some cases, there was little sex-disaggregated data; and not enough time series data for a subset of indicators.
- Data collection alone is not enough. There was a need to analyze data in such a way as to better understand the interaction of social norms and the key business-related constraints that women face.
- Discussions and interview guides need to be tailored for each project or intervention, based on initial data findings.
- Conducting and analyzing data from interviews require a protocol to avoid the perception that information is anecdotal.
- Discussions are far more beneficial when the most knowledgeable stakeholders are consulted; not the most available or senior individuals.
- Differences between personal and remotely conducted interviews can be significant: there is the need to adjust, modify and be aware of the limitations of technology-enabled interviews and plan accordingly.



To validate the conclusions and ensure there are no significant gaps in the analysis, the project team should consult with women business owners and other stakeholders about the findings. Consultations should be conducted throughout the diagnostic process, particularly at critical junctures where information is analyzed for incorporation into the project design. Feedback from stakeholders at this point in the validation process could reveal gender issues that may not have emerged during the desktop and field-based research. It is recommended that the project team solicit stakeholders' perceptions of whether a program is needed and how best to reflect the priorities of the women entrepreneurs who would potentially participate in and benefit from the intervention's

policy reform. This additional information can be used to determine which of the following three options will best suit the circumstances:

- Enhance an existing WSME project with a digital enabler.
- Gender sensitize an existing SME or related project (for example, financial inclusion, legal or regulatory reform, or infrastructure development) by adding design elements that address constraints on women's participation and considering the use of a digital enabler.
- Design a new WMSME project with a digital enabler.

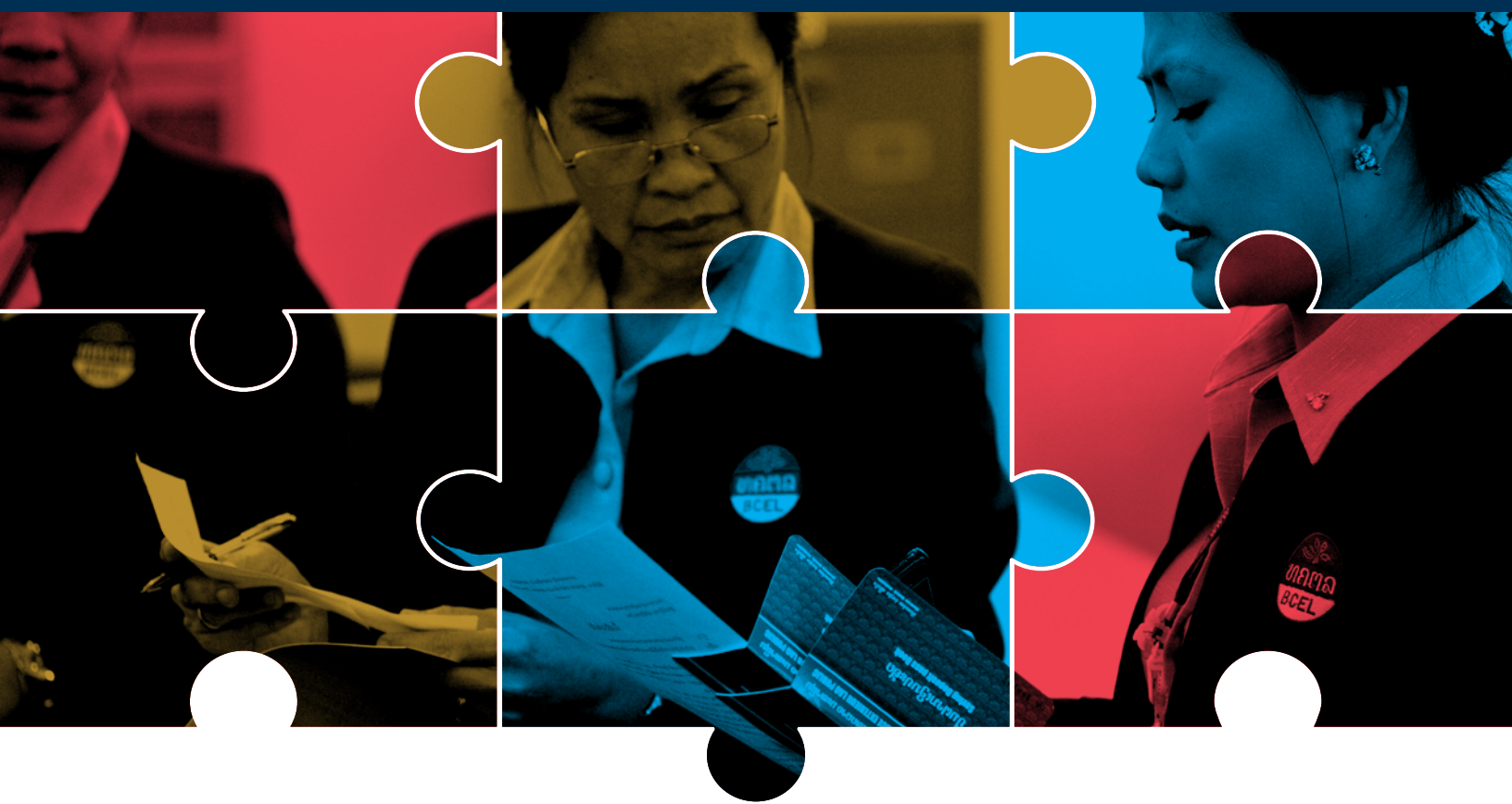
From Diagnostic to Design — Putting It All Together

Building on the findings from the diagnostic, this chapter presents three tools that teams can use to prioritize gender-related interventions¹² and guide project design: (1) an intervention design matrix; (2) a set of criteria and “dos and don’ts” for technology use; and (3) a case study¹³ illustrating a replicable good practice example. It is important to distinguish between the impacts of a gender-focused intervention targeted specifically toward women entrepreneurs, such as ca-

capacity building courses for female business owners or efforts to recruit women to serve as retail agents for financial service providers, and gender-neutral interventions directed toward both men and women but that are expected to have disproportionately positive impacts for women, such as regulatory reforms to enable mobile money or facilitate the use of immovable collateral.

12. This section focuses on designing interventions specifically targeted toward women entrepreneurs. Nonetheless, the diagnostic process, clever design elements, and project examples can be incorporated into gender-neutral projects to increase the overall number of females who participate. Project teams should also consider such obstacles as women’s high aversion to risk, gender-based violence, mobility challenges, disproportionate care burdens, and unequal allocation of household resources to better ensure women are equally able to participate.

13. An additional case study is anticipated for the online version only.



1. The Intervention Design Matrix

The matrix helps teams match barriers identified during analysis with potential interventions to lower them. It also suggests digital enablers for each intervention category and provides a corresponding project example. Please see Appendix 5 for the complete matrix.

The matrix is organized according to the toolkit's four main constraint categories (legal and regulatory; access to finance; training, skills, and information; access to markets). For each category, barriers faced by women entrepreneurs are listed. These barriers are economic and social factors that may affect the general population, business community, or women as a group and, as such, represent obstacles causing WMSME growth to stagnate, such as encumbering processes for establishing and formalizing business-

es, inhibiting access to the resources needed to fuel growth, and/or restricting information and communication flows among stakeholders. It is important for project teams to use the findings from the diagnostic to determine which barriers are most critical to address in project design.

The interventions proposed are drawn from WBG projects and from some non-WBG initiatives. The matrix categorizes each intervention according to its track record for results, that is, the extent to which evidence demonstrates its impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the WBG Regional Gender Innovation Labs.



Indicates there is credible evidence of impact



Indicates emerging evidence of impact



Indicates there is no evidence of impact or the impact was low

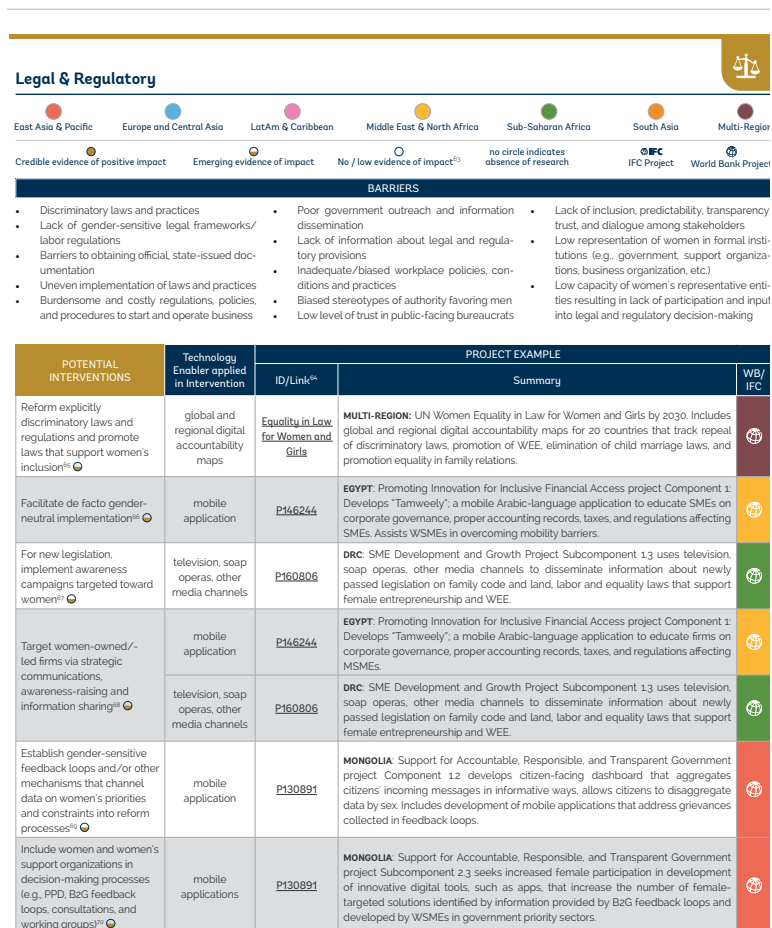
no circle

Indicates an absence of research

Information presented in the matrix is based on both World Bank Group reports (World Bank Group 2019b) and input from technical experts and captures prior or ongoing project interventions. In total, information for the matrix came from 275 World Bank projects, 35 IFC advisory projects, and 60 non-World Bank interventions according to three key criteria: (i) the project illustrates the potential intervention; (ii) women were specific beneficiaries of the project; and (iii) the project used a digital enabler to implement its activities. The in-depth review focused on WBG projects because the toolkit was developed by a WBG team, making complete portfolio records easily accessible, and because it is intended for use primarily by WBG project teams. The preponderance of WBG projects in this matrix thus does not indicate that the WBG has been more active in the area of women's economic empowerment; rather, it reflects the authors' research process. It should be noted that while the goal was to use project examples that meet all criteria, finding a precise match was not always possible. In a few cases, therefore, projects were selected that met two of the three criteria, were a close fit, and had relevant elements that could be distilled and replicated by project teams.¹⁴

In addition to considering the constraint-specific barriers listed in the matrix, teams should also look at the five overarching barriers listed below. These barriers, rooted in social norms, are those most likely to affect women's economic participation and are best addressed through design adjustments rather than specific, targeted interventions.¹⁵ These adjustments can help ease care burdens or improve women's limited

FIGURE 5. Intervention Design Matrix



mobility by incorporating childcare or transportation options, and they can contribute to raising awareness of these issues and creating buy-in from males.

Five Overarching Barriers:

1. Women's higher risk awareness/aversion to risk
2. Gender-based violence
3. Mobility challenges arising from deficient physical infrastructure and social norms
4. Disproportionate care burden
5. Unequal allocation of household resources

14. Project information presented in the toolkit is based on a document review only and, as such, is static and may not reflect any modifications that may have been carried out with respect to project activity detail and/or digital solutions deployed.

15. WEE projects that incorporate digital enablers are an emerging and recent subset of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, projects have been included even if they only meet two of the three criteria as long as they contain design elements and innovative approaches that project teams can extract and apply to future project design.

16. *A Roadmap for Promoting Women's Economic Empowerment* (Buvinic, Furst-Nichols and Courey Pryor 2013) defines clever design features as those that provide women with increased autonomy in an otherwise restricted environment. Examples of clever project design include purchases of capital-in-kind, such as inventory, machinery, or other physical assets, instead of cash payments, an approach that better ensures the funds are invested in the business; text messages reminding women to save; and the incorporation of mobile money services into projects.



1.1. Legal and Regulatory Framework

The legal and regulatory framework matrix category covers broad issues related to the laws, regulations, and policies passed by governments, including stakeholder participation and input into the decision-making process; the impact, or lack thereof, of these government efforts on citizens; and mechanisms for citizens to provide feedback.



Barriers include discriminatory laws or low levels of trust in public-facing bureaucrats; poor government outreach and information dissemination; difficulties businesses face providing input on how regulations impact them; and women's lack of knowledge and information about and participation in government.



Potential interventions include reforming laws and regulations; introducing and implementing laws that are gender neutral; disseminating gender-sensitive awareness campaigns for newly passed legislation; soliciting feedback from citizens on how laws affect specific segments of the population; and improving firm and industry policies and practices to attract and retain more female workers. Projects teams can deploy these tools in their own legal/regulatory interventions, and/or build on this information in designing new types of interventions that include more sophisticated use of technology; examples include virtual consultations between governments and WSMEs in drafting legislation; gender-focused ePPD (electronic public-private dialogue) consultations; and other online processes that inform the development of new regulations or laws.



1.2. Access to Finance

The finance and credit portion of the matrix presents constraining factors and potential interventions related to women's access to the financial products and services required to launch, operate and grow their businesses.



Barriers to accessing finance are generally associated with gender differences in income, legal rights, lack of access to legal identification, credit histories, collateral, and technology. For women, these barriers often manifest as a lack of account ownership or a persistent focus on traditional collateral requirements (such as immovable property) for securing credit. Lack of access to financial services may also be linked to limited local presence, such as a lack of agent networks, and to limited trust and financial capability, as well as a lack of digital skills to manage digital financial services. Social barriers to personal engagement between women business owners and male credit providers or agents may also represent barriers.



Potential interventions in this area focus on ways to expand access to and use of digital financial services (DFS), which tend to be more cost effective and scalable and which create and utilize data to reduce information asymmetries and strengthen access to credit. Where women have widespread access to mobile phones, DFS can be delivered with relative ease; but even where women don't own or control a mobile phone, digital financial services can still be delivered through cards or online or remote access services. Infrastructure related to credit information and collateral can provide other interventions, including innovative ways for women to address collateral requirements, such as partial credit guarantee schemes; movable collateral registries; and alternative scoring methods, including psychometric analysis. Ecosystem issues can also be critical to address, including access to digital ID and remote onboarding/e-KYC, improving agent networks, and providing consumer protections geared to women's online experiences. On an industry basis, creating financial products and services based on WSME needs and preferences

and strengthening outreach and financial capability/literacy can help sustain and improve access for women entrepreneurs. Finally, developing sex-disaggregated data on women's access to and use of financial products and services, including digital, fintech, and MNO offerings, can help policy makers monitor improvements and the gaps faced by women entrepreneurs and determine which policies have the greatest impact and can provide valuable market data for private providers seeking to reach this market. Other opportunities to increase WSMEs' access to finance and credit include employing technology to reduce corruption in lending practices or providing online gender-sensitive training for loan officers.



1.3. Training, Skills, and Information

The training, skills, and information section of the matrix presents the factors and interventions related to addressing persistent deficits in the skill and knowledge base of current and future women entrepreneurs.



Barriers reflect the generally restricted social and geographic radius experienced by most female entrepreneurs in developing countries and leading to small networks, lack of service infrastructure, and scant resources and training opportunities. Women also tend to have difficulties accessing technology easily and may have inadequate skills or knowledge in terms of financial literacy, business acumen, sector information, and other key dimensions.



Potential interventions aim to provide business skills through bundled services, such as disseminating information via networks and mentors or combining training with business competitions that award cash prizes. Access to business-specific information through digital channels can help women transition into more profitable sectors, as can technical assistance to enhance technology and improve processes. Use of soft skills training to strengthen women's resilience and coping mechanisms for dealing with social backlash over moving into entrepreneurship has also proven successful.



1.4. Access to Markets

WSMEs face major challenges in access to markets, the fourth matrix area, and one for which technology-based tools hold great potential for new opportunities.



Barriers that women entrepreneurs experience when accessing markets include limited access to inputs, tools, assets, and collateral, as well as limited access to networks, information-sharing, and role models and concentration in less-profitable parts of value chains.



Potential interventions can provide new vehicles for linking women business owners to domestic and international markets, such as through electronic supplier databases and e-commerce platforms; gender-sensitive trade logistics; and enhanced technology, skills, and production processes that better integrate women-owned firms into value chains. Further opportunities are emerging in areas such as online e-government procurement.

2. Incorporating Technology into Project Design: Does It Make Sense? General Considerations

2.1. Minimum Criteria

Digital technology can be transformational, but it must be embedded in sound regulations that ensure affordable Internet access and a competitive business climate; foster accountability that promotes good governance; and set up education systems that support the development of relevant skills that develop future digital leaders. Only then will citizens be able to use technology to leverage the digital economy and harness its full potential for innovation, job creation, and economic transformation.

Access to digital technologies is even more essential in fragile, conflict, and violence (FCV) settings, where gender and social norms are often more restrictive. Women and girls in FCV regions require access to Internet and digital skills as they suffer more mobility restriction, shoulder a greater share of household work and care responsibilities, have less access to resources, such as land and loans, and face more difficulties launching successful businesses and securing quality jobs (Solutions for Youth Employment 2018).

The first two preconditions to a successful digital approach focus on the enabling environment. These will likely be outside the scope of the project, but they nevertheless should be considered.

- A country should have the **requisite legal and regulatory framework** in place to support ICT sector policy making and regulation to ensure it is built on competitive markets that allow competitive award processes for wireless telecommunications operating licenses, private sector participation, and open access. To avoid users' fear of

prosecution, access should be open and regulations should be transparent so governments do not unduly control or limit content, exclude minority groups, or limit freedom of speech.

- The country or locality should have the **necessary physical infrastructure**, especially reliable electricity and ICT infrastructure systems, to permit mobile phone use and ensure Internet availability, particularly in rural areas.¹⁷ If the bandwidth is low or Internet access is unavailable in the project location, digital tools may be limited to SMS texting and other simple technologies.

The next preconditions reflect beneficiaries' localized enabling environments:

- If there is adequate **Internet availability**, it must also be **sufficiently affordable and accessible** to the target beneficiary group. Accessibility can be related to cost, mobility, awareness, literacy, and restrictive gender norms. If accessibility is significantly limited, there is little benefit to incorporating the technology in the intervention. For example, many people in India believe giving women access to cell phones before marriage discourages abstinence and after marriage may lead to the neglect of husbands and children (Barboni et al. 2018).

The last two preconditions reflect beneficiaries' localized enabling environments and are more within the project team's ability to address through project design:

17. During the COVID-19 pandemic, the lack of digital infrastructure has limited the options for virtual work for many people. The option of working virtually is especially important for women, whose household work increased substantially during the pandemic.

- The tool selected should **reflect the capabilities of the beneficiary group**. If their knowledge of the technology required is low or nonexistent, the project design should include support from technical specialists who can train and support the beneficiaries in its use. The tool should also be designed in such a way as to increase intuitive use and uptake, for example by incorporating voice, pictures, or other approaches to support adoption.
- Design efforts should consider whether the tool is **accessible for the beneficiaries**, and if not, whether a central facility, such as a community center or library, will be reliably available to and accessible by women.

2.2. Secure Digital Financial Data Protection Systems

Deploying technology used in digital financial services requires establishing and maintaining appropriate processes, including both public and private entities' processes for collecting, storing, processing, and exchanging customer data. Businesses and individuals who use digital financial services run the risk of the unauthorized disclosure and use of their data for fraudulent purposes; cyberattacks; system failures; and overreliance on third-party service providers for cloud storage and analytics as well as data provisioning to create, prepare, and enable networks to provide data to users (World Bank Group 2020b). WSMEs can be especially vulnerable to criminal activity as they often have less experience with formal financial services and financial management (Bill and Melinda Gates Foundation 2019). Rigorous data protection systems are vital to prevent consumer fraud and support secure use of digital financial tools and to build trust in the use of financial services by governments, businesses, and individuals. Data protection considerations apply to both governments and the private sector and should be balanced with objectives linked to transparency, innovation, and competition.

2.3. Rigorous Government Data Protection Systems

Risks that can be mitigated with strong data governance frameworks at the national or subnational level should be evaluated within the project's country context. For example, digital IDs can facilitate a project's access to finance component but implementing them requires governments to store large quantities of personal data about individuals. This is true as well for national electronic registries with data inventories of collateral and property ownership. Proper governmental regulations and adequate technology are essential to preventing misuse by establishing robust security measures around data access. Weak data governance and confidentiality systems can lead to accidental data loss and intentional data theft, with serious consequences, and will lead to mistrust of the technology among both individuals and government institutions.¹⁸

2.4. Sound Private Sector Data Governance

It is also essential that businesses operate with confidence while using digital technologies. Digital governance must include strong regulations and supervisory frameworks that protect digital financial services users, including women. Studies indicate that, in comparison to men, women tend to have a lower awareness of digital financial services and less advanced technological devices; they thus have limited access to multiple financial services options (Chamboko, Heitmann, and Van Der Westhuizen 2018). In addition, women experience new forms of gender-based violence, abuse, and harassment through digital means (Bill and Melinda Gates Foundation 2019), and they may lack the training, skills, and knowledge needed to protect themselves and their digital data.

18. Risks identified through WBG projects P167183 and P144140.

3. DOs and DON'Ts for Technology Use and Implementation



DOs — MACROLEVEL

These macrolevel 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 — multicountry, 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.



Do a cost-benefit analysis for using the digital enabler as compared to alternatives to identify both direct and indirect benefits from using the technology, such as digitalization of processes, increased convenience and safety related to the women's mobility, and more efficient use of time by the women business owners as well as increased sales and profitability due to e-commerce and opportunities for firm growth and expansion to global markets.



Consider project design and digital tools that reflect accessible, available, and affordable technology. Even if a digital tool is available and affordable, if it offers few benefits to specific groups of women entrepreneurs, such as those in rural areas, the project design and digital tools should be reevaluated to address this.



Check and be mindful of WBG procurement rules, which may limit financing for some technology-enabled interventions in WBG-executed projects. For instance, WBG-executed projects may not implement or finance long-term activities or products or those requiring government maintenance. Issues around ownership, licensing, and server maintenance, among others, thus must be taken into account. WBG Procurement is available to review any specific scopes of work or ToRs.



Be mindful of limited counterpart knowledge of the technology needed to implement the project and resulting capacity limitations in negotiating related procurement arrangements.



Review similar projects, including those listed in the toolkit's matrix, that used a digital enabler to learn from previous experiences about successes and potential pitfalls associated with adoption and use of the digital enabler.



Determine if the technology will facilitate a component of the project or if the technology itself is the project. The latter situation requires much more fundamental and far-reaching reforms, involving issues relating to legal and regulatory reform, data protection and privacy, cybersecurity, physical infrastructure, and Internet access interventions.¹⁹



Ensure from the start of the project that the right partnerships are established to implement the entire project and consider potential changes in private sector and government stakeholders and champions during the project's lifespan that could affect previously documented agreements and action plans. The project team should leverage private sector partnerships to ensure market-relevant curricula, appropriate digital tools, high-quality teaching, and data collection to increase economic empowerment and determine participant use of new digital technologies.



Prioritize women's online and technological safety using digital tools, striving to prevent incidents that negatively impact or diminish gender empowerment, such as receiving unsolicited, negative messaging online or through SMS.



Evaluate the project in terms of the broader digital economy to determine how it can drive the digital advancement agenda forward once results are shown.

19. An example of the difference is developing an e-learning training module versus setting up an e-commerce platform, the latter of which requires adequate technology, legal and regulatory infrastructure, potential for digital payments, etc.



DON'Ts — MACROLEVEL

These macrolevel 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 survey²⁰ or, if time and resource constraints preclude a full survey, a simplified version of one.



Don't design a one-size-fits-all project. Often different regions within a country have varying social and cultural norms as well as differing levels of economic development that are reflected in the maturity of their ecosystem. For example, a generic course that disseminates improved business practices via mobile phone to all female business owners with cellular data packages from a specific cell phone service provider may appear useful at first glance; however, project teams must first consider the profile of the intended beneficiaries, their literacy and business acumen levels, and their identified needs prior to in-depth project design. This targeted assessment will help project teams to identify what course content is needed to close knowledge gaps and to present that knowledge in a format that potential beneficiaries will understand.

20. A technology adoption survey contains questions that assess the intensity of investments in advanced technology, the skill requirements, the form of acquisition, the key sources of information, the main results (outcome) of adoption, and the main obstacles to adopting these new technologies. For additional information, please refer to the Concept Note "[Measuring Technology Adoption in Developing Countries: Constraints, Opportunities, and Policy Responses](#)."



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.



Engage influential community figures, including male village leaders, elders, and family members²¹ of women entrepreneurs who would like to participate in the project, to build awareness about the project and its benefits, including the nature, purpose, and frequency of use of technology enabler(s) planned.²² If applicable, work with local NGOs that have already built relationships and trust with the community to facilitate this process.



Inquire about the social norms around the technology being considered as related to the profile of the intended beneficiaries. Ensure that women entrepreneur participants not only have access to the Internet but also to appropriate phones or tablets. If the necessary enabling environment is lacking, the project design should include ways to create one.



Perform an assessment in advance to determine whether the target population of women entrepreneurs is literate in the technology being considered. Consider ways to help beneficiaries become more psychologically comfortable and confident with using the technology enabler(s) included in the project. If the women beneficiaries are not comfortable with the technology, the project design should include specific materials to teach participants how to use the digital enabler(s).



Invest the time and effort needed to create and execute effective strategic communications plans to raise awareness of the project, including through digital enablers such as social media, radio, and television, and maintain the communications strategy throughout the project's duration to ensure continued awareness of its benefits and results.



Prioritize staff presence in the field to troubleshoot any technology problems and to receive feedback.



Assess where, when, and how women entrepreneurs will access the digital enabler(s), as well as any technical assistance that may be needed; develop appropriate contingency plans. Factor into the project design any known adverse conditions, such as the coronavirus (COVID-19), and consider relevant online trainings, when possible. Highlight the benefits, including flexible schedules and hours spent learning, that the digital enabler will provide for women unable to attend classes due to mobility or health and security concerns or family commitments. If the women will access broadband Internet using computers at a business center, line up a backup facility in the event the business center is closed, or the broadband Internet isn't working at the time of a scheduled session. If a remote training is organized, schedule an IT technician comfortable working with women to be on site to troubleshoot technology questions and facilitate use of the digital enabler(s).



Create an action plan in the event that not all beneficiaries possess or have access to the digital enabler(s) being considered. If not all the beneficiaries have access to the technology, such as a tablet or computer, evaluate the project budget to determine what technology can be provided, including whether the technology, such as tablets, could be lent to WSMEs for a limited time to facilitate participation.



Consider staggering classes to increase access to the digital enabler(s), and create relationships with community centers, universities, and the private sector to provide equipment for the duration of the training period. In addition, evaluate the medium-term impact of the project if the women entrepreneurs must return the digital tools at the end of the project.

21. For additional information on the risks of capture and how to identify potential risks, please refer to the WBG policy research report on community capture, *Localizing Development: Does Participation Work?* (Mansuri and Rao 2013).

22. See reference in Tanzania Case Study on p.49.



DON'Ts — MICROLEVEL

These microlevel concerns relate to specific projects, specific location(s), and direct and indirect beneficiaries.



Do not include digital enablers to which less than 50 percent of the women entrepreneurs in the target group will have access, thus increasing or maintaining the digital divide between rich and poor and urban and rural populations. If this is the case, provide the digital enabler to project beneficiaries.



Do not include lengthy content in the digital enabler, such as an e-learning platform or SMS messaging, and do not use only one form of content, such as explanations followed by exercises. Develop content specifically aimed at women entrepreneurs, and provide different formats, such as videos from women entrepreneurs in similar projects or past cohorts and case studies that feature women business owners, in addition to written lessons. Encourage group work.



Do not design a one-size-fits-all project. The barriers women face in accessing and deploying technology will vary by country and even within a country. Tailoring implementation of technology enablers to the specific circumstances of the target beneficiaries will be important to ensuring their effective deployment and use.

4. Successful Inclusion of Technology into Project Design and Implementation: A Case Study²³

Mobile Savings in Tanzania: Business Women Connect

MOBILE SAVINGS IN TANZANIA: BUSINESS WOMEN CONNECT

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



*see theory of change and log frame.

Introduction

The Business Women Connect mobile savings case study highlights a project that focused on helping Tanzanian women microentrepreneurs increase mobile savings. It provides an example of the overarching themes and constraint areas highlighted in this toolkit, the actions undertaken to address the most significant issues, and the incorporation of a digital tool to facilitate project implementation.

In 2016, the WBG Africa Gender Innovation Lab along with Center for Global Development (CGD), TechnoServe (NGO), Arifu, and the ExxonMobil Foundation launched the Business Women Connect pilot in Mbeya and Dodoma, two cities in northern Tanzania. The two-million-dollar project was implemented over a period of 27 months with 4,000 female microentrepreneurs, primarily market and street vendors, as beneficiaries. The

23. M-Pesa is a mobile banking service available in Kenya that was launched by Safaricom, the country's largest mobile phone operator, in 2007. It allows users to store and transfer money through their mobile phones. In Tanzania, M-Pesa was launched by Vodacom in 2008.

project's objective was to improve women microentrepreneurs' access and ability to effectively use mobile savings technologies as a means of expanding their businesses. This case study describes the project design process: the analysis conducted, the tools used to formulate gender-sensitive activities, and the mechanisms included to monitor progress.

Evidence suggests that microentrepreneurs are more likely to use savings than credit to finance their businesses. Women, in particular, however, struggle to save money, as they are often expected to share their resources among family members. Mobile savings accounts can be especially useful for women business owners because they keep resources confidential and inaccessible to family members and thus remain more readily available for business use. The Tanzania project tested the use of mobile savings and business skills training, both separately and together, to ease constraints that impede women microentrepreneurs from financing the growth of their businesses.

4.1. Project Overview

Component 1: Mobile Savings

Women microentrepreneurs participated in a 2.5-hour training covering the general concept and primary benefits of mobile savings. They also participated in "learning-by-doing" exercises and viewed instructional videos showing how to create a mobile savings account and explaining the benefits of M-Pawa, a Vodacom savings platform linked to M-Pesa.²⁴ The M-Pawa²⁵ platform allows customers to save money through interest-bearing mobile savings accounts and to qualify for uncollateralized instant digital microloans.

Component 2: Business Skills Training

Over a period of three months, beneficiaries took part in weekly 2.5-hour, face-to-face training sessions that covered basic business skills and financial literacy. The curriculum aimed to teach and motivate female microentrepreneurs to set business goals, identify business opportunities, and negotiate with suppliers — all with the aim of putting ideas into practice and mobilizing finance for their businesses generated through their own savings.

4.2. The Project Design Process

Step 1: Using Analysis from a Desk Review and Potential Beneficiary Consultations

Desk Review

The project team consulted country-level data²⁶ that revealed that female-owned businesses underperformed those owned by males and that women business owners are a predominantly unbanked population reliant on informal savings. Research indicates that facilitated access to funding when combined with business skills training is effective in helping women microentrepreneurs start and grow their businesses (Buvinic, Furst-Nichols, and Courey Pryor 2013). Mobile savings, in particular, shows promise as an effective means of improving women's business financing.

To assess the potential of an intervention to promote the use of mobile savings in Tanzania, the team conducted a desktop analysis that reviewed data on digital financial services. At the time, only 34 percent of Tanzanian women had formal bank accounts, as compared to 45 percent of Tanzanian men (Demirguc-Kunt et al. 2014). In addition, less than a third (27 percent) of Tanzanian women held mobile money accounts, versus 38 percent of their male counterparts (Demirguc-Kunt et al. 2014).

Consultations

Process. To understand why women were struggling to access finance and to determine the need for business training, the project team developed an initial screening for microentrepreneurs and designed a *survey instrument*. About 4,000 women were selected to participate in the survey based on the following eligibility criteria: (1) owns her own business; (2) owns a mobile phone; (3) owns a functional Vodacom SIM card; (4) can pass a basic literacy test; and (5) is interested and available to participate in a 12-week business training program.

The survey was administered by Savannas Forever, a Tanzania-based survey firm, and elicited information about sociodemographic characteristics of the women microentrepreneurs, their business earnings and prac-

24. M-Pesa is a mobile banking service available in Kenya that was launched by Safaricom, the country's largest mobile phone operator, in 2007. It allows users to store and transfer money through their mobile phones. In Tanzania, M-Pesa was launched by Vodacom in 2008.

25. M-Pawa was launched in 2014 in a partnership between Commercial Bank of Africa (CBA) and Vodacom. During its first two years, M-Pawa provided \$19.5 million in digital loans to 4.9 million subscribers.

26. Data extracted using this toolkit's automated data-generation tool.

27. Design elements identified through the survey included engaging husbands and local leaders and supporting childcare.

tices, any business and household-related shocks they had experienced, their coping strategies, their familiarity with or use of mobile money and savings accounts, and their intra-household decision-making processes.

The project team took steps to address cultural and social norms that might impede survey administration or discourage participation. For example, the team paid particular attention to making formal introductions of the program to the market or village leader in each survey location. In addition, the surveys were administered to the women microentrepreneurs in a central, public location, such as a government building, school, or established restaurant. After completing the questionnaire, the women were each given a nominal amount to assist with transportation expenses to and from the survey location. Trained enumerators completed all data collection using a digital enabler, Google Nexus tablets, which had the questionnaire pre-loaded. At the end of every day, each enumerator uploaded the collected data to a cloud-based server and returned the tablet to their team leader. The uploaded data were checked daily to verify their accuracy.

Results. The survey findings highlighted several key challenges faced by the women, including (1) limited financial literacy or knowledge of business and related soft skills; (2) lack of incentives and opportunities to acquire skills due to social norms; (3) limited access to finance that met their needs; and (4) lack of tools, inputs, and collateral. The survey also pointed to design elements that would improve the project's chances of success,²⁷ such as hiring a team of all-female trainers and inviting the women's husbands to join the training.

The information that emerged from the survey enabled the project team to identify significant advantages that mobile savings would extend to women in the pilot, including improved safety, privacy, and confidentiality in managing savings so that it could be invested to expand their businesses. Information from the survey also indicated a positive correlation between savings and increased profits that strengthened when women entrepreneurs applied improved business skills. The project team noted that if women microentrepreneurs were not equipped with business knowledge on how to grow their firms, even if savings were available, they might not use the funds efficiently and effectively to invest successfully in business expansion. Although the project team could find past

interventions that independently measured the effectiveness of mobile banking products and business skills training for women entrepreneurs, the desktop research found little evidence of a combined effect. The intervention aimed to close this knowledge gap.

Step 2: Linking Analysis to Project Actions

Putting It All Together

To address knowledge gaps revealed by the analysis, the team developed bite-sized modules of mobile savings instruction covering (1) the general concept of savings and its benefits; (2) an introduction to M-Pawa; (3) registration for M-Pawa and how to use it; and (4) enrollment in a text-message-based learning platform, Arifu. Arifu encouraged the women to set personal savings goals with the option to receive weekly SMS savings reminders and motivational "push" messages related to savings.

To enhance women's business and soft skills, the project implemented a 2.5-hour, 12-module, course administered over the span of 12 weeks, covering the following topics: business expansion and profitability; personal and professional efficiency; finance and record-keeping; and entrepreneurship and business planning. Each topic was reinforced through an innovative, interactive mobile learning platform designed for the project. The coursework also emphasized the importance of developing personal effectiveness and perseverance and the benefits of a more gender-equal society.

The analytical findings and survey information collected in Step 1 were incorporated into the project design. For instance, to diminish possible resistance to the program from the husbands of the women microentrepreneurs, team members invited them to attend the trainings. To address cultural issues related to women interacting in public with men who were unrelated to them, the project team recruited an all-female cadre of skilled instructors to conduct the training sessions. Taking into consideration other household and business responsibilities competing for the women's time, the project team scheduled the training to take place at times and locations best suited to their multiple obligations.

Corporate Partnership with Vodacom

The project team determined that, among the product options, Vodacom's M-Pawa mobile finance product

was uniquely positioned to support the project because it permitted customers to deposit money into separate interest-bearing savings accounts. M-Pawa did not have a strong following among women microentrepreneurs, however, who were unaware or unconvinced of its financial and practical benefits. This represented a market opportunity for Vodacom. When the project team approached Vodacom with the pilot concept and the opportunity it offered to increase the number of women customers of M-Pawa, Vodacom was enthusiastic about the prospect. As part of the corporate partnership, Vodacom agreed to provide the project team with data on each female participant's M-Pawa account, including daily transactions and microloan disbursements and repayments, provided the women signed consent forms and the data was kept anonymous. This data enabled the project

team to track mobile savings deposits, including their size and frequency.

Step 3: Monitoring and Evaluation

Indicators

The Business Women Connect pilot incorporated a rigorous evaluation, including the previously mentioned baseline survey administered between May and July of 2016, a midline survey conducted about 12 months after the baseline, and an endline survey conducted 18 months after the baseline. To track project progress, the team also selected indicators at the design stage that could be easily monitored and reported, enabling them to gauge the effectiveness of the gender-related project components. The indicators are shown in Table 1.

TABLE 1.
Indicators for Business Women Connect, Tanzania

Mobile Phone Savings Indicators

- 1 Any deposit
- 2 Number of deposits
- 3 Total amount deposited
- 4 Average amount deposited per week
- 5 Average amount withdrawn per week
- 6 Average weekly savings

Total Savings Indicators

- 1 Savings at home
- 2 Savings in formal institutions
- 3 Savings in informal institutions
- 4 Savings in other forms
- 5 Savings in mobile account

Business Outcomes Indicators

- 1 Proportion of business practices used
- 2 Capital investment
- 3 Hours worked in the past week
- 4 Introduced new products & services
- 5 Runs multiple businesses
- 6 Monthly sales
- 7 Monthly profits

Mobile Phone Credit Indicators

- 1 Average amount borrowed weekly
- 2 Average amount repaid weekly
- 3 Any loan
- 4 Number of loans
- 5 Total amount borrowed

Total Loans Indicators

- 1 Number of loans from formal institutions
- 2 Number of loans from informal institutions
- 3 Number of loans from other sources
- 4 Number of mobile loans
- 5 Number of total loans

Empowerment & Happiness Indicators

- 1 Meaningful input, household decisions
- 2 Meaningful input, business decisions

Data collected via Vodacom was crucial for the project team's ability to monitor the use of the digital enabler and to evaluate whether the women beneficiaries actually used the mobile platform as a means to save money.

To determine the impact of each intervention separately as well as in combination, the 4,000 participating women were randomly assigned access to the project components. A treatment group of 1,000 women was offered the mobile savings intervention; another group of 2,000 was offered the mobile savings intervention and the business skills training; and a control group of 1,000 women received no intervention during the evaluation period.

The endline survey, administered to all 4,000 women microentrepreneurs 12 months after the intervention ended, assessed any enduring changes resulting from their participation in the pilot.

Figures 6 and 7 below summarize the project's theory of change and its results measurement log frame. The theory of change captures the overarching problem tackled by the project, its underlying root causes, and how access to mobile finance and business training were expected to provide mutually reinforcing solutions for increasing women's economic empowerment. The log frame outlines project activities derived from the theory of change: the introduction of access to mobile saving mechanisms and targeted business skills training. The log frame then links the progression from the desired outputs and outcomes of the interventions to the overall objective of improved business acumen, leading to more informed investment decisions and increased savings facilitated through the mobile platform.

FIGURE 6.
Theory of Change

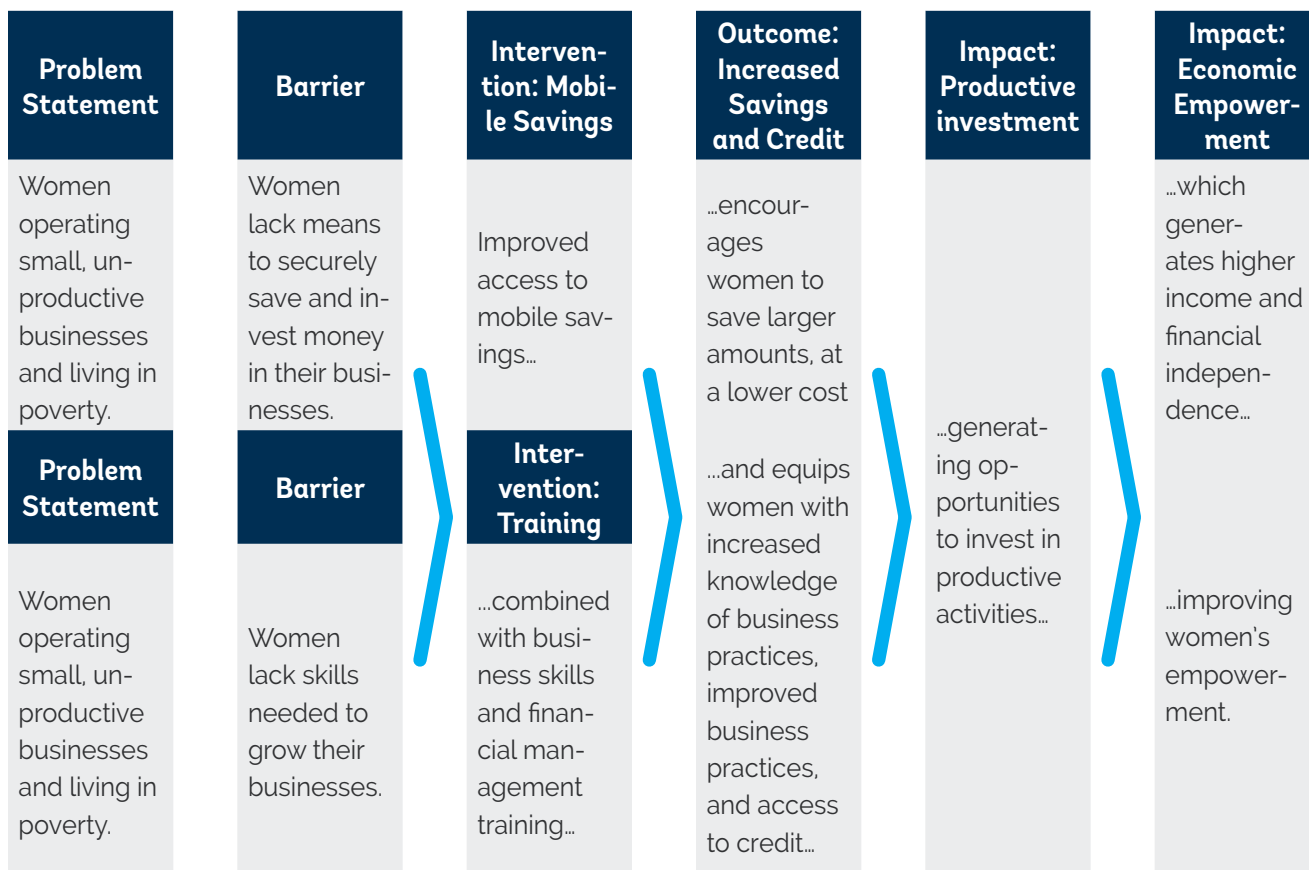


FIGURE 7.
Log frame

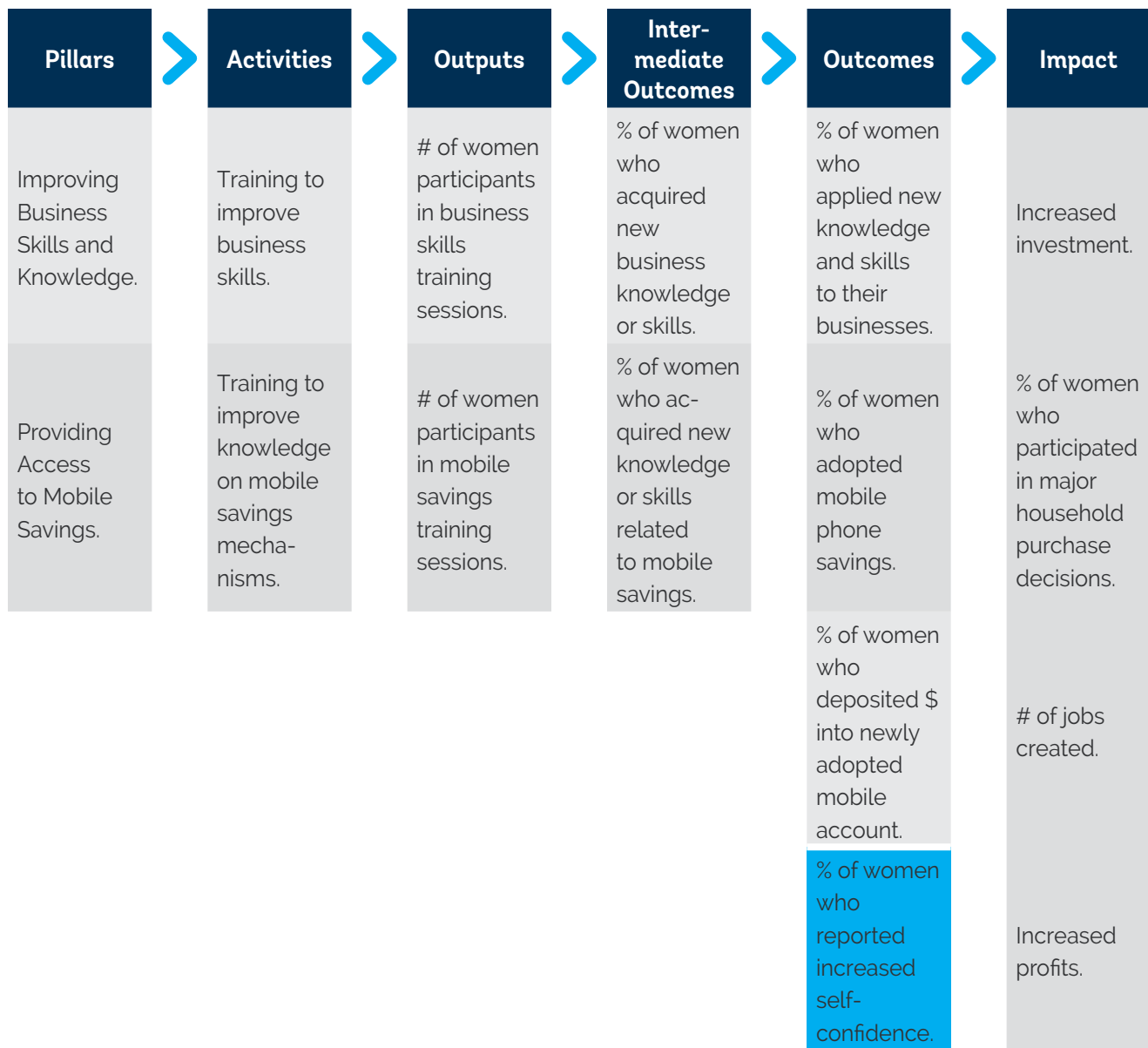









TABLE 2.
Project Actions Addressing Themes and Constraints

	ISSUE	TREATMENT
 Social Norms	Nonfamilial male and female surveyors meeting alone with women entrepreneurs	Formal introductions between surveyors and market or village leader in each survey location; surveys conducted in centralized, public locations
 Business Climate		Not addressed in this project
 Technology	Women have unequal access to technology as compared with men, but mobile phones are adequately available for use by low-income female populations	Use of mobile phones for digital finance, savings, credit, and training
 Legal and Regulatory Framework		Not addressed in this project
 Access to Finance	Women not using mobile money/digital finance for savings or credit	Women enrolled in mobile savings and digital loans programs
 Training, Skills, and Information	Women lack business skills as well as bargaining power in household	Women received text messages for training and some in-person classes as well
 Access to Markets		Not addressed in this project

4.3. Results

Beneficiaries participating in the mobile savings intervention alone saved twice as much money weekly through M-Pawa than did the control group. The mobile savings intervention also increased new business creation and the level of resilience among existing businesses encountering unexpected financial shocks.

In addition, borrowing from M-Pawa increased, and women microentrepreneurs who established mobile money savings accounts were 14 percent more likely to receive a mobile loan. The women who participated in both the mobile savings and the business skills training saved almost four times as much money on a weekly basis than did those not participating in either activity. It is important to note that when the female microentrepreneurs began saving through M-Pawa, data indicated that they were not necessarily saving more overall, but rather shifting the savings cache at home to secure mobile accounts.

Adding the business training on top of the mobile savings intervention led to substantial increases in business investment: business practices such as recordkeeping and financial planning improved, capital investment went up by about 40 percent, total hours worked by the women increased by more than three per week, and the likelihood of individual women running multiple businesses or introducing new products also went up. The research team is currently conducting a longer-term follow-up mobile phone survey to examine how this increased business investment translated into greater profitability.

The increased savings also improved women's intra-household decision-making power. Women who were encouraged to open mobile savings accounts indicated that they had greater decision-making power over their business and household expenditure allocations as compared to women who did not open mobile savings accounts.

Monitoring Progress and Capturing Results

1. Introduction²⁸

Monitoring and Evaluation (M&E) is critical for determining whether each project activity is making progress toward fulfilling the targets set for it under the design developed from the initial diagnostic. The overriding purpose of implementing women entrepreneurship projects, including those using digital enablers, is to increase women's participation in the economy and thereby improve their status, well-being, life satisfaction, and other dimensions of empowerment. To better position projects to achieve these development outcomes, proper M&E is as important as any other

element presented in this toolkit. However, relatively limited research and analysis have been published to guide teams in developing M&E frameworks for women entrepreneurship projects featuring technology. The following section provides fundamental M&E guidance to project teams and practical tools, such as indicator lists and reference materials, to assist teams in consistently tracking and measuring project results. It should be noted that this toolkit focuses on monitoring and not evaluation.

28. Although this section focuses on monitoring and evaluation, it does not provide specific guidance on how to design rigorous evaluations or delve into the body of work related to this topic. The following resource is a database, with examples, useful for project teams seeking to learn more about rigorous evaluations: Women's Economic Empowerment: A Roadmap; Database of Empirical Evaluations (United Nations Foundation and ExxonMobil Foundation 2013). Project teams wishing to consider incorporating an RCT should consult with one of the World Bank regional Gender Innovation Labs for design assistance.

2. M&E DOs and DON'Ts

Teams should consider the following DOs and DON'Ts when designing their project M&E frameworks.



DOs Fundamentals



Do ensure that the diagnostic process leads to the design of activities that address the barriers identified and do select indicators that measure progress specific to these activities. Frequently, project design lacks a logical link between the issues (barriers) identified at the diagnostic stage, the activities formulated to address those issues, and the indicators selected to track results under each activity. This can result in ineffective and/or cost-inefficient interventions.



Do consider M&E from the outset and as an integral part of project design. Articulating anticipated project results, indicators, and targets at the earliest possible stage will increase the likelihood that outcomes will be achieved, and project objectives will be met.



Do select indicators from a standardized list whenever possible. Avoid reinventing the wheel if appropriate indicators are available. Using standardized indicators will enable aggregation of results over time, facilitate corporate reporting, and contribute to the global knowledge base on effective design and implementation of digitally enabled women's economic participation projects.



Do select indicators for which information is likely to be available and affordable to collect and that does not place burdensome demands on project beneficiaries. Overly time-consuming and cumbersome data collection processes are likely to discourage follow-through by project participants and are not a cost-efficient use of time and resources.



Do capture quantitative indicators and qualitative information. Although quantitative indicators are easier to verify and are directly comparable between individuals, qualitative information is important and provides complementary information that is helpful in determining the "why" behind quantitative indicators (United Nations Foundation and ExxonMobil Foundation 2015). This information can reveal the underlying issues affecting projects, whether impeding or contributing to their success.



Do collect baseline data, set realistic targets, and collect results data as you go. Collecting baseline data during pre-implementation will inform target-setting.



Do consider that project results may manifest outside the project's formal completion date; collection of M&E data should begin while the project is underway and extend beyond its slated conclusion. Baseline data is a critical first step toward effectively measuring an intervention's benefits. Intermediate and final outcomes of a given intervention may take time to emerge.



Do consider the strengths of and gaps in the results measurement system that will generate the data on indicators. Data reported are only as good as the system that produces them. Ensuring that an adequate system and resources (people, budget, equipment) are in place to collect, analyze, and report data is critical. It is advisable to use the client's results measurement system rather than setting up a parallel one. Including an M&E systems assessment during preparation as part of the institutional assessment will help identify areas that need to be strengthened.



DOs

Specific Considerations for Women's Economic Participation and Digital Enablers



Do employ a two-pronged approach, tracking progress both to assess activities meant to increase women's economic participation and well-being and to determine the effectiveness and efficacy of the digital enablers supporting these activities. This will help to ensure that the technology is appropriate to the activity and reflects the context in which it is implemented, taking into consideration availability, usability, and infrastructure.



Do consider that for digitally enabled projects, data will often be provided by a third party, so partnerships are critical. For example, implementing projects related to mobile savings or expanding market access often requires women to use and deploy new technologies made available through project partners. To track project success, data from entities such as mobile network operators, banks, or sales platforms must be collected. It is important to build strong partnerships from the onset, with well-defined roles and responsibilities, including a clear reporting flow framework or map that all partners understand.



Do consider that evidence is limited on what works to advance women's economic participation and well-being, particularly when deploying digital technology. While designing interventions based on evidence is always preferable, this can be particularly challenging for the emerging field of digitally enabled WSME projects. It is important for projects to use M&E to have a means of ensuring that activities are on track for achieving project objectives. Careful selection of appropriate, measurable, and time-bound indicators will help assess progress, show attribution, and build knowledge that can be used in future projects.







Do consider both the economic and empowerment outcomes when measuring interventions aimed at increasing women's entrepreneurial activity.²⁹ Too often project teams limit their focus to indicators related to the project's tangible outcomes, such as new skills acquired, technology deployed, markets accessed, income increased, or employment generated. It is equally important for M&E to encompass corresponding outcomes related to improvements in well-being, community and household decision-making, negotiation power, and so on. If these intangible outcomes are not captured, project findings will not reflect at a more holistic level whether the desired development goals are being achieved. For example, outcomes assessment should include not only that women are earning increased income but also how and where that income is spent.

29. Please see the section below on impact indicators for suggested specific indicators.



DON'Ts

-  **Don't select too many indicators. Focus on those most important for measuring key outcomes and managing project activities.** Dealing with a long list of indicators that do not provide useful information for course correction or measuring progress is a waste of time and effort.
-  **Don't simply sex-disaggregate data.** Ensure that the indicators selected are tailored to the particular conditions affecting women beneficiaries. Too often projects just track the percentage of women who participate and go no further in designing and measuring progress toward reducing the specific barriers faced by women.
-  **Don't limit indicators to outputs.** Projects should also strive to incorporate indicators that measure outcome or even impact-level results such as improved business performance. Similarly, effects such as a strengthened decision-making ability, increased well-being and confidence, and life satisfaction may also manifest at the impact level.
-  **Don't consider project activities as static; use ongoing data collection to refine and course-correct, if necessary.** Continuous monitoring of data during implementation allows projects to draw on real-time information to make adjustments that improve delivery and outcome achievement.

3. Indicators

This section presents a menu of gender-related output, outcome, and impact indicators to measure project results by choosing gender indicator/s that align(s) with the gaps that the project is trying to address; track(s) expected results; and is/are specific, measurable, achievable, relevant, and time-bound (SMART). When selecting indicators, work with your M&E team, as well as with a gender specialist, to confirm and validate indicator choice; also consider sex-disaggregating indicators across the project, i.e., for those activities that may not specifically address gender gaps but that are amenable to sex-disaggregated data collection. Focus on indicators that make sense for your project and for which you will be able to collect data. The indicators can be applied to both lending and advisory World Bank projects. They are organized, in theory-of-change models, by the toolkit's four key constraint areas: legal and regulatory frameworks; access to finance; training, skills, and information; and access to markets.

As discussed previously, an M&E framework is best applied *ex ante* during the project and results-tracking design phase, so that data collection can

support implementation progress and reporting from the outset. Regular monitoring and data availability will be essential at project completion to assess achievements toward lessening gender disparities.

Not all indicators will be relevant to every program or project. Rather, the selection of indicators will be determined by the intervention, its scale, and the project's development objective. Teams are encouraged to use the guidelines and indicators during project planning and design, in collaboration with their M&E and gender team members.³⁰

A full list of the indicators³¹ illustrated in the theories of change below can be found in Appendix 3. Please also note that Appendix 3 lists four overarching impact indicators that are applicable to all four main constraints: # of new direct jobs created or obtained by women; # of women-owned or -led firms with increased revenue; # of women-owned or -led firms with increased aggregate productivity; and # of women reporting increased levels of self-confidence, willingness to assert themselves, willingness to take risks, or self-esteem.

Definitions of M&E Indicator Types



1. OUTPUTS:

Immediate deliverables for component(s) and/or task(s) under a given project or program. All projects and programs must demonstrate outputs for a given activity/component.



2. OUTCOMES:

Medium-term results or actions implemented that followed from the immediate outputs. Outcomes are changes in knowledge, behaviors, and attitudes as a result of an intervention, usually short-term or medium-term effects of client/stakeholder actions taken that can be attributed, at least in part, to the project.



3. IMPACT:

The consequences, often (but not always) long-term effects, resulting from an intervention. Impact indicators for projects targeting gender disparities are intended to capture broader demonstration results, reflecting where outreach results of the project have led to further scaling up (that is, market growth, demonstration effects) as a result of a project or program

30. The Tanzania Business Women Connect case study included in this toolkit outlines the M&E framework developed by the project team, including indicators at the design stage that could be easily monitored and reported on to measure results, thereby gauging the effectiveness of the gender-related project components.

31. Not all of the indicators included in this M&E section and the full list in Appendix 3 will qualify a project to receive a gender tag, per WBG guidance, particularly those indicators focused on outputs. Project teams should consult with gender leads or gender group colleagues to ensure projects have an appropriate results chain.



Legal & Regulatory: Barriers, Interventions, and Indicators³²

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
- Low representation of women in formal institutions
- Low capacity of women's representative entities, resulting in lack of participation and input into legal and regulatory decision-making

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)
- Include women-owned/-led firms in government and industry-specific supplier databases
- Target women-owned/-led firms via strategic communications, awareness-raising, and information sharing
- Train public officials to understand gender-related constraints and challenges to promote greater equality in public services
- Improve firm policies and practices to attract and retain more female workers
- Encourage public care provisions (such as new laws, subsidies, or firm-level incentives, etc.) to increase women's access to care services

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
- # of women contributing to institutional decision making
- # of organizations representing women that contribute to institutional decision-making
- % of women who reported they are satisfied or very satisfied with public service provision and/or quality
- # of improvements measured by Women, Business, and the Law and similar indices (e.g., WEF Global Gender Gap Report)

32. Note that this list is not exhaustive. Project teams may need to adjust and/or add customized indicators to track effectively particular project activities. For information collection related to more qualitative aspects, refer to survey approaches suggested in the database available at Women's Economic Empowerment: A Roadmap, available [here](#).



Access to Finance: Barriers, Interventions, and Indicators

Barriers

- Weak legal/regulatory protections for financial consumers
- Women's unequal ownership, access, and administrative authority (e.g., property, inheritance, collateral)
- Gaps in the digital financial ecosystem including digital ID, digital signature, e-KYC, agent banking networks, etc.
- High-risk perception of women borrowers (resulting in, e.g., higher interest rates, shorter repayment periods for women)
- Persistent focus on traditional collateral requirements (e.g., immovable property, credit history)
- Financial provider practices and products that do not meet women's needs
- Permission of male family member required to conduct financial transactions
- Limited access to technology and related digital financial services
- Lack of technology literacy
- Limited financial capability
- Limited information and data on gender gaps in finance
- Lack of women in decision-making roles in the financial sector (public and private)

Potential Interventions

- Strengthen legal and regulatory frameworks to eliminate gender bias related to financial services
- Increase availability of and access to financial products/services, including digitally enabled, digitally delivered solutions for women-owned/-led MSMEs
- Strengthen credit reporting systems and other sources of data useful for financial decisions
- Improve other financial infrastructure, such as collateral registries and factoring platforms
- Seek gender diversity among bank agents and provide them with incentives to register women for digital accounts, including providing technology support for women users
- Incentivize financial institutions to develop products and services that meet women's needs (e.g., alternative-data-based lending, psychometric testing, payments, savings, credit, and insurance)
- Improve quality and availability of sex-disaggregated data across the range of financial products and services, including new digital financial products and fintech offerings
- Provide training on digital skills
- Support the development of digital incubators, accelerators, and early-stage funding programs for WSMEs
- Strengthen political awareness of and commitment to increase financial access for women

Suggested Indicators

Outputs

- Increased availability of sex-disaggregated data
- # of women participants in workshops, training events, seminars, conferences, networking events
- # of women participants who benefited from digital skills programs/trainings
- # and/or % of women and women-owned firms listed in a public credit registry and/or private credit bureau

Outcomes

- # of improvements measured by governments through monitoring financial system data
- # of improvements in access to finance measured through global data sources such as Findex, Finscope
- # of improvements in the ecosystem for women's financial access measured through global sources such as Women, Business, and the Law, Doing Business, and similar indices (e.g., WEF Global Gender Gap Report)
- % of women trained who acquired new knowledge or skills, including in relevant technology use
- # 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 women-owned/-led firms with access to finance
- # and/or % of women reached with financial services
- # and/or % of unserved and underserved women provided with access to financial services, including through technology-driven delivery channels
- # and/or % of women with mobile money accounts
- # of outstanding loans made to women-owned or -led firms
- Volume of outstanding loans made to women-owned or -led firms by institutional type and channel
- % of outstanding loans made to women-owned or -led firms
- # of women-owned or -led firms that have received loans secured with movable property
- Value of outstanding loans made to women-owned or -led firms
- % of women who have control over their savings
- # and/or % of women who made or received digital payments
- # and/or % of women depositors
- # and/or % of women borrowers
- # and/or % of loan accounts owned by women
- # and/or % of deposit accounts owned by women



Training, Skills, & Information: Barriers, Interventions, and Indicators³²

Barriers

- Lack of gender-sensitive business-service ecosystem (e.g., biased trainers, mismatch between services offered and needs)
- Lack of incentives to acquire skills due to social norms and other restrictions
- Cost barriers to accessing training and technical assistance
- Inadequate skills and knowledge (e.g., financial literacy, business and soft skills, and sector information)
- Lack of access to relevant business information due to restricted ability to participate in mentoring programs/networks
- Limited relevant education
- Limited technology access and literacy
- Restricted mobility
- Business decisions constrained by male relatives
- Asymmetric information

Potential Interventions

- Build capacity of institutions serving women-owned businesses, including business associations and networks
- Support the development of digital incubators, accelerators, and early-stage funding programs
- Deliver training and facilitate networking aimed at increasing financial literacy, peer-to-peer learning, sector-specific technical skills, business and soft skills
- Help women cross over into male-dominated, profitable sectors (through mentoring programs, role models, and information-sharing)
- Enable women to benefit from existing mixed-sex networking and mentoring opportunities
- Leverage apprenticeships and on-the-job learning opportunities
- Provide WSMEs firm-level wraparound services, such as targeted technical assistance, business advice, and coaching, along with cash grants or small loans (including for technology use and implementation)
- Identify and integrate women entrepreneurs, business professors, and advisors to join trainer cadre
- Provide capital and business development skills through matching grants to WSMEs
- Organize business plan competitions and entrepreneurship programs for WSMEs
- Provide gender sensitization training for men and couples that includes instruction on the benefits of women's economic participation
- Strengthen women's resilience and coping mechanisms to deal with social backlash through soft skills training

Suggested Indicators

Outputs

- # of women participants in workshops, training events, seminars, conferences, networking events
- # of women participants who benefited from digital skills programs/trainings

Outcomes

- # and/or % of women trained who acquired new knowledge or skills, including in relevant technology use
- # and/or % of staff in women's support organizations who acquired improved knowledge or skills
- # and/or % of women-owned or -led firms with access to finance
- # of women who established new firms in underrepresented sectors/industries

- # and/or % of women participating in the conceptualization and design of projects/activities
- # of stakeholders who acquired new knowledge of gender-based issues
- # of women contributing to institutional decision-making
- # of new markets accessed by women-owned or -led firms
- # and/or % of women-owned or -led firms adopting innovative/upgraded products and technology driven-processes
- # and/or % of women-owned/-led firms that benefit from new linkages with large firms
- # and/or % of women-owned or -led firms with increased investments
- # and/or % of female trainers in supporting programs



Access to Markets: Barriers, Interventions, and Indicators

Barriers

- Lagging legal and regulatory provisions (e.g., digital payments, cross-border commerce, etc.)
- Inadequate input markets (land, labor, capital)
- Cost barriers (compliance, formalization, informal payments)
- Limited access to finance, inputs, tools, assets, and collateral
- Inadequate access to and limited use of technology enablers
- Market-related information constraints (e.g., input costs, prices, demand, etc.)
- Limited access to new customers
- Limited access to networks, (in-)formal information sharing, and role models
- Concentration in less profitable, lower parts of the value chain
- Gender-based harassment in business transactions (e.g., buyers, sellers, suppliers, customs officials, etc.)

Potential Interventions

- Design gender-sensitive trade/customs logistics, include digital-based services
- Increase women's access to government procurement programs
- Build capacity of institutions serving women-owned businesses
- Develop training programs for women (e.g., use of technology tools to access markets, trade logistics, supplier standards, etc.)
- Enhance technology, skills, and production processes to integrate women-owned/-led firms into value chains
- Link women to local, regional, and international markets through supplier databases, meet-the-buyer events, training, export promotion events, and study tours
- Support technology extension services
- Address de facto occupational sex segregation through mentoring, information provision, and skills development
- Establish awareness-raising efforts for supply-chain professionals (procurement managers, etc.) to increase understanding of challenges faced by women business owners

Suggested Indicators

Outputs

- # of women participants in workshops, training events, seminars, conferences, and networking events
- # of women participants who benefited from digital skills programs/trainings

Outcomes

- # of recommended laws/regulations/amendments/codes enacted or government policies adopted to address gender constraints
- # and/or % of women trained who acquired new knowledge or skills, including in relevant technology use
- # and/or % of staff in women-supporting organizations who acquired new/improved knowledge or skills
- # of women-owned or -led firms that generated leads in business promotion events

- # and/or % of women-owned or -led firms adopting innovative/upgraded products and technology-driven processes
- # and/or % of women-owned or -led firms that benefit from new linkages with large firms
- # and/or % of women-owned or -led firms that benefit from reformed customs/border services
- # of new markets accessed by women-owned or -led firms
- # and/or % of women who established new firms in underrepresented sectors
- # of stakeholders who acquired new knowledge of gender-based issues
- % of leadership positions held by women in trade and industry organizations
- # and/or % of buyers formally committed to Women's Empowerment Principles of gender-responsive procurement
- % of ministry/agency procurement contracts going to women-owned or -led firms

Conclusion

Policies and projects that support female entrepreneurs by incorporating digital enablers are an emerging and relatively recent subset of activities related to women's economic empowerment. The resources and instructions provided in this toolkit therefore constitute a significant step in advancing the quality and results-orientation of these interventions. The toolkit's systematic and hands-on approach supports policy makers and project teams in an easy-to-access and practical way as they navigate the comparatively new area of designing, implementing, and measuring context-appropriate and targeted digital interventions that facilitate female entrepreneurship. Examples and case studies described in the toolkit illustrate an initial set of proven-to-be-successful, as well as promising, activities. Results-measurement approaches and indicators encapsulate a solid standard "starter set."

The methods and approaches laid out in the toolkit are meant to be expanded upon and to remain flexible and adaptable over time. As teams implement them, more evidence on what works and what may need recalibration will emerge; further project examples will be identified, additional case studies will be de-

veloped, and patterns of indicator use — and usefulness — will emerge. The online version of this toolkit will be complemented with these additional pieces, lessons, and findings, keeping the tools relevant and up-to-date over time.

The nimble and interactive nature of the online version will be conducive to knowledge exchange — between project teams within and beyond the WBG, as well as among policy makers — and the ideas and approaches it contains will foster and reflect that continued learning.

Designing and implementing future country-level work using the toolkit and integrating its methods into WBG analytical products such as Financial Sector Assessment Programs, Systematic Country Diagnostics, Country Private Sector Diagnostics or Jobs Diagnostics, if done consistently and sustainably over time — by the WBG and other development entities — holds the promise of increasing results in the area of WEE for years to come.



Appendix 1.
**Barriers,
Themes,
& Constraints
— A Primer**



For project teams new to designing interventions to support women-owned and -run enterprises, the following section introduces some of the specific challenges unique to, or exacerbated for, women, presented through three overarching horizontal themes: social norms, business climate, and technology. This section begins by examining the general context, including challenges related to the business climate that women may face when starting and growing firms. It then explores technology-related issues and the broader gender norms that may influence and narrow women's choice of business sector, the personal and business goals they pursue, and how they structure and work to grow their businesses.

The section then uses each of the four vertical constraint pillars to identify barriers that may inhibit the growth of women's firms. It also examines how technology and digital enablers can help mitigate these barriers, to help ensure not only that women-owned firms survive but that the women business owners thrive as well.

Technological developments are rapidly changing the way people learn, work, communicate, and do business. Digital solutions thus can benefit everyone, and technology plays a prominent role in making business formalization and growth accessible to all, regardless of gender. The long reach of digitalization extends to facilitating women's participation in shaping legal and regulatory reforms, accessing finance and credit tools, and seizing opportunities to enter new markets and to increase skills and develop business acumen. With the digital economy growing at a rate significantly higher than that of the traditional economy, digital solutions offer emerging economies a unique opportunity to leapfrog traditional paths for accessing markets. These opportunities also include risks, however, particularly relating to issues such as data protection and privacy and digital divides that can leave some communities behind.

1. Examining the General Context

The following section examines key constraints and potential technology enablers under the broad areas of social norms and business climate, with technological issues and approaches embedded across all topics.

OVERARCHING HORIZONTAL THEMES

-  1. Social Norms
-  2. Business Climate
-  3. Technology

MAIN VERTICAL CONSTRAINTS

-  1. Legal & Regulatory Framework
-  2. Access to Finance
-  3. Training, Skills & Information
-  4. Access to Markets



1.1. Social Norms

A society's norms have a pervasive influence on the formation, operation, and performance of women-owned businesses. Women's entrepreneurial endeavors are heavily influenced by social norms surrounding education, permissible economic activities, and interactions with buyers and suppliers, all of which affect women's ability to conduct business and their self-perception, confidence, and ambition. Women's disproportionate responsibility for child- and eldercare constitutes another social norm that influences their economic participation.



Women spend at least twice as much time as men on unpaid domestic tasks and **CARE ACTIVITIES AND AS MUCH AS 58 PERCENT OF THEIR WORKDAY** on unpaid work in family enterprises and farms (World Bank Group 2017a).

In addition, women often lack authority over the allocation of household assets and face pressure to share their own resources. A cultural environment favoring male dominance and decision making limits women's ability to control the revenue generated by their businesses (Simavi, Manuel, and Blackden 2010). These underlying social norms directly impact business growth as well as women's willingness and ability to invest in their businesses. In addition, social norms prevent many women in developing countries from accessing safe and reliable transportation, limiting their mobility, access to information and informal communication networks, and participation in training.



A study of African women and transportation found that they spent over

65%

of the time and effort they allocated to household duties on daily mobility needs (Uteng 2012).

Social constraints also limit women's political engagement — including advocacy efforts, political action networks, and political representation — which is critical to informing policy decisions about issues affecting women (World Bank Group 2017a). In such environments, women overwhelmingly enter "safer," socially acceptable sectors, which unfortunately offer fewer growth opportunities, have less capital and assets, and are more likely to operate in the informal market (World Bank Group 2019b). Women are also more likely than men to start a business out of necessity and to commingle firm and household monies, while men are more likely to launch entrepreneurial endeavors due to a perceived opportunity (World Bank Group 2019b).



Using Technology to Address Social Norm Constraints

Digital technologies can offer women entrepreneurs the means to overcome constraints imposed by social norms. Technology can allow women to communicate and interact with others without openly violating societal expectations. It can also increase women's access to market information and enable them to work more flexible hours and possibly remotely. For example, the E-Commerce and Women-Led SMEs³³ in MENA (P168392) project helps women entrepreneurs to market and sell their goods on TradeKey and Ebay e-commerce platforms from their homes. Access to networks of peers, mentors, or role models through social media or other Internet platforms can help women entrepreneurs take part in online training or savings programs that would otherwise be unavailable due to the limited geographical reach of program implementers and time constraints on female entrepreneurs. The New Generation of Women Entrepreneurs (Women X) project in Nigeria and Pakistan (P145215) uses e-Learning modules and incorporates a virtual e-Mentoring program to connect women entrepreneurs with mentors and coaches as well as with others in the entrepreneurial ecosystem who can provide them with support.

33. For the purpose of this toolkit, SMEs are defined as formalized, nonsubsistence sole proprietorships and limited liability corporations (LLCs) with more than ten employees.



1.2. Business Climate

The aggregate result of the social norms discussed above is that women-led firms are concentrated in low-productivity, low-technology, low-growth sectors such as hospitality, services, wholesale and retail trade, garments, textiles, and leather goods. Globally, men own firms in more profitable industries, such as construction and manufacturing, that are considered less appropriate for women. Women-owned firms are more likely to be home-based, with fewer employees, lower average sales, and less value-added than firms owned by men (World Bank Group 2019b). These factors contribute to lags in performance: women-led firms show lower returns to capital and lower profitability (Cirera and Qasim 2014). When women are encouraged and supported to operate outside social norms, they tend to build larger and more profitable companies that operate in male-dominated sectors (World Bank Group 2019b).

Female Labor Force Participation

A foundational understanding of the broader female labor force participation landscape provides both context for and insights into the state of female entrepreneurship, the industries in which women cluster, why women decide to pursue or pass up entrepreneurial opportunities, and whether these business endeavors succeed. Although the global female labor force participation rate is higher today than it was three decades ago (Ortiz-Ospina and Tzvetkova 2017), there has been little recent improvement on average. That said, some countries have seen advances in female economic participation. For example, several nations in Sub-Saharan Africa have significantly closed their economic participation and opportunity gender gap, a measure that blends a participation gap, the difference between women and men in labor force participation rates; a remuneration gap, the ratio of estimated female-to-male earned income; and an advancement gap, wage equality for similar work (World Economic Forum 2020b). The top ten countries globally have closed at least 80 percent of this gap between men and women in the workplace (World Economic Forum 2020b). Several examples include Benin (85 percent), Zambia (83 percent), and Guinea (80 percent) in Africa; Lao PDR (84 percent) in East Asia; and Belarus (84 percent) and Latvia (81 percent) in Eastern Europe (World Economic Forum 2020b). At the opposite end of the spectrum are countries that have closed less than 40 percent of the economic participation and opportunity gender gap: India (35 percent), Pakistan (33 percent), Yemen (27 percent), Syria (25 percent), and Iraq (23 percent) (World Economic Forum 2020b). Furthermore, women tend to be underrepresented in leadership and management positions and overrepresented in lower-quality jobs and informal and vulnerable economic activities, including self-employment in unregistered businesses with no bookkeeping practices and tax payments (ILO 2018). In 2016, the share of women in developing countries who work in the informal economy as a percentage of the total number of employed women was 8 percent higher than that of employed men working in the informal economy (ILO 2018). Women workers are also at greater risk of facing poverty in old age due to such restrictive labor practices, along with typically lower wages, longer life spans than men's, and shorter work lives due to maternity, childcare, and eldercare duties.



The factors that constrain women's labor force participation include prohibitions against working in specific sectors or at certain times of day (such as nocturnal shifts); lack of legal provisions to allow for and regulate part-time work; and limited or nonexistent government support for or provision of childcare services. These factors, individually or collectively, lead to a lower percentage of women business managers and business leaders. Often women's employment decisions reflect the interplay among prevailing gender and social norms associated with education and occupational choices, household and family responsibilities, mobility constraints, and access to labor markets.



Female Entrepreneurship

Women's engagement in entrepreneurship is crucial to improving women's economic status. Not only does owning a business provide a source of income, but female entrepreneurs also tend to hire more female employees than do male entrepreneurs (Carrera and Qasim 2014). Women invest a higher percentage of their entrepreneurship and employment earnings in their households, thereby increasing overall amounts spent on education and health. Female entrepreneurship is also a viable economic and livelihood solution for older women in countries with an earlier mandatory retirement age for women

and can thus help reduce the likelihood of poverty in old age. Launching and growing a business is inherently risky; many women would prefer to work as employees for firms in which they do not have an ownership stake. Yet in developing economies where fewer formal sector jobs are available, women may not have an alternative means of providing for themselves and their families: women globally have a 20 percent or greater likelihood than men of starting a business due to necessity (Global Entrepreneurship Monitor 2017). Owning and operating a business can be particularly attractive in economies where social and legal restrictions as well as a lack of alternative employment opportunities limit other options.

Multiple constraints discourage both women and men from becoming entrepreneurs and starting firms, including time and number of procedures to start a business, cost as a percentage of income to start a business, and government resources available to entrepreneurs, but women's early-stage entrepreneurial activity is half or less that of men in 40 percent of economies (Global Entrepreneurship Monitor 2017), and women own only 28 percent of all MSMEs globally (International Finance Corporation 2014), with larger variation between and within regions. Female total entrepreneurial activity (TEA)³⁴ rates have ranged from 3 percent in France, Germany, Italy, Jordan to 37 percent in Senegal (Global Entrepreneurship Monitor 2017). In Brazil, Indonesia, Mexico, the Philippines, and Vietnam, women participate in entrepreneurship at equal or higher rates than men (Global Entrepreneurship Monitor 2017). Regionally, MENA has the lowest number of women entrepreneurs and largest gender gap in business ownership: for every three male business owners, there is only one female-owned business (Global Entrepreneurship Monitor 2017). Somewhat surprisingly, at 37 percent, entrepreneurs in the MENA region have the highest average growth expectations for their businesses worldwide, and women business owners' growth expectations for their firms are nearly equal (about 80 percent) to those of their male counterparts (Global Entrepreneurship Monitor 2017). In contrast, North America has the lowest regional gender gap³⁵ among entrepreneurs and the highest level of innovation³⁶ among women business owners; 38 percent of them state they offer innovative products, whereas only 18 percent of women in sub-Saharan Africa make the same claim (Global Entrepreneurship Monitor 2017).

34. The ratio of women to men participating in entrepreneurship.

35. Global Entrepreneurship Monitor defines innovation as exhibiting newness to customers, with offerings generally not available from the competition.

36. The World Economic Forum defines "innovation-driven" in its Global Competitiveness Report as characterizing the most developed economies with more knowledge-intensive businesses and expanding service sectors.

It is also noteworthy that in the 63 economies surveyed biannually by Global Entrepreneurship Monitor (GEM), as economic development and educational levels in a country increase, entrepreneurial participation among women declines and the gender gap widens, while business closure decreases (Global Entrepreneurship Monitor 2017). Women in innovation-driven economies³⁷ start businesses at 60 percent the rate of men, but men are one-third more likely than women to close their businesses due to lack of profitability, lack of financing, sale, and/or retirement (Global Entrepreneurship Monitor 2017).

This indicates a significant difference between male and female entrepreneurs, including the tendency of women not to start businesses as frequently as men but also to fail less, in part because they take fewer risks. Marked differences can also be seen in the prevalence of women in informal employment across economies. These women are not covered by labor laws, part of the tax system, or offered social protection or employment benefits such as severance pay or sick leave. Even though globally fewer women than men take informal employment (approximately 740 million women versus 1.26 billion men), these women are more often found in the most vulnerable situations, employed as domestic workers, home-based workers, or unpaid workers in their own households, as compared to their male counterparts (ILO 2018). The gender-specific constraints that women entrepreneurs worldwide routinely face affect how they manage their businesses relative to men and inhibit business productivity and growth. By removing or significantly reducing barriers to female entrepreneurship, not only do women's individual autonomy and economic and social well-being increase, but broader benefits accrue to the economy, including the development of new products and services offered and increased employment.

Using Technology to Improve the Business Climate

Technology, even when introduced at small scale, can facilitate the growth of all MSMEs and especially women-owned MSMEs in business environments where, without digitalization, it might not otherwise be conducive to or safe for women to operate businesses. For example, technology gives women greater control over their operating environment. It can facilitate cashless business transactions, thus improving women's financial privacy, independence, and autonomy; provide online platforms to virtually meet suppliers and buyers; and employ software to digitally track products over long distances to ensure arrival without damage or the added logistical complication of arranging transportation to physically accompany the shipment of goods. Technology thus holds potential to benefit women particularly, strengthening their contribution to a country's economy and enlarging the footprint of WSMEs on a national or even international scale.

37. Global Entrepreneurship Monitor refers to the following countries as innovation-driven, in ascending order: Italy, Germany, United Arab Emirates, Spain, France, Norway, Greece, Belgium, Republic of Korea, Finland, Qatar, Sweden, Slovenia, Switzerland, Portugal, Taiwan, United Kingdom, Luxembourg, Hong Kong, Austria, Puerto Rico, Ireland, Netherlands, Israel, Cypress, United States, Australia, Estonia, and Canada.

2. Assessing Main Constraints



2.1. Legal and Regulatory Framework

Of the 190 economies surveyed in *Women, Business, and the Law* (World Bank Group 2020e), 90 percent have at least one law impeding women's economic opportunities. For example, Colombia forbids women to work as industrial painters; Bangladesh forbids women to clean, lubricate, or adjust any part of machinery; and Sierra Leone forbids women from working in underground mines (World Bank Group 2020e). Restrictive legal and regulatory frameworks can render more difficult the processes to register a business or open a bank account and may prevent women from working without the permission of a husband or male family member. Women also face significant legal and regulatory barriers to ownership, access, and control over key productive assets such as land, housing, finance, insurance, and technology. Asset ownership is a critical means to generate income, facilitate access to credit, strengthen the ability to respond to shocks by diversifying income potential, and serve as a store of wealth. Constraints to ownership and control of assets that women face include family laws that disadvantage them, such as requiring a spouse's permission to work outside the home, limited public knowledge about women's rights, and uneven implementation and enforcement of gender-neutral laws.

Using Technology to Improve Design and Implementation of Legal and Regulatory Frameworks

Sound legal and regulatory frameworks seek to promote transparent, predictable, and nondiscriminatory processes. Digitalization can make it easier for female entrepreneurs to comply with legal and regulatory business requirements. For example, electronic transactions to obtain an ID, register a business, or obtain a business license — areas where women tend to be disadvantaged because of social norms and mobility constraints (World Bank Group 2015) — can contribute to access and transparency. Effectively deployed, technology can contribute to less discriminatory, more standardized processes and provide workable approaches to overcome some of the restrictions that women face. E-government services, such as digital cash transfers or electronic public-private dialogues (ePPD), offer the potential of better online user experiences for citizens, increased public participation, improved internal efficiency and productivity, and increased access to information, such as the data found on electronic collateral registries (United Nations 2012).

Governments are beginning to actively encourage stakeholder engagement when evaluating laws and regulations related to digitalization. Digitalization can also help women's voices to be heard in legal and regulatory formulation and implementation. For instance, public-private dialogues that employ digital tools (World Bank Group 2015) provide the opportunity for women to engage in direct conversations about business-critical issues, share insights, and develop more informed policy. Reviews of laws and regulations as well as proposed public budgeting for improvements affecting businesses can be published online for public review, soliciting comments by female and male entrepreneurs alike, to support more inclusive feedback.





2.2. Access to Finance

Persistent barriers limit women's access to financial services. Women continue to be less likely than men to have access to financial institutions or to possess a bank account. In spite of rapid increases in financial services between 2014 and 2017 — men's bank account ownership in developing countries increased from 60 percent to 67 percent, and women's ownership grew from 51 percent to 59 percent (Demirguc-Kunt et al., 2018) — the gender gap has stubbornly remained at 9 percentage points for emerging economies since 2011 (Demirguc-Kunt et al., 2018).

In an IFC study of developing economies,³⁸ female-owned businesses accounted for 33 percent or US\$1.5 trillion of the total SME finance gap, defined as the difference between the available supply and potential demand that could be met by financial institutions (International Finance Corporation 2017). Many women entrepreneurs do not even apply for loans because of low financial literacy, risk aversion, or fear of failure (Morsy 2020). Among those who do seek financing, lack of collateral is the most commonly cited impediment. The World Bank's Enterprise Surveys reveal that 78 percent of the assets of a typical business in the developing world consists of movable property, such as equipment, inventory, and accounts receivable, while only 22 percent include real estate. Women may also be subject to unfavorable banking practices, such as being charged higher interest rates and having to meet shorter repayment periods. As a result, women lose opportunities to invest in their businesses, create jobs, reduce poverty, and strengthen economies. It is estimated that closing the credit gap by 2020 for women-owned SMEs in the BRIC (Brazil, Russia, India, and China) and the Next-11 (Bangladesh, Egypt, Indonesia, Iran, Mexico, Nigeria, Pakistan, the Philippines, Turkey, South Korea, and Vietnam) emerging markets could result in 12 percent higher income per capita in those countries by 2030 (Stupnytska et al. 2014).

Using Technology to Increase Access to Finance

Digital financial services can help bridge the gender gap in account ownership and access to credit by decreasing the cost of access to financial services and bypassing constraints imposed by social norms and limited mobility. Digital financial services can also contribute to women's empowerment and autonomy by increasing their control over their financial resources.³⁹ Data and insights from Global Findex have shown that digital financial services, including mobile money, have contributed to a marked increase in women's access to financial services in many economies in recent years.⁴⁰ Digital technology can enhance women's ability to control and access financial services, including remittances and wage payments, through the use of debit/credit cards, mobile phones, and other digital channels. Digital infrastructure,⁴¹ including digital IDs⁴² and biometric verification,⁴³ can facilitate customer on-boarding and customer due diligence, often major barriers to access to finance.

In environments where women are less likely than men to own assets that could serve as collateral for credit, the World Bank Group has successfully piloted the use of psychometric testing. (See Box 3: Improving Access to Credit for Women Through the Use of Alternatives to Collateral.) Analysis of big data, including data accessed through mobile phones and utility bills, can improve understanding of entrepreneurs' cash flow, character traits, and networks to assess credit default risk and predict the likelihood of loan repayment.



38. The IFC study included 128 countries, of which 112 were low- and middle-income countries.

39. See results from the Tanzania case study.

40. Global Findex Database, 2017.

41. Digital tools refer to platforms and software that can be used with computers, tablets, and mobile devices to work with text, images, audio, and video.

42. Digital identification (ID) is defined as data about persons stored in computer systems that are linked to their civil or national identities.

43. Biometric verification is defined as any means by which a person can be uniquely identified by evaluating one or more distinguishing biological traits, such as fingerprints, hand and earlobe geometry, retina and iris patterns, voice waves, and DNA.

Mobile money⁴⁴ and e-Wallets⁴⁵ have been game changers in a number of developing countries, by bringing formal financial services within the reach of a majority of the population for the first time. Kenya is a global leader in mobile money, with the M-Pesa⁴⁶ products that offer a phone-based money transfer service, payments, and microfinancing services. Access to the M-Pesa mobile money system has been adopted by at least one member in 75 percent of households and is estimated to have lifted 194,000 (2 percent) of households out of poverty, with a greater impact on women (Suri and Jack 2016). The relative impact of mobile money versus more traditional bank accounts for women's financial services varies among countries.⁴⁷

BOX 3 : **Improving Access to Credit for Women through the Use of Alternatives to Collateral**

Another opportunity to increase women's access to finance is using data derived from apps, digital financial services, credit reporting and other digital sources. Information can take the form of "alternative data" such as reports from utilities, government payments, or social media. In some instances, data are collected through direct surveys and interviews with consumers to develop a psychometric profile that can help to predict the probability of repayment. In Ethiopia, the World Bank has supported a project to develop psychometric data on women entrepreneurs that has shown positive results. Both Kenya and Tanzania have improved access to credit by distributing so-called alternative data on individuals' positive and negative payment histories with utility companies and retailers. Women and other consumers who may be underrepresented in financial markets and traditional credit bureaus particularly benefit from access to new sources of data that can be leveraged for financial analysis.

However, expanded use of both financial and nonfinancial data also increases risks to data protection and privacy. While many providers seek the customer's consent to consult and use personal data, these consent clauses may provide little protection against data misuse. Instead, they may offer more legal protection to the financial services provider (by showing they have the customer's agreement to use their data) than for the consumer whose data is being analyzed. The General Data Protection Regulation (GDPR) passed in the European Union in 2016 provides the most widely used legal and regulatory framework for information sharing, including in financial markets.

While mobile money holds potential, intervention designs must be sensitive to country context and consumer risks, including online abuse and fraud. Many microentrepreneurs do not have formal accounts and therefore no pathway to savings, credit, or other financial products and services provided by financial service providers that could help their businesses expand. MSMEs generally rely on multiple forms of consumer finance to meet both personal and business operating needs. For example, over six million Kenyans have taken out at least one digital loan for meeting day-to-day household needs and for working capital for small enterprises. According to a 2019 report by Financial Sector Deepening Kenya, usage of *non-regulated* digital credit grew from 0.6 percent in 2016 to 8.3 percent in 2019.⁴⁸ Governments need to proactively review these new digital finance products as part of the larger discussion on how finance and credit can be made more attainable for the many microentrepreneurs and others who are unbanked and operate unregistered firms on the margins of a developing country's economy.

44. Mobile money is defined as a fast, safe, secure, convenient way to receive, store, spend, and save money using a mobile phone.

45. E-Wallet is defined as an electronic card used for transactions made online through a computer or smart phone.

46. *M* stands for "mobile"; *pesa* is the Swahili word for money.

47. In Cameroon, Gabon, Kenya, Liberia, Mali, Mozambique, and Zimbabwe, the gender gap in mobile money access is significantly smaller than the gap in bank account ownership. Some large markets, such as Ethiopia and Nigeria, have yet to see important gains from mobile money because they have not fully embraced an enabling environment for digital financial services. In Bangladesh, the 22% gender gap in mobile money is higher than the 18% gender gap in bank accounts.

48. Recent survey research by FinAccess provides evidence of worsening views of financial wellness among the population in Kenya, at the same time that financial services are growing. Increased access to, and use of, short-term, high-cost digital credit may be the root cause of this unfortunate combination.



2.3. Training, Skills, and Information

Women entrepreneurs frequently start businesses with less schooling and work experience and lower levels of management skills than their male counterparts, constraining their businesses' growth and chances of success (Cirera and Qasim 2014). Approaches to addressing WSME skill gaps traditionally centered around a single intervention, such as business training workshops, but research has shown that, particularly for poor women, a more holistic approach is needed that bundles interventions, such as by combining skill enhancements with financial management training and access to credit or savings accounts (United Nations Foundation and ExxonMobil Foundation 2013).

While a stand-alone or single service may lead to positive changes in business practices, they have little impact on firm performance (Qasim, Lu, and Ford 2018). Furthermore, when starting a business, women often do not have access to information regarding profitable sectors, market size, and local supply and demand dynamics. They also are limited in accessing networks to share best practices relative to a specific industry or to gain information on market prices. Analysis (Cirera and Qasim 2014) of data collected by the Global Entrepreneurship Monitor about entrepreneurs worldwide indicates that subjective perceptions about one's own skills, the likelihood of failure, and ability to access opportunities explain a significant portion of the gender gap in entrepreneurial activity. Studies show that men have more social connections that enable them to access business opportunities, information, and contacts than do women (Simavi, Manuel, and Blackden 2010). In this way, women are disadvantaged from the start, having fewer professional connections, role models, and mentorship opportunities, which can adversely affect their businesses. Encouragingly, female Ugandan entrepreneurs who had launched businesses out of necessity and were subsequently paired with male role models were 55 to 74 percent more likely to successfully cross over into higher productivity sectors than were women entrepreneurs who did not have access to such role models (Cirera and Qasim 2014). Furthermore, female entrepreneurs in Togo who engaged in personal initiative training focused on developing soft skills increased firm profits by 30 percent compared to women who did not participate in the training. Women who received training were also more innovative, introduced a higher number of new products, accessed more credit, and made greater investments in their businesses (Campos et al. 2018).



Using Technology to Close Training, Skills, and Information Gaps

Even among the poorest 20 percent of the population in developing countries, 70 percent have access to mobile phones — more than those who have access to household sanitation improvements or electricity (Deichmann, Goyal, and Mishra 2016). More than 40 percent of the world has Internet access, with ongoing initiatives to reach the unconnected living in rural areas of developing countries. Innovations in digital technology are showing potential to help address skills and information gaps. The use of digital technology in programs to improve women's business acumen and technical skills can reach a subset of women who are unable to attend extensive in-class trainings or who face logistical challenges in accessing support programs. Online services can decrease the cost of delivering workshops, attract a larger pool of participants, and enable interventions that combine forms of enterprise support activities such as training and financial services (Bastian et al. 2018). E-learning programs permit women to complete coursework from their workplace or home and offer them the advantage of pacing themselves in fully absorbing and thoughtfully applying the knowledge presented. E-extension systems can act as online information repositories, with specific information on best practices for different sectors as well as databases of input retailers and prices.

Delivery of WSME business training and technical assistance through digital technologies can narrow knowledge gaps and yield more impact in terms of improved business practices and overall firm performance if the programs are well designed in terms of the topics covered (e.g., strategic communications, program marketing), delivery mechanisms (e.g., whether to include videos, e-learning platforms, face-to-face training), and the availability of IT staff for technical setup and troubleshooting. However, using video or other remote tools to reach women entrepreneurs may not significantly increase their participation if it is not combined with services like childcare, family outreach, and transportation for in-person activities and events (Buvinic and O'Donnell 2016).

Increasing financial capability is one especially promising area for technology-based training and skills attainment. Courses aim to improve the knowledge, attitudes, skills, and behaviors of participants so that they can better manage their resources and select and make use of financial services that best fit their needs. Successful interventions that have focused on women include the use of tablets loaded with games, videos, and other engaging content to build financial capability among rural women in Colombia (National Bureau of Economic Research 2019). Even several years after this intervention was implemented, the women continued to demonstrate improved financial behavior. Illustrative narratives, including stories and soap operas disseminated through mass media, have also been shown to be effective learning tools in strengthening financial capability. For example, a study based on financial capability messages in a South African (Berg and Zia 2017) soap opera showed improvements in knowledge of concepts relating to gambling and high-cost credit raised in the program.



2.4. Access to Markets

All SMEs located far from markets face uncertainty in sourcing inputs that can affect the volume and consistency of production as well as creating difficulties in selling what they produce. Female entrepreneurs' access to markets can be further constrained by social norms against women travelling alone or without a male relative, thereby impeding access to critical information about markets. In addition, women-owned businesses tend to be smaller, with fewer employees, and lower average sales. As a result, the volume requirements in some markets may be a barrier to their participation, particularly in large, centralized, domestic and international markets.

Moreover, information about the type of goods in demand, quality standards, branding and presentation requirements, and pricing, is not as readily accessible to women entrepreneurs who are unable to regularly interact with buyers. Established buyers and sellers can engage in collusive activity that impedes new entrants from participating in a market. For example, some Latin American women fishers receive lower prices because they sell in smaller volumes to powerful intermediaries who then set the price (United States Agency for International Development 2005). In combination, these factors can prevent women from accessing new and larger markets. To help address these issues, under its Public Procurement Strategic Plan (2002–2004), the Chilean government created an e-Procurement platform, ChileCompra ("Chile Buys"), that enables private sector businesses to bid electronically to provide goods and services to the government (Chile, Ministry of Finance 2016). ChileCompra increases the transparency of public sector demand-side data and automates and streamlines the Chilean government's sourcing process, resulting in easier, equal access for all SMEs. It also facilitates WSMEs' ability to participate directly in the public sector procurement process without preexisting relationships with government officials and with the added convenience and efficiency of doing so through a digital platform. The result has been a more competitive bidding process for government contracts.

Another bright spot in relation to WSMEs' access to markets has been global supply chains. Goods whose component parts were once produced and assembled in one location may now be manufactured in factories on different continents. In some industries, such as textiles and apparel, this has increased the demand for female workers (World Bank Group and World Trade Organization 2020). In addition, SMEs, including women-owned firms, are increasingly exposed to foreign markets through their integration into larger firms' supply chains (World Bank Group and World Trade Organization 2020). However, women-owned businesses may lack the financial resources that allow their male counterparts to successfully weather supply chain realignments, such as when larger companies decide to shift aspects of their production closer to larger consumer markets or to automate labor-saving tasks within supply chains (World Bank Group and World Trade Organization 2020).



Using Technology to Access Markets

ICT permits more small-scale entrepreneurs to participate in markets and provides innovations in logistics chains that can lead to closer links between buyers and sellers. Mobile phones in rural areas provide entrepreneurs, including women, access to local markets and enable them to carry out financial transactions, including arrangements of sale and delivery of goods and services. Developing country governments, such as Nigeria, partner with mobile operators in e-Wallet initiatives to use electronic vouchers delivered by phone to coordinate distribution of inputs, including improved seeds and fertilizers, to remote areas (Suri and Jack 2016). Women entrepreneurs are able to use mobile phones to connect directly to a virtual market platform that is a transparent, open, and trustworthy space in which to gauge market demand, negotiate fair sales prices, and arrange delivery with agents and traders, potentially eliminating intermediaries and increasing profit margins. Conversations via phone and SMS are a convenient and efficient means for female entrepreneurs to communicate with buyers and sellers if physical meetings are culturally discouraged or laws mandate that workers be segregated by sex. Fully 81 percent of women in India use ICT for communication and networking purposes, including female business owners who use ICT to create and maintain marketing channels, collect customer information, and improve efficiencies in their business processes (United Nations Economic and Social Commission for Asia and the Pacific 2013). Data analytics can also be used to help identify and reduce collusion between suppliers.

Novel technological advances have been made recently in the field of blockchain digital ledgers that eliminate the need for transaction validation by third-party entities and lower the costs related to working capital and cost of goods sold for SMEs. Blockchain is a decentralized, distributed, and secure ledger that records information about commercial transactions (World Bank Group 2020a (forthcoming)). Blockchains are protected by cryptographic technologies that render them virtually invulnerable to corruption or hacks (World Bank Group 2020a (forthcoming)). The net result of using blockchain is that suppliers have lower working capital costs and buyers have a lower cost of goods sold. All of the above-mentioned digital technology advances can be used to increase inclusion and equity among female and male entrepreneurs conducting business in the same sector.

Goods travel increasingly long distances to reach the end-user, which has created the need for efficiency gains in transport and logistics. Mobile and digital communication, such as text messages between entrepreneurs and product buyers, can confirm pick-ups and monitor the movement of goods, including real-time updates about the quantity and condition of products, as well as estimated arrival times. These technical advances in logistics help eliminate product waste in developing countries where, for example, food loss reduces income by at least 15 percent for 470 million smallholder farmers and downstream value-chain actors (Food and Agriculture Organization 2013).

SMEs' increased integration into the international movement of goods and global value chains (GVCs) has become more ubiquitous. Virtual marketplaces (VMPs) or "e-commerce" platforms are increasingly accessible to SMEs in developing countries through the expanded use of improved digital technologies and make significant contributions to this phenomenon. E-commerce ventures present many advantages for WSMEs: access to a larger, "virtual" customer base; freedom from geographic limitations; opportunities to engage in commercial activity around the clock; and lower business operating costs due to the elimination of the need for a brick-and-mortar storefront. In addition, VMPs have the potential to lower trade barriers for women business owners by bringing female producers and traders closer to markets and making it easier for female entrepreneurs to borrow (World Bank Group and World Trade Organization 2020).



BOX 4: Limitations of Technology

New technologies are helping women entrepreneurs increase their efficiency and productivity as well as foster innovation. However, technology has its limitations.^a Women typically lag men in using technology-enabled devices, and usage across countries and regions is uneven. For example, while Mexico has no gender gap in cellular phone ownership, the gap is 24 percent in Mozambique and 37 percent in Pakistan. In China, the mobile Internet gender gap is 1 percent, whereas in Guatemala it is 20 percent and in Bangladesh it is 58 percent.^b Overall, across low- and middle-income countries,^c 15 percent of adults do not have a cell phone and 45 percent do not use mobile Internet.^d So, even when digital solutions can help address the economic gender gap, they must be tailored and adjusted to country realities. These may include infrastructure-related barriers and rural-urban differences.

Technology also has disadvantages that can make implementation expensive or risky. Barriers remain to mobile phone ownership and use by women, including the high cost of mobile equipment; lower technical literacy and confidence; safety and security concerns related to user location, communication logs, and breaches of personal data; and perceived lack of relevance.^e Working with technology can require costly investments and high technical proficiency. Women entrepreneurs may not have access to the training or capital required to invest in hiring experts or buying equipment. Technology use also increases criminal opportunities; in Nigeria, the National Information Technology Development Agency estimated that customers lost \$450 million to digital fraud in 2015.^f Because technology is transforming the way people communicate and conduct business at a rate faster than the relevant legal and regulatory frameworks can evolve, concerns about privacy, security, and individual rights continue to emerge. Furthermore, the technology industry's inherent gender bias systemically disadvantages women, including their underrepresentation in the industry itself.^g This bias affects how products are designed, developed, marketed, and distributed, ultimately impacting women's ownership and use of technologies.

a,-,e,
f
g

Connected Women: The Mobile Gender Gap Report, GSMA, 2019.
"Fighting Cybercrime in Africa with Data Analytics", Forbes, 2016.
"We have to fight for a fairer tech industry for women", World Economic Forum, 2019.



Appendix 2.
**Data
Analysis
Guide**

1. Introduction

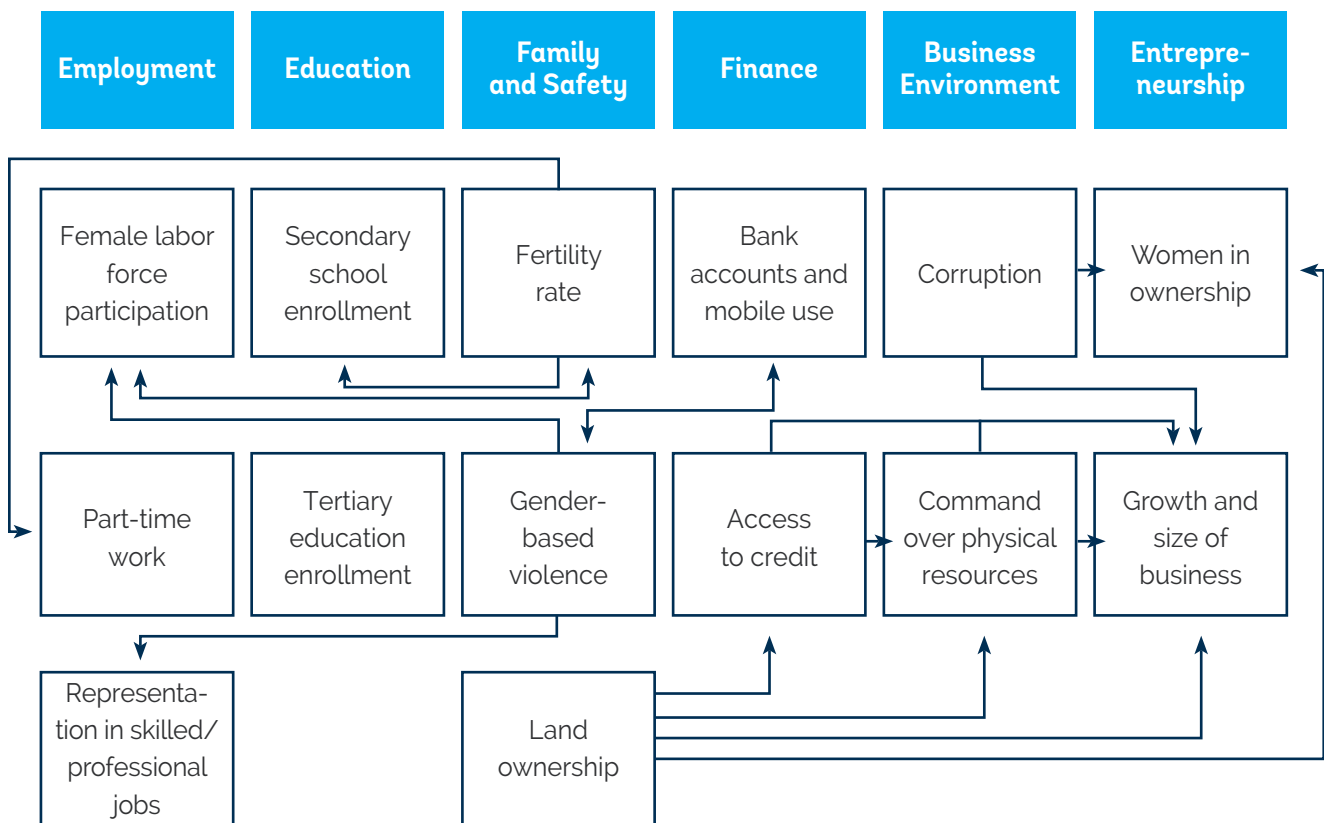
The automated data-generation tool is available online (click [here](#) to access the tool) and provides comprehensive country snapshots of the context in which female entrepreneurs and workers operate. At the click of a button, the tool generates country-level information across some 125 indicators, organized by the toolkit's topics: access to finance; access to markets; business climate; legal and regulatory framework; social norms; training, skills, and information; and technology. Sources for all indicators are referenced in the online automated data generation tool.

The sheer amount of data generated by the tool can be daunting at first glance. This guide is intended to help users assemble an overall picture that can then

be developed in more detail, either from additional analysis of the data from the automated tool or by adding other sources, such as national gender reports.⁴⁹

Begin by looking at indicators for the country, keeping in mind the following topical areas: **employment, education, family and physical sovereignty, financial participation, access to capital, business environment, and entrepreneurship for women.** Within each of these groupings, you should analyze the indicators to get a sense of women's status in that domain. Then compare the country's data with some point of reference, such as figures for the region or for other countries at the same income level.

Examples in Interactions Between Groups of Indicators



49. For instance, the report, Women's Economic Participation in Peru: Achieving APEC Priorities for Gender Equality (from Nathan Associates Inc 2016) was consulted for information on the Peru pilot. A regional example appeared in the 2019 publication Employment Situation in Latin America and the Caribbean 21, published by ECLAC/ILO.

As a rule of thumb, countries with a high level of gender equality, in addition to having high incomes, also tend to have high levels of female labor force participation, gender parity at all levels of schooling, replacement-level or lower fertility rates (2.1 or less), and more gender-equal bank and technology use. In contrast, countries with low levels of gender equality generally have low levels of female labor force participation, large gender gaps in education, high fertility rates (4+), and low technology and banking participation by women.

For some indicators, such as fertility, it may be sufficient to work with a "snapshot" using just the most recent data; for others, such as female labor force participation and education, it may be necessary to look at trendlines that indicate whether the country is making progress. For example, a country in South America may have relatively low female labor force participation, but nevertheless be riding a very steep upward curve consistent with the other countries in that region. On the other hand, the United States has very high full-time female labor force participation, but recently, for the first time in a century, it has been flattening and declining.

Legal provisions, also indicators in the toolkit, must be used carefully. Most nations have enacted the kinds of legislation believed to encourage gender equality, but many do not enforce the laws. Do pay attention to laws on the book versus implementation reality.

A similar caution applies to measures of the business environment that are not disaggregated by sex. These numbers can be misleading because men and women have different experiences in business. These measures can be used to gauge the country's commitment to growth, especially through entrepreneurship, but should not be applied uncritically to women.

Take care to look at both the percentage and the female/male ratio on measures where sex disaggregation is available. A very skewed ratio is often attributable to low base numbers for both sexes, such as in bank account ownership in poor countries.

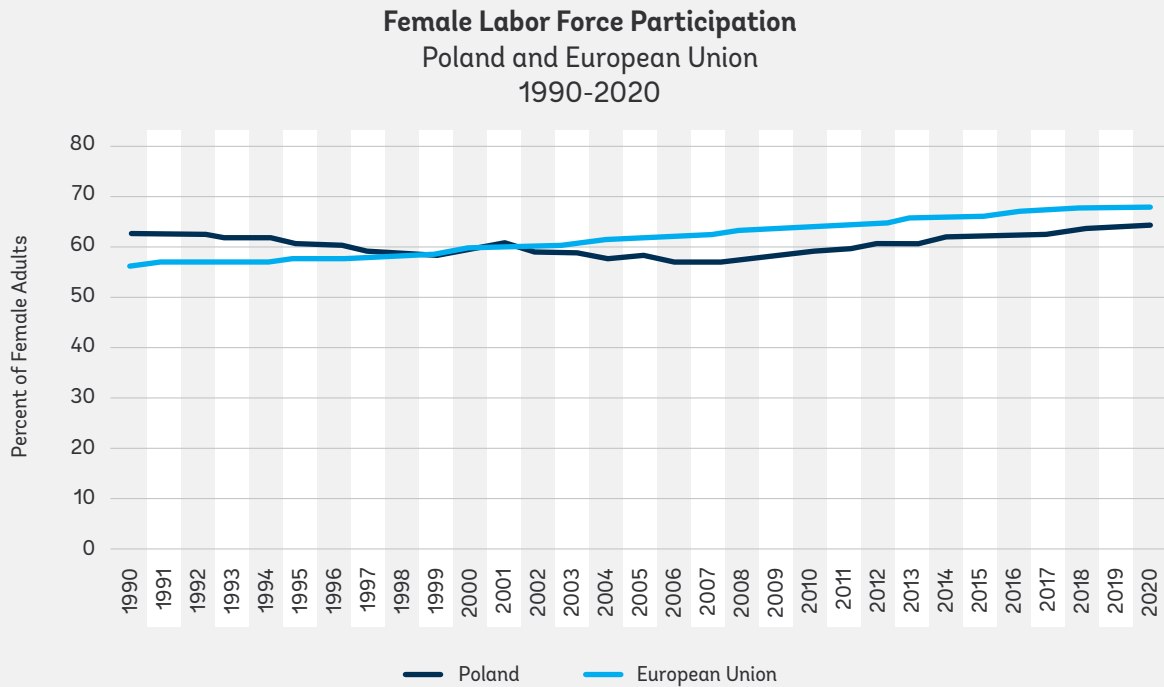
After the indicators under each topic have been analyzed, comparisons should then be made across each group. Invariably, some parts of the data will seem to contradict or raise questions about others. At that point, it may be useful to look for additional contextual information to help round out the picture.

2. Data Analysis Process

Employment. Begin by comparing the **percentage of women who work** with the same figure for the **comparison country set**. Create a line graph of the trends. Then look at the percentage of women **who work part-time** and the **gender gap in pay**. The higher the number of women who work part-time, the bigger the pay gap will be, as measured by estimated earnings, a number based on actual money earned. Then look at the **Wage Equality for Similar Work** indicator, which represents how much a woman is customarily paid for the same work carried out by a man. Lastly, put together a comparison between male and female representation in **agriculture, industry, services, and informal work**. Once you have all these figures, you will be able to assess whether the gender pay gap is driven more by prejudiced customs, part-time work, or women clustering in low-paying sectors and insecure jobs. See the examples of employment indicators and pay gap analysis in Boxes 5 and 6.



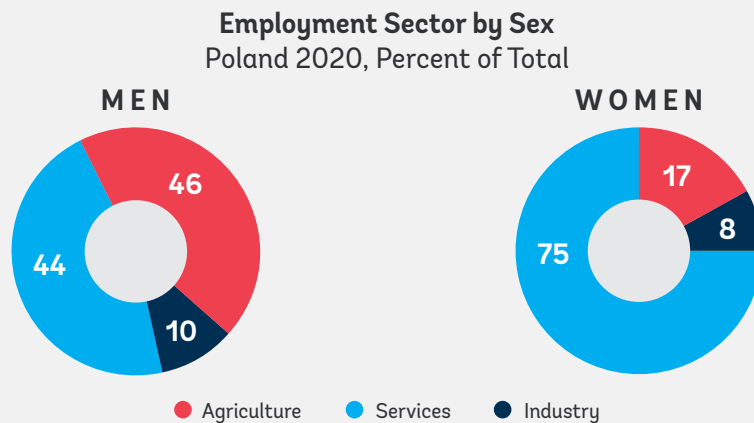
BOX 5: Examples of Employment Indicators and Pay Gap Analysis



Source: World Bank Databank, Gender Statistics

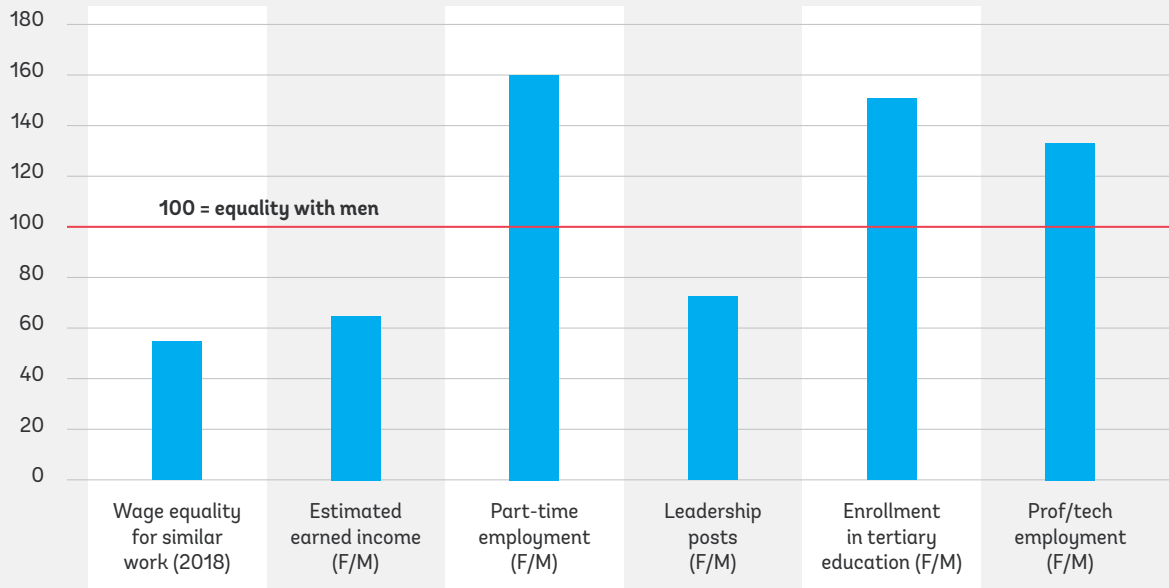
This first graph shows Poland's female labor force participation trend over a thirty-year period, as compared to the European Union. The percentage of women who work dipped and flattened after the collapse of the Soviet Union, but has increased as Poland grew more prosperous, tracking with the EU over the past ten years.

BOX 6: Examples of Employment Indicators and Pay Gap Analysis



The pie charts here show that women are concentrated in services, as opposed to industry, compared to men. Because services generally pay less than industry, this concentration would help account for a pay gap. However, industry segmentation by gender cannot be chalked up to choice because sexual harassment in the workplace and other exclusionary behaviors shut women out of higher paying sectors.

Gender Pay Gap, Employment, and Qualifications Poland 2020



Source: World Economic Forum, Global Gender Gap Report, 2018 and 2020

In this final graph, other employment indicators relevant to the gender pay gap are assembled. From left, Wage Equality for Similar Work reports local perceptions of what is customarily paid to women, as compared to men, for the same or similar work. Using the line that indicates equality with men (index = 100), you can see that women are typically thought to be paid much less than men, even when on an equal employment basis.

The second measure is the female/male ratio of estimated actual earnings, which is also very low. Actual earnings, however, are substantially influenced by the incidence of part-time work and Polish women work part-time substantially more often than men. The gender difference in part-time work is usually traceable to household practices allotting more unpaid work in the home to women, as well as to insufficient childcare arrangements in the country.

Career advancement also substantially influences the gender pay gap; the next column shows that women are in leadership positions, which pay more, much less often than men.

A common rationalization of the gender pay gap is that women are not as appropriately educated as men and therefore do not hold jobs that pay as well. However, the columns on the right contradict that argument by showing women more often enrolled in higher education as well as holding the jobs requiring the most training and skill.

In light of this information, the gender pay gap in Poland can be partly attributed to industry segregation and part-time work, as is typical around the world. However, there are also clear indicators of cultural prejudice against women, such as customs that pay women less for the same work, and the mismatch between women's educational achievements, their representation in the highest-skilled jobs, and their exclusion from leadership positions despite their qualifications.

Family and Reproduction. Initial indicators: **fertility, comparisons by gender of paid and unpaid work, contraceptive availability, gender-based violence, marriage and first birth ages, SIGI score, and gender attitudes.** The fertility rate is a particularly powerful indicator; it should be at about 2.1. A lower rate may indicate that working mothers receive too little support; a rate greater than 4 often indicates that gender equality is so low that women have little sovereignty over their own bodies. In a country with economic opportunities for women, the age of marriage will be higher than in countries where women are economically excluded. A young age at marriage and first childbirth, coupled with high rates for fertility, are danger signs for both the women and their country. Importantly, high fertility strongly correlates with conflict and government instability. Obviously, all these factors are affected by the availability of and access to contraception.

The **SIGI score** assesses discriminatory **family codes, access to land and capital, son preference, and prevalence of female infanticide.** These factors all affect and reflect the economic environment for women. Societies that strongly prefer sons and kill girl babies do so because the economic prospects for females are poor.

Gender attitudes often contribute importantly to context when analyzing family data. Several cross-national studies are available. A reputable study can usually be found in a few minutes just by "googling" the country name and "gender attitudes."⁵⁰

Capital and control. Initial indicators are **inheritance rights, household purchasing, and landholding by sex.** It is very difficult to ascertain gender equality in capital because, although families will nominally hold wealth by household, the male head of household usually has practical control over it; this is true even where the law stipulates that ownership of assets is equal and joint. Nevertheless, it's important to get even a rough picture because access to capital strongly affects factors such as bank credit and business start-ups.

Inheritance rights and participation in household purchasing decisions are indicators of the women's right to capital and cash. Most countries now have equal inheritance rights by law, but many families still customarily bequeath property to males. Household decision-making measures are subject to high social desirability bias,⁵¹ but nevertheless can be used as a rough approximation of women's ability to access family wealth, save money, and make purchasing choices.

Since land is the main store of wealth in developing countries (and has been historically all over the world), the **percent of landholders by sex** is a key measure. Land ownership is often required to obtain bank loans, for instance. The global average indicates that 18.7 percent of landholders are female. Since men normally hold larger plots, they control more than 80 percent of the world's land. Rich nations' ratios actually are lower than the average because they have had quite severe historical restrictions on female property rights. A few countries show outlier scores, such as Saudi Arabia (a very low score) and Lithuania (a high score). These reflect either continuing restrictions on female inheritance (low) or unusual efforts at equal redistribution (high). Nevertheless, in most countries, female ownership is about 20 percent.

Financial Participation. Initial indicators are **having an account at a bank, using mobile money to receive and transfer funds, getting a loan from a bank, saving at a financial institution, debit and credit card ownership, and deposits made in a bank or other financial institution.** All of these are available in sex-disaggregated form and should be compared. Data usually exists for only one or two years, so a snapshot approach is appropriate. In developing countries, many are unbanked, regardless of sex, so too much emphasis on ratios may not be appropriate.

Women have been required, sometimes by custom but often by law, to turn over any earnings to the male head of household. They have also been forbidden to have their own bank accounts and so could not save their money for productive uses or to protect against

50. Some examples include the Pew Research Council's Global Attitudes Survey, the World Values Survey, and some very good regional surveys, like the Understanding Masculinity survey sponsored by UN Women in the Middle East.

51. Social desirability bias occurs when research subjects give the responses they believe to be socially acceptable rather than reporting their true thoughts or practices.

a crisis; the money is often taken from them. Hence, many efforts are now underway to support financial inclusion for women. The degree to which women gain access even to simple financial services is an important proxy for economic empowerment as well as successful entrepreneurship.

Technological Engagement. Initial indicators are **Internet use** and **mobile phone ownership**. Traditional constraints on women have limited their physical mobility, their communication outside the family, and their access to information. Consequently, women were, at first, barred by families from using the Internet or having mobile devices. The gender gap in digital access has been closing over the past five years, but women still lag behind. Because women can use the devices to access market information or contact customers, as well as to gain greater freedom and safety, these indicators reveal women's economic viability, and technological inclusion will significantly influence the potential for success of digitally based project interventions.

Business Environment. Indicators are **availability of funds for SMEs, perception that new and growing firms can enter the market, percentage of firms introducing new products, percent of firms experiencing political instability, cultural attitudes toward entrepreneurship, government programs that assist entrepreneurs, intellectual property protection, expectation of gift-giving, and customs as a major constraint**. Most of these indicators are not available in sex-disaggregated form. They describe the environment mostly as experienced by men, since about 66 percent of businesses are usually owned by men. Where special studies have been conducted relating to gender and the business environment, or where sex has been disaggregated, the evidence shows that women experience the indicators differently (Elam et al. 2019; <https://www.gemconsortium.org/economy-profiles>; Hossain, Musembi, and Hughes 2010). So when using these figures, attention is required to the limits revealed by the other indicators.

An example is a World Bank study done in Moldova, where responses from a large sample of registered businesses were sex disaggregated. The data re-

vealed that women were visited substantially more often by tax collectors and that officials asked them for favors or gifts. Women had difficulties with customs that men did not. Banks loaned funds to women-owned businesses on less favorable terms than men received. Poor access to credit and lack of capital meant that women were less able to innovate and often had to sell shares to men to keep their businesses going. Not surprisingly, when asked to rate the business environment in Moldova, women were much more negative than were men. Without sex-disaggregated data, none of these differences would have been visible. The men's experience would have carried the day, simply because there were many more of them (World Bank Group 2017b).

Entrepreneurship. Initial indicators include **self-employment, entrepreneurship activity (TEA), saving to start and operate a business, ease of access to physical resources, percent of firms with majority female ownership, and percent by gender who are sole proprietors**. These indicators are specific to entrepreneurship and available in sex-disaggregated numbers. The percent of people who identify as self-employed or sole proprietors gives a sense of women's overall participation in entrepreneurship. Their TEA and savings to run a business provide a gauge of how women move toward opening their own businesses. Ease of access to resources is thought to be an area where women experience discrimination in entrepreneurship.

Governments seek to stimulate business ownership among women as a source of new growth. However, the gender issues discussed above have bearing on the feasibility for women of starting a business. The main barriers to women's success in entrepreneurship are lack of capital, time poverty (especially due to home and childcare obligations), and industrial segregation. Command over resources, both financial and material, is essential for building a business, but it is not equal by gender. Gender differences in business experience and training can also be factors. These numbers showing women's representation in entrepreneurship should be analyzed in the context of the broader limits presented by the other topical indicators already analyzed.

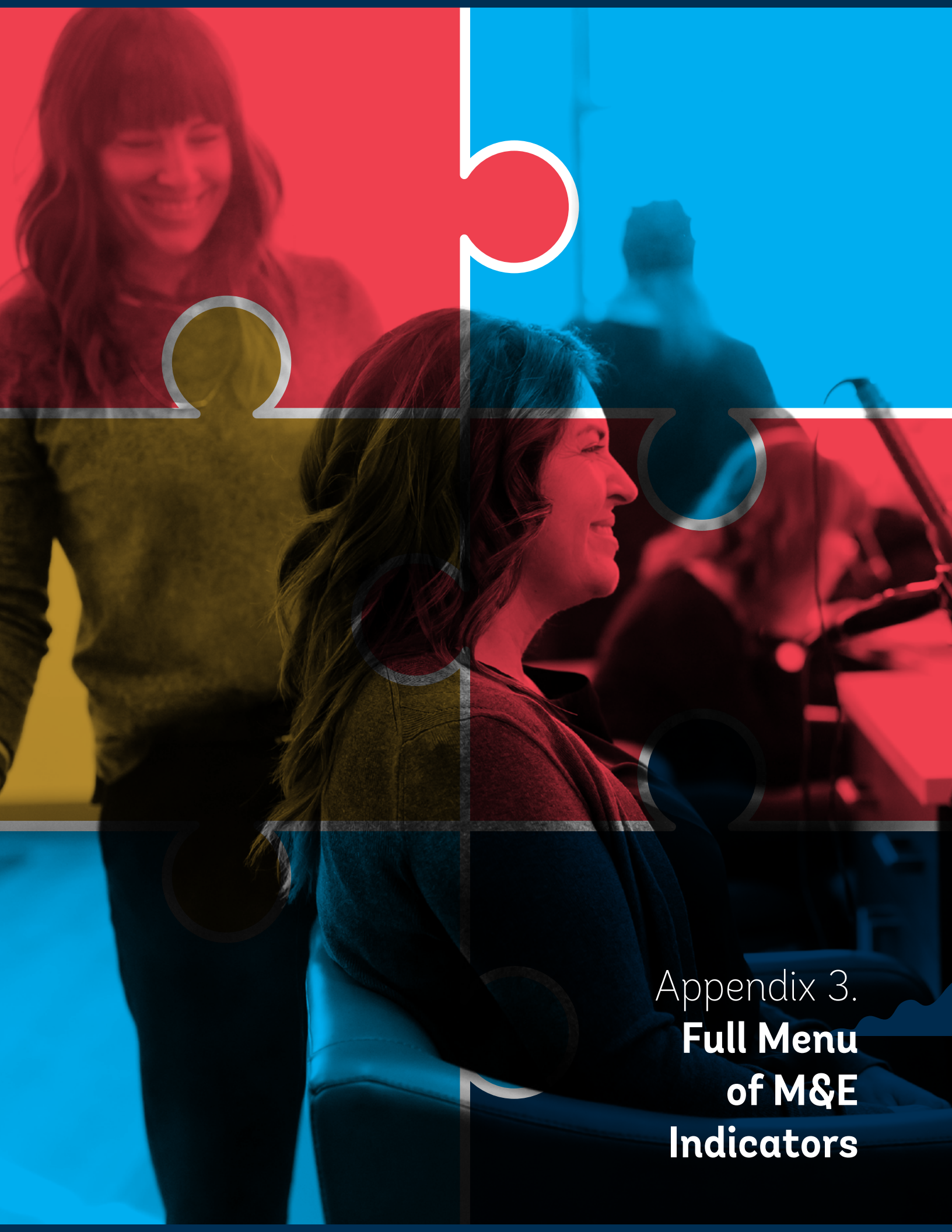
Comparing Indicators. Some of these groups of indicators have important relationships that may not be intuitive at first. Some examples:

- Sometimes a gender-unequal country has high female labor force participation, but a further look will show women are concentrated in low-paying, unstable jobs and in family circumstances where they have little financial control.
- Important factors are how many women occupy skilled and professional jobs, as well as how many are advancing to leadership, especially when compared to education levels. Today, many countries have more women than men in tertiary education, but few women in skilled or professional jobs. Sometimes the women are both more educated and more likely to hold skilled jobs, but they are grossly underrepresented in leadership or are mostly employed part-time. These situations not only indicate inequality but also point to a nation's major waste of resources.
- The presence of restrictions on where and when women can work is associated with low GDP but also with having few protections from sexual harassment in the workplace and greater general safety risks for women. Both restrictions and danger keep women from working and therefore result in lower GDP.

- In countries where women are not allowed control over cash, they may participate less in the economy because they have no money to use.
- Access to finance and access to technology are very often related, and both are key to women's participation in entrepreneurship. Control over capital and ownership of land are strongly related to the ability to get bank loans.

Other Sources. It is usually a good idea to acquire at least a glancing understanding of the country's history. This can often be done quickly by looking at Wikipedia and then following up anything that stands out in the context of women in business. For instance, women's rights have generally suffered in countries that have had authoritarian regimes.

For this research, be careful to use only reputable sources, such as international agencies or well-regarded research institutions and universities.



Appendix 3.
**Full Menu
of M&E
Indicators**



Sample Output Indicators⁵²

- % 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 (binary indicator: Y/N)
- # of topics for which there is newly available sex-disaggregated data
- # of women participants in workshops, training events, seminars, conferences, and networking events
- # of women participants who benefited from digital skills programs/trainings
- # and/or % of women and women-owned firms listed in a public credit registry and/or private credit bureau



Sample Outcome Indicators

- # of recommended laws/regulations/amendments/codes enacted or government policies adopted to address gender constraints
- # of recommended procedures/firm-level policies/practices/standards improved or eliminated to address gender constraints
- # of stakeholders who acquired new knowledge of gender-based issues
- # of women contributing to institutional decision making
- # of organizations representing women that contribute to institutional decision making
- % of women who reported they are satisfied or very satisfied with public service provision and/or quality
- # of improvements measured by Women, Business, and the Law and similar indices (e.g., WEF Global Gender Gap Report)
- # of improvements measured by governments through monitoring financial system data
- # of improvements in access to finance measured through global data sources such as Findex, Finscope
- # of improvements in the ecosystem for women's financial access measured through global sources such as Women, Business, and the Law, Doing Business, and similar indices (e.g., WEF Global Gender Gap Report)
- % of women trained who acquired new knowledge or skills, including in relevant technology use
- # and/or % of women-owned or -led firms with access to finance
- # and/or % of women reached with financial services
- # and/or % of unserved and underserved women provided with access to financial services, including through technology-driven delivery channels
- # and/or % of women with mobile money accounts
- # of outstanding loans made to women-owned or -led firms
- Volume of outstanding loans made to women-owned or led firms by institutional type and channel

52. This is a sample, not an exhaustive list of output indicators that would allow linking each subsequent outcome to a corresponding output. Teams should strive to identify appropriate outputs that will in turn lead to selected outcome indicators.

- Value of outstanding loans made to women-owned or -led firms
- % of outstanding loans made to women-owned or -led firms
- # and/or % of women-owned or -led firms that have received loans secured with movable property
- % of women who have control over their savings
- # and/or % of women who made or received digital payments
- # and/or % of women depositors
- # and/or % of women borrowers
- # and/or % of loan accounts owned by women
- # and/or % of deposit accounts owned by women
- # and/or % of staff in women's support organizations who acquired improved knowledge or skills
- # and/or % of women-owned or -led firms with access to finance
- # of women who established new firms in underrepresented sectors/industries
- # and/or % of women participating in the conceptualization and design of projects/activities
- # of new markets accessed by women-owned or -led firms
- # and/or % of women-owned or -led firms adopting innovative/upgraded products and technology driven-processes
- # and/or % of women-owned or -led firms that benefit from new linkages with large firms
- # and/or % of women-owned or -led firms with increased investments
- # and/or % of female trainers in supporting programs
- # and/or % of staff in women-supporting organizations who acquired new/improved knowledge or skills
- # of women-owned or -led firms that generated leads in business promotion events
- # and/or % of women-owned or -led firms adopting innovative/upgraded products and technology-driven processes
- # and/or % of women-owned or -led firms that benefit from new linkages with large firms
- # and/or % of women-owned or -led firms that benefit from reformed customs/border services
- # of new markets accessed by women-owned or -led firms
- # and/or % of women who established new firms in underrepresented sectors
- % of leadership positions held by women in trade and industry organizations
- # and/or % of buyers formally committed to Women's Empowerment Principles of gender-responsive procurement
- % of ministry/agency procurement contracts going to women-owned or -led firms



Sample Impact Indicators

- # of new direct jobs created or obtained by women
- # of women-owned or -led firms with increased revenue
- # of women-owned or -led firms with increased aggregate productivity
- # of women reporting increased levels of self-confidence, willingness to assert themselves, willingness to take risks, or self-esteem⁵³

53. Given the interdependence of women's economic and social roles, it is important to measure both economic and social (well-being) outcomes to understand women's economic empowerment. The [report](#) Measuring Women's Economic Empowerment by the United Nations Foundation (Knowles 2015) recommends tracking the following impact-level results: business income, employment, household income, asset ownership, subjective well-being, gender roles/norms, and women's self-confidence/self-esteem.



Appendix 4.
**Discussion
Guides**

I. FOCUS GROUP DISCUSSION GUIDE: WOMEN ENTREPRENEURS

How to Use This Guide:

The purpose of this discussion is to help collect on-the-ground qualitative information to provide context for and validation of desk-top data findings. As such, to probe the topics most relevant to the country and context, the menu of questions presented below should be tailored based on the preceding data analysis.

Specifically, the main questions — marked in bold — will likely need to be asked in each discussion. Questions marked “Further detail,” however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. “Yes” or “no” answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer pattern. Ask probing questions, such as “Would you explain further?”, “Can you provide an example?”, or “Could you please clarify your answer?”

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest to them. In these situations, moderators should remind the group of the research topic and return participants’ attention to the questions.

Helpful Tips for the Moderator:

- Tailor focus group discussion times and locations to fit entrepreneurs’ needs.
- Keep the size of focus groups to seven to ten participants and limit the discussion time to no more than two hours.⁵⁴
- Make sure participants are identifiable by their full names. Name tags should be used for in-person gatherings, and online accounts should require full names for registration. For virtual meetings, be sure to assess beforehand whether each participant has reliable access to the online meeting platform to be used.
- When beginning each focus group, discuss confidentiality and consent.
- Explain all ground rules. Examples include: “Only one person speaks at a time. There are no wrong or right answers. Participants may address each other directly. Turn off your phone or put it on vibrate.”
- Ensure that focus groups are homogeneous; for example, group participants whose businesses or backgrounds are uniformly rural, urban, small, micro, indigenous, etc.
- For the most part, the focus group questions in this discussion guide are intended for women running formal businesses. Some questions may therefore not be relevant to or understood by entrepreneurs with informal, subsistence-level businesses.
- Create an open and friendly atmosphere that sets participants at ease.
- Observe group dynamics and encourage discussion by drawing in participants. Respond to speakers and direct the discussion to other participants. For example: “Thank you. What do other people think? Does anyone else have a different thought or strategy?” Point out contradictions and ask other participants for their opinions.

54. For discussions that might become stagnant and lose participant momentum, consider breaking for interactive exercises such as those described in “Understanding people’s perspective on identification; a qualitative research toolkit.”

Introduction:

- Welcome and thank participants
- Introduce yourself and the purpose of the focus group:⁵⁵

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide policy and project design in the future, around the world but also specifically in [country]. Information collected during our discussion today will remain confidential and will not be attributed to you personally, but it will be used by project teams for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that enterprises led by women can contribute substantially to country income but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. Also, multinational and some regional companies have discovered that they can reap positive business results from diversifying their supplier base from a gender perspective. So, from both a public and a private sector viewpoint, this topic has taken on increasing importance.
- I will be exploring with you your experience in starting and operating a business. We are trying to identify barriers as well as to help formulate potential programs that might facilitate success.
- It is very important that you do not discuss anything that takes place during the discussion with anyone once you leave here. This means that you should not tell anyone outside of this group who was here or what they said. This will protect everyone's right to confidentiality.
- During this discussion I would request you to please respect each other and each other's opinions expressed here. This means that, while you are free to disagree with each other, please don't single out anyone in the group for criticism or negative comments about their opinions. If either of us feels that any behavior is disrespectful or disruptive, we may interrupt the discussion.
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop. There will be no negative consequences for you or for anyone else.
- **Now I will ask questions by topic in a specific order. It would be very helpful if your responses remain within the topic area of the question being asked.**

Getting Started:

All participants should introduce themselves and their businesses. Write their answers on a flip chart.



Be sure to suggest and enforce
A TIME LIMIT

Opening the Discussion:

In your country's economy, do you think there is room for women to start and grow businesses?

- Name
- Sector
- Products
- # of Years in Business
- # of Employees / Size
- Do You Export? Yes/No

⁵⁵ The following section will need to be amended if non-WBG organizations use this discussion guide.

Business Environment for Entrepreneurs

INTRODUCTION

There are many reasons why entrepreneurs go into business. We'd like to better understand what motivated you to start your business and get a sense of your country's business environment.

Let's talk about your business. How did you start it?

FURTHER DETAIL

- Why did you start your business? Saw a market opportunity? Need for income generation? Other?
- What were your biggest obstacles in starting a business?
- How did you determine the sector in which your business would operate? Were there any sectors that you were discouraged from entering?
- Are there any sectors or industries you want to move your business into but are prevented from entering because of lack of knowledge, legal limitations, or for some other reason?

With whom do you consult when making business decisions?

FURTHER DETAIL

- How do you make business decisions on topics such as inputs, labor, pricing, and credit?
- From whom do you seek advice? Husband? Family members? Mentors? Others?
- Can you independently sign contracts to buy inputs and/or sell the products and services that your business produces? If not, who needs to co-sign?

Are there a lot of women business owners in your community, or are you a minority?

FURTHER DETAIL

- Are you the only entrepreneur in your household?
- Do you personally know and interact with other women business owners in your community?
- To what do you attribute the current level of entrepreneurship in your community?

Were you able to grow your business over the past three years? If you want to grow your business further, but haven't been able to, why do you think that is?

FURTHER DETAIL

- Are there business associations or chambers of commerce in your community?
- Do you belong to any business associations, chambers of commerce, or boards of directors?
- If so, which one(s)?
- If so, why did you join?
- Are business owners expected to give something of value (such as money) or to do favors for public officials to facilitate registrations, obtaining licenses, making business transactions, etc.?
- Are you asked to pay higher prices than male business owners do for goods related to your business?

Social Norms - Voice and Agency

INTRODUCTION

Expectations for individuals can vary by country based on social norms and cultural factors. We'd like to better understand how these dynamics have impacted you as a businesswoman.

What made you decide to open your own business?

FURTHER DETAIL

- Did anyone encourage or support you to start your own business? If yes, who?
- Do you feel supported in making decisions and/or taking risks related your business/enterprise?
- Can you operate your business without interference from others, including your family and husband?
- Can you spend income generated by your business without interference, including on household necessities?
- Are you free to articulate business-related concerns or ideas and communicate them within the broader business community?

Time Management

How do you balance your home responsibilities with running a business?

FURTHER DETAIL

- What are your household responsibilities and family duties?
- If you have children, how have they affected your ability to run your business?
- Who takes care of children and elders while you work in your business or attend meetings or trainings?
- Who takes care of household tasks while you work?

Freedom of Movement and Transportation

How do you feel about your ability to move freely to conduct your business?

FURTHER DETAIL

- Is it safe for you to travel alone outside your home?
- Is it socially acceptable for you to travel alone outside your home?
- Do you have access to safe and affordable means of transportation?
- Do you need to travel for your business?

Legal and Regulatory Environment

INTRODUCTION

Laws and regulations can significantly influence the ease of doing business in a country. Laws may favor men and disadvantage women, or they may be gender-neutral but still lead to gender inequality in practice. We'd like to explore how laws and regulations impact your business.

**Generally, do you think the law protects you in your home and in your business?
Why or why not?**

Legal Rights to Assets

Do women have equal control over family property, such as land and housing? If not, why? And if so, do you think that is because of the law?

FURTHER DETAIL

- Do women in your community own property? If so, how does that ownership generally come about? Through family inheritance or by purchasing directly? Or both?
- Do you or other women you know own land or any other assets jointly with their husbands or another family member?
- If a woman is married and something were to happen to her husband, would she be able to inherit family assets?

INTRODUCTION

Women often spend, save, and invest money in different ways than men do. In addition, women generally have less access than men to formal financial services, and women participate less frequently in formal credit and savings programs. All of this may impact a business owner, and we'd like to understand how it has affected your business.

For Micro, Rural, and Indigenous Entrepreneurs

Do you have the identification necessary to access financial services?

Do you need permission from a male family member to engage in activity with a financial institution, either in person or over the phone?

Do you feel you have sufficient income to warrant use of financial services?

Bank Accounts

What is the process to open a bank account? Is it easy and straightforward? Has the process stopped you from doing business with banks? If so, explain what problems you encountered.

FURTHER DETAIL

- Do you have a bank account? If yes, is it registered in your name?
- Are there agents, branches or other physical locations or representatives of financial service providers near you? Please estimate the distance from your home and/or business.
- Do you have a separate financial account for your business that is under your name?
- Do others have access to your business financial account(s)? If so, who?

Savings

Do you save money that you use for your business?

FURTHER DETAIL

- Are you able to save from the money generated by your business?
- What is your biggest obstacle to saving money?

For Urban SMEs

- Do you use savings to finance purchases for your business or to grow your business instead of borrowing money?
- Do you have a savings account at a local financial institution that is in your name?
- Do you ever use a debit card to withdraw money from a bank or savings account?

Credit

Are you able to borrow money if you want to? If so, from whom?

FURTHER DETAIL

- Do you feel that limited access to credit is an obstacle to growing your business? If so, what are the factors that limit your access to credit?
- If you were to obtain a business loan, how would you use it?
- Have you been able to obtain funds for your business through any programs or grants? If so, which programs/grants?

For Micro, Rural, and Indigenous Entrepreneurs

- Do you belong to a savings club? Do women in the savings club borrow money from the club for their businesses?

For Urban SMEs

- If you haven't borrowed money from a financial institution, why not?
- Do you have a credit card? If so, do you use it to charge purchases for your business?
- When your business requires financing, how do you go about accessing it?
- Are there any other sources of funding, such as private investment or public grants, to which you have access?

56. For some topics, this section contains separate sets of questions for urban SMEs and for micro and rural entrepreneurs. Please see text marked in italics.

Access to Markets

INTRODUCTION

The most important factor in business growth and success is finding customers. This can be done by enlarging your client base domestically, by exporting, or by conducting business-to-business sales. We'd like to explore your experience and the ease with which you have been able to create new business.

Country context

Do you feel you can reach new customers, clients, suppliers, and business opportunities for your products/ services? If not, what do you think are the biggest obstacles?

FURTHER DETAIL

- How do you find new customers?
- How do you communicate with buyers and sellers? In person or via phone, SMS, etc.?
- Is it difficult for you to get inputs, such as materials, machinery, etc., for your business?
- Do you feel that roads and transportation are adequate to move your products or access necessary inputs?
- Is electricity reliable in your community?
- Do you feel that the infrastructure in your community (e.g., ICT, roads, trucks, and electric power) is adequate for you to operate and/or grow your business?
- Are instability strikes or frequent changes in political parties a challenge for your business?
- Do you ever do business with other businesses? If so, how did you find them? Are any of those businesses also owned and/or operated by women?

For Urban SMEs

- Are you aware of or have you participated in any program in the public or private sector that supports buying goods and services from women-owned businesses?

Innovation

Have you introduced new products or services to your customers or clients? If not, why not?

FURTHER DETAIL

- How many new products or services have you introduced in the last 12 months?
- How did you market or inform your customers about the new product(s) or service(s)?
- Have you introduced any products or services that, as far as you know, no one else in your sector or community is offering? How did you market the new product(s)?

International trade

Have you ever thought about exporting your goods?

What are or would be the biggest challenges to doing so?

FURTHER DETAIL

- Do you buy any inputs for your business from outside the country? If so, why? How did you find the foreign supplier?
- If you are exporting, are you able to complete the customs paperwork online? Or are business owners required to interact directly with the government?
- Have you ever been asked to pay government officials an unofficial fee or to provide anything of value to facilitate access to items you are importing or exporting?
- Do you feel you are asked to pay more than male business owners to move supplies or goods?

Access to Technology

INTRODUCTION

In recent years, advances in technology have allowed businesses to become more efficient and to improve their access to information, new financial services, and new customers. We'd like to better understand if and how you have been able to leverage technology for your business.

Social norms

Do you have access to and use technology such as a mobile phone, a smart phone, a computer, the Internet, etc.? If not, why not?

FURTHER DETAIL

For Micro, Rural, and Indigenous Entrepreneurs

- If you have access to a mobile phone, does it belong to you?

For Urban SMEs

- Do you use a computer or tablet to help you run your business?
- Do you use the Internet for your business (for example, for accounting, marketing, banking, etc.)? Please elaborate.

What technology, if any, do you use to access financial services and send and receive funds?

FURTHER DETAIL

- Do you use a mobile phone or computer to access your bank account? If not, why not?
- Do you use a mobile money account to send or receive digital money payments and transfers? If so, with whom (B2B, B2C, G2C)? If not, why?
- Do you do anything else with digital money that helps you save time or gives you easier access to funds for your business, such as using services like Western Union or others?

For Urban SMEs

- How do you withdraw money from your account? Do you use your mobile phone or other technology to do this?
- How do you pay employees and vendors? Why do you use that method?

Innovation and Technology in Accessing Markets

Do you have sufficient access to technology (mobile phone, smart phone, computer, tablet, etc.) to support your business? If not, what do you think are the biggest barriers to obtaining it (accessibility, affordability, reliability, other)?

For Urban SMEs

FURTHER DETAIL

- Do you have a website? If so, does the website have e-commerce capabilities? If you don't have a website or engage in e-commerce, why not?
- Do you engage in social-media-based marketing? If so, which channels do you use?
- Do you use email to communicate with buyers and sellers? Have you tried to find customers on the Internet and communicate with them remotely?
- Do you use any technologies to improve your business operations (such as accounting software, inventory, etc.) and/or production processes?

How could technology help you run your business?

Closing

Thank participants for their time. Ask whether they have any questions at this point about next steps or the use of the information you are gathering. Summarize and record any follow-ups that were discussed during the session.

II. INTERVIEW GUIDE: GOVERNMENT OFFICIALS

How to Use This Guide:

The purpose of this discussion is to help collect on-the-ground qualitative information to provide context for and validation of desk-top data findings. As such, to probe the topics most relevant to the country and context, the menu of questions presented below should be tailored based on the preceding data analysis.

Specifically, the main questions — in bold — likely need to be asked in each discussion. Questions marked "Further detail," however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. "Yes" or "no" answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer sequence. Ask probing questions, such as "Would you explain further?", "Can you provide an example?", and "Could you please clarify your answer?"

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest to them. In these situations, moderators should remind the group of the research topic and return participants' attention to the questions.

Helpful Tips for the Moderator:

- The quality of information gathered will heavily depend on identifying the right counterparts within the relevant ministries. Engage primarily with the ministry staff dealing with entrepreneurship; this might include Industry, Commerce, Production, and, potentially, Gender or Women's Affairs. If rural and/or indigenous populations in the selected country experience distinct barriers, include the Ministry of Agriculture in the list of interviewees.
- Ministries in charge of topics related to entrepreneurship may not have female entrepreneurs as part of their remit. If that is the case, try to find out why that entity is not engaged in supporting women in business. It may just be a matter of allocating functions among departments, but attitudes displayed may also be indicative of ideological barriers.
- When possible, seek to obtain a balance of men and women interviewees from the selected ministries, as women may be more sensitive to or aware of gender issues relating to the topics and questions presented.
- It is important that interviewees be properly briefed in advance on topics to be covered or the nature of information to be sought, as well as the type of questions to be asked, so they can be adequately prepared and can invite the relevant staff to join the meeting.
- In advance, look for any announcement of programs or reforms to support women entrepreneurs and for other public information or reports, including those that provide sex-disaggregated data, on the topics referenced below. This information can help streamline the conversation and build rapport, as well as form a basis for assessing the credibility of the answers given.
- It may be helpful to think of this interview as a stepping-stone. The ultimate goal is not just to discover details about the government's activities; it should also lead to introductions to the officials most involved in executing programs for female business owners.
- Seek to limit the interview time to 90 minutes.
- If the official does not know the answer to a question or does not work within the scope of the question, ask that individual to introduce you to someone who could better answer the question(s).

Introduction:

- Thank the official for agreeing to the meeting.
- Introduce yourself and explain the purpose of the meeting⁵⁷:

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide international economic policies in the future, around the world but also specifically in [country]. All of the reports will be forwarded to the World Bank in Washington, DC, and our findings will subsequently be shared with country authorities for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that enterprises led by women can contribute substantially to country income, but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. We are trying to identify barriers as well as to formulate potential programs that might facilitate success. We are particularly interested in financial and technological access.
- We are also having similar discussions with...
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop.
- **Now, I will ask questions by topic in a specific order. It would be very helpful if your responses remained within the topic area of the question being asked.**

Getting Started:

Ask the following overarching general question to start the discussion.

Opening the Discussion:

**What do you think is the role of female entrepreneurs in your country's economy?
(time limit: 5–6 minutes)**

⁵⁷. The following section will need to be amended if non-WBG organizations use this discussion guide.

Gender Issues

INTRODUCTION

Globally, the well-being and advancement of women and girls has become a major focus. We know that gender is a complex issue that can affect the implementation of programs, policies, and laws.

Is there a national strategy/program to address gender-related issues in [country]? If there is, who is championing this strategy? Does the strategy to address gender-related issues include collaboration between the ministry responsible for women’s affairs and other government ministries?

Do any government ministries specifically evaluate the results of their work through a gender lens and work to incorporate gender awareness into their programs and activities? If so, what actions have they taken?

Has the top leadership of the government prioritized improving women’s economic participation in [country], especially their ability to open and grow their own firms?

Does the government provide gender sensitivity training⁵⁸ to the officials, clerks, and inspectors responsible for carrying out the national strategy to address gender issues or who interact with women in the normal course of their duties?

Women’s Economic Opportunities

INTRODUCTION

The process of connecting women with economic opportunities often requires a multidimensional approach, including interventions that target women, their community, and the larger society, to create economic impact and true empowerment.

Does [country government] have any programs or policies designed to support women’s economic participation? If so, can you describe some of the programs?

FURTHER DETAIL

- In what part of the government do these programs reside? (*Can you introduce me to the people who run these programs?*)
- Are mechanisms/systems in place to monitor the results of these programs?
- Have monitoring reports been written? (If the answer is “yes,” ask for a copy.)
- Are there reports on the situation for female entrepreneurs in [country]—for instance, how many women-run businesses there are, how many people they employ, and so on. (If “yes,” ask for a copy.)



NOTE

At some point in this line of questioning, the official may refer to another person or group better qualified to answer than he/she is. If that happens, be sure and get the contact details and then skip to the section on infrastructure (highlighted in red).

58. Gender sensitivity training refers to an initial effort to demonstrate how gender shapes the roles of women and men in society, including their roles in economic development, and how it affects relations between them.

Focus of Government Programs for Female Entrepreneurs

INTRODUCTION

Women-owned businesses have the potential to be among the fastest-growing segments of almost any country's small business community, but women continue to face challenges, including access to skills and information, credit, and markets, as well as lack of opportunities to grow.

Are there programs in [country] targeted at entrepreneurs broadly? Are specific programs targeted at women entrepreneurs? If so, what do they focus on?

Are social norms a factor in determining the types of programs carried out by the government? If so, please elaborate.



NOTE

After determining the nature of the programs already in place, select the appropriate questions from the options outlined below, up to the section titled **Technology Use: Government Services Delivered Digitally**. Since it is not necessary to discuss areas in which the government has no programs, not all topics need to be covered.

Skills and Training Programs

Does the government offer specific learning opportunities for women related to starting and/or growing a business? If so, please describe them.

FURTHER DETAIL

- Are these learning opportunities only for women or are they delivered to both women and men?
- Do any of these courses focus on finance and financial management?
- Do any of the courses focus on accessing new, distant markets (i.e., exporting)?
- Is technical training (i.e., about manufacturing) offered?
- What evidence led the government to invest in training (as opposed to other kinds of efforts) to stimulate enterprise among women?
- How are these programs marketed?
- Do a variety of women (i.e., those with large businesses, SMEs, rural and urban) participate in these programs?
- What led to the success of programs that yielded strong results?
- Are efforts being made to highlight successful women in business, especially entrepreneurs, as role models for younger women?
- Do the courses offered in a series have strong female attendance?
- Are any courses held in remote rural communities? If so, how are the courses delivered?
- Are any of the relevant courses available online?
- Does the government try to provide services to women and women-owned SMEs related to expanding their understanding and use of technology? For example, are information sessions, trainings, and financial support offered? If so, what has been the impact?
- Does the government perceive women as sufficiently trained or educated to be entrepreneurs and to leverage digital technology in their businesses?

Incubators and Accelerators

Is the government involved in any business incubators, accelerators, or other resources for entrepreneurs? If so, how? Financially? Program management? In other ways?

FURTHER DETAIL

- How are entrepreneurs recruited for these incubators/accelerators?
- How do entrepreneurs apply for a place in one of these incubators or accelerators?
- On what basis are the entrepreneurs chosen for inclusion?
- What percentage of these firms are owned by women? If few, why are women sparsely represented?

Finance and Credit

On what aspects of financial inclusion do the government programs for women entrepreneurs focus? For example, requiring the collection of sex-disaggregated data, access to transaction accounts, handling digital payments, or credit or financial capability training?

FURTHER DETAIL

- Please describe efforts by the government that support women's digital financial inclusion, both for women business owners and for women consumers. Examples include:
 - » Leveraging government payments and social transfers for financial inclusion by depositing these funds into digital accounts
 - » Government-funded lines of credit or guarantee programs to facilitate access to finance
- Are there specific targets or goals for women's financial inclusion, either for women consumers or individuals or for WSMEs? For example, is there a goal that a certain percentage of women have accounts, increase their savings, or enroll in pension schemes?
- Are any market segments or population groups the focus of government efforts to increase women's or WSME's financial inclusion? For example, certain industries, geographic regions, ethnic groups, etc.?
- Does the government offer grants or subsidies to finance seed or working capital specifically for women entrepreneurs? If so, what is the format of these initiatives? Is digital application possible? Are payments made using digital channels?
- If similar efforts are open to both women and men, does the government track the percentage awarded by sex? If so, what is that percentage?

Accessing Markets

What has been one of the government's most successful programs for helping SMEs and WSMEs access new customers or new markets? Why was it so successful?

Public Procurement

Is the government procurement process transparent, centralized, and/or online?

Does the government have supplier diversity objectives in its procurement activities?

If so, what are they?

FURTHER DETAIL

- Are there programs in place to assist women in winning public procurement contracts?
- Do available programs include training women entrepreneurs to navigate the public procurement process? Who delivers those?
- What are the topics covered? Are the ins and outs of getting and fulfilling these contracts the focus of training or does it merely cover general business skills?
- Do the programs include assistance in or access to online procurement systems?
- Does the government measure its efforts to increase supplier diversity? If so, what is the track record?
- Have women-owned businesses been able to fulfill public contracts? If not, why not?
- Is data collected to enable analysis and monitoring of WSME access to public procurement?

Private Procurement

Does the government have any programs to support the private sector in sourcing from WSMEs?

FURTHER DETAIL

- Does the government have any incentives in place for larger companies to include WSMEs as suppliers and to support the WSMEs in preparing their bids?
- Are networking or vendor events held by the government to match female entrepreneurs with large private buyers? Are these also open to men?
- Does the government host networking or vendor events to match WSMEs with government buyers? If yes, does this focus on sectors?
- What level of cooperation do you get from private sector firms in this area?
- Is there any difference between local and foreign businesses in their level of cooperation or enthusiasm? What is that difference?
- Have women won any larger private procurement contracts? Have they been able to fulfill them? If not, why not?

Technology Use: Government Services Delivered Digitally

INTRODUCTION

When technology drives improved connectivity between SMEs and governments through greater transparency and access, it can have a positive impact on a country's economic, social, and cultural development.

What digital technologies does the [country] government use to promote commerce?

FURTHER DETAIL

- What, if any, G2B digital platforms does the government have? For example, has it established online platforms to facilitate business formalization and closure, business licenses, tax payments, etc.?
- Does the government track how many businesspeople use these resources? How many are using them and how often?
- Are there plans to expand government services accessed or delivered digitally in the future?
- If the government does not offer any G2B services through digital platforms, why has it not done so?

Government Interaction with Private Sector

INTRODUCTION

Public sector opinion of the business community and of entrepreneurs specifically varies. Some think that business people are mostly interested in promoting their own personal interests; others think that businesspeople are valuable and crucial for a country's overall progress.

What is the most prevalent opinion within this government toward the private sector?

Does the government have any formally established channels to engage with the private sector? Examples include public-private dialogue, task forces, presidential commissions, government-business roundtables, etc.

- **If so, have there been any challenges or obstacles in setting up and maintaining these groups?**
- **What results have been achieved via PPD, such as, for example, legislative reform or setting up more permanent big-to-gov feedback channels?**

FURTHER DETAIL

- Have the initiatives ever been fully or partially delivered digitally?
- What does the government do, if anything, to ensure that women business owners are adequately represented in dialogues with the government?
- What industries does the government currently prioritize? Does it organize, or is it planning to organize, dialogues between key business leaders in those sectors and government officials?
- Does the government's industry focus include sectors dominated by women, either as owners or employees?

Women's Support Organizations

INTRODUCTION

In many countries, organizations of women entrepreneurs or other women's support groups assist women in developing their businesses, accessing information, improving their skills, and networking.

Do you know of any in [country]? [Make a list.] What kinds of entrepreneurship programs have international development organizations or charities registered with the government? Some examples include USAID and the UK's Foreign, Commonwealth & Development Office or CARE and Oxfam.

FURTHER DETAIL

- Do these organizations report their results only to funders, or do they also report to the government?
- From the government's perspective, which of these programs have been the most successful? Why?
- Has the government worked with any of these organizations to implement programs?
- Where were most of these efforts focused? Rural areas? Poor urban areas?
- Do you know of any organizations that support the private sector in sourcing from WSMEs? If so, which ones?
- Do you know whether any digital technologies — such as video training programs or mobile banking accounts — were used to implement these programs?

Closing

Thank the official for his/her time. Ask whether the official has any questions at this point about next steps or the use of the information being gathered. Summarize and record any follow-up activities that have been agreed on during the interview, especially introductions to other officials and reports to be collected.

III. FOCUS GROUP GUIDE: SUPPORT ORGANIZATIONS⁵⁹

How to Use This Guide:

The purpose of this discussion is to help collect on-the-ground qualitative information to provide context for and validation of desk-top data findings. As such, to probe the topics most relevant to the country and context, the menu of questions presented below should be tailored based on the preceding data analysis.

Specifically, the main questions — in bold — likely need to be asked in each discussion. Questions marked "Further detail," however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. "Yes" or "no" answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer sequence. Ask probing questions, such as "Would you explain further?", "Can you provide an example?", and "Could you please clarify your answer?"

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest them. In these situations, moderators should remind the group of the research topic and return participants' attention to the questions.

Helpful Tips for the Moderator:

- At the outset, discuss confidentiality and consent.
- Seek to obtain a balance between men and women interviewees, as women may be more sensitive to or aware of gender issues related to the topics and questions presented.
- Make sure participants are identifiable by their full names. Name tags should be used for in-person gatherings, and online accounts should require full names for registration. For virtual meetings, be sure to assess beforehand whether each organization has reliable access to the online meeting platform to be used.
- If the interview involves multiple participants, observe group dynamics. Try to balance the input so that all participants are included in the discussion.

59. Considering the close proximity of these organizations to potential project beneficiaries, separating male and female staff might provide more in-depth insights into matters related to social norms.

Introduction:

- **Welcome and thank participant(s).**
- **Introduce yourself and the purpose of the discussion⁶⁰.**

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide international economic policies in the future, around the world but also specifically in [country]. Information collected during our discussion today will remain confidential and will not be attributed to you personally, but it will be forwarded to the World Bank in Washington, DC, for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that enterprises led by women can contribute substantially to country income, but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. Also, multinational and some regional companies have discovered that they can reap positive business results from diversifying their supplier base from a gender perspective. So, from both a public and a private sector viewpoint, this topic has taken on increasing importance. We are trying to identify barriers, as well as formulate potential programs that might facilitate success.
- It is very important that you do not discuss anything that takes place during the discussion with anyone once you leave here. This means that you should not tell anyone outside of this group who was here or what they said. This will protect everyone's right to confidentiality.
- During this discussion I would request you to please respect each other and each other's opinions expressed here. This means that, while you are free to disagree with each other, please don't single out anyone in the group for criticism or negative comments about their opinions. If either of us feels that any behavior is disrespectful or disruptive, we may interrupt the discussion.
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop. There will be no negative consequences for you or for anyone else.
- Now I will ask questions by topic in a specific order. It would be very helpful if your responses remained within the topic area of the question being asked.

Getting Started:

- Ask each support group representative to introduce themselves (name, support organization name, and title/role within that support group).
- Support organization details: Ask participants to answer four questions about their organization and write down the answers in a prepared table on a flip chart.

Opening the Discussion:

What comes to mind when you think of women and business?

Be sure to suggest and enforce a time limit.

- Organization Name
- Purpose/Goal/Mission
- Beneficiary Groups
- # of Members/Clients
- Is there anything else you'd like to mention about your organization?

60. The following section will need to be amended if non-WBG organizations use this discussion guide.

Support Organizations' Key Programs and Rationale

INTRODUCTION

All of you represent distinct programs that engage with and provide services to WSMEs. We'd like to better understand how you engage with women entrepreneurs.

Can each of you briefly tell us about the services you are providing for women entrepreneurs?

Why did you choose to focus on women business owners?

Can you please tell us about the needs of women entrepreneurs that you have identified and are trying to address? How are you doing this?

What are the goals related to the development of women and women entrepreneurs that your organization aims to achieve through your programs?

Engagement with Women Entrepreneurs

INTRODUCTION

There are many ways, both face-to-face and virtual, to communicate with women entrepreneurs and to implement programs that support them.

Prior to the COVID pandemic, what was the most successful way you used for engaging women entrepreneurs in your programs? Today, taking the pandemic into consideration, what is the most successful way in which you engage women entrepreneurs in your programs?

FURTHER DETAIL

- How do you market your programs to local female entrepreneurs?
- What digital or technology-enabled outreach channels are you able to access?
- Which of those channels are most successful in strategically communicating your programs?
- Given the type of services you provide, what are the main delivery mechanisms? Face-to-face? Virtual? For face-to-face communication, is gender considered when selecting the implementing staff? Does that choice differ in urban versus rural settings?
- What types of technology (SMS text messages, remote video conferencing, social media, etc.) do you use to communicate with women entrepreneurs?
- Do you use technology-enabled services, such as online business planning tools or market information updates, in your programs?
- If you do not use technology, what is the main reason?
 - » Lack of or low connectivity
 - » Women lack access to the technology
 - » Equipment owned/controlled by husbands or other males
 - » Too expensive
 - » Equipment/technology vulnerable to scam/fraud
 - » Providers do not have expertise to deliver services using technology
 - » Other

Do you think that social norms affect your ability to implement your activities? If so, how?

FURTHER DETAIL

- Which factors would you say most affect women's ability to benefit from your programs? Examples include time available to participate; care responsibilities; restricted mobility; family support; or safety concerns.

Activities to Improve the Legal and Regulatory Environment

INTRODUCTION

Advocacy efforts and open dialogue with government are key to changing laws that treat women differently from men. We'd like to better understand whether you engage in advocacy and how closely you work with the local and regional governments as part of implementing your programs.

Do you think any business-related laws or resulting practices make it more difficult for women to start or grow a business?

FURTHER DETAIL

- Which legal or regulatory stipulations regarding female entrepreneurs do you think could be improved? How can they be reformed?
- Are you involved in any advocacy activities that aim to improve these legal or regulatory stipulations? If so, please describe them.
- Do you work with the local, regional, and/or national governments?
 - » If yes, please elaborate about the nature of your collaboration.
 - » If no, do you see a need for doing so? What opportunities might allow you to engage with the government? What are the main reasons this does not occur?
- Are NGOs such as yours required to register with the government?
- Do you engage in roundtable dialogues about policies that prioritize certain sectors, collaborative design of future programs that benefit entrepreneurs, or other similar efforts? If so, with what frequency? What are the outcomes of these meetings, and how do you track and measure their results?
- Do you use technology to communicate with the government or for any advocacy activities? Examples include virtual roundtable discussions, feedback loops through web portals mobile applications, etc.

Activities to Support Access to Finance

INTRODUCTION

As many of you probably know, women entrepreneurs' inability to access sufficient financial services and credit can be a significant barrier to business growth.

Do you think that women entrepreneurs can access financial services in the same way as their male counterparts do? If not, why?

FURTHER DETAIL

- Does your organization provide services to women to help them access financial services?
- Do you have existing partnerships with financial institutions, including banks, credit unions, and microfinance organizations?
 - » If yes, please elaborate on the nature of your collaboration.
 - » If no, do you see a need for doing so? What opportunities might allow you to engage with the financial institutions? What are the main reasons this does not occur?
- Do you have relationships with angel investors and other early-stage funding mechanisms, such as crowd-funding platforms?
 - » If yes, can you elaborate? If no, do you see a need for such relationships or opportunities to establish them?
- Have you held discussions with financial institutions on loan programs or bank or savings accounts that could constitute alternatives for collateralized assets to facilitate access to finance? If yes, how have these discussions gone; what were the results?
- What new loan products or programs have resulted from these dialogues?
- Have you discussed new technology with financial institutions that could be used by women entrepreneurs to access finance?

Activities to Support Access to Training, Skills, and Information

INTRODUCTION

Women entrepreneurs typically have smaller, more informal networks than do their male counterparts, and they may have access to fewer mentors and role models.

What are the skills or capabilities that you have observed women entrepreneurs often lack?

FURTHER DETAIL

- What types of training and capabilities programs do you offer to WSMEs to improve women's skills and capabilities?
- Do you host events for women to network among themselves or with other businesses in their sector? Have they been successful? What has been the most challenging aspect of these events? If you don't convene such events, are you aware of other organizations that might do so?
 - » What other opportunities exist for women to gather critical business information? Examples include on-line/phone-enabled resources, informal social or business channels, etc.
- Do you reach out to women role models or women who could potentially serve as role models or mentors for younger women?
 - » Have you been able to arrange virtual meetings such as through Zoom or WhatsApp video or cell phone calls?
 - » What do you consider the most important factor for a mutually beneficial relationship between a female mentor and her female entrepreneur mentee?
- Are any of your training, skills, and information programs delivered using technology, such as through an e-learning platform? If so, what types of technology have you used? Which formats were the most successful?
- If your training and skills delivery options do not include technology, why not? What are the main obstacles?

Activities to Support Access to Markets

INTRODUCTION

Women entrepreneurs typically have more difficulty accessing markets, both to supply inputs to their businesses and to sell goods and services to customers.

What is the single most important action that could be taken to support women in increasing their access to markets?

FURTHER DETAIL

- Do your members find it difficult to sell their goods and services beyond the location in which they operate?
- What programs do you offer that help women access inputs or find new customers? For example, what programs assist them in conducting market research to understand demand? What other market access programs have you pursued?
- Have you implemented programs to help women entrepreneurs to market and sell their goods online through e-commerce platforms? If so, please describe them.
- Do you track how or if women beneficiaries in your programs found new customers or completed new sales?
 - » If yes, have the new customers or sales contributed substantially to the women's business growth?
- Do any of your programs support women in conducting business-to-business sales? If yes, please describe them.
- Do any of the WSMEs participating in your programs export or import? Are any ready to do so? If so, how are you assisting them in this process?
- Have you included study tours or trade missions in any of your programs? If so, did these activities result in increased sales, either domestically or internationally? If these initiatives were not successful, why not?
- Do you support women in selling their goods and services to the government (public procurement)? If so, please describe this effort.
- If the government has a digital platform for public procurement, have you assisted women business owners to access and bid through the digital platform? If so, please describe how.

Closing

Thank participants for their time. Ask whether they have any questions at this point about next steps or the use of the information you are gathering. Summarize and record any follow-ups that were discussed during the session.

IV. FOCUS GROUP GUIDE: PRIVATE SECTOR

How to Use This Guide:

The purpose of this discussion is to help collect on-the-ground qualitative information to provide context for and validation of desk-top data findings. As such, to probe the topics most relevant to the country and context, the menu of questions presented below should be tailored based on the preceding data analysis.

Specifically, the main questions — in bold — likely need to be asked in each discussion. Questions marked “Further detail,” however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. “Yes” or “no” answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer sequence. Ask probing questions such as “Would you explain further?”, “Can you provide an example?”, and “Could you please clarify your answer?”

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest to them. In these situations, moderators should remind the group of the research topic and return participants’ attention to the questions.

Helpful Tips for the Moderator:

- At the outset, discuss confidentiality and consent.
- Make sure participants are identifiable by their full names. Name tags should be used for in-person group gatherings, and online accounts should require full names for registration. For virtual meetings, be sure to assess beforehand whether each firm has reliable access to the online meeting platform to be used.
- If the interview involves multiple participants, observe group dynamics. Try to balance the input so that all participants are included in the discussion.
- In advance of the gathering, look for any recent public announcement on programs or reforms that support women entrepreneurs, as well as information or reports on the topics referenced below. This information can help streamline the conversation and build rapport, as well as form a basis for assessing the credibility of the answers given.
- It will be helpful to group private sector participants by industry and similar levels of seniority. Focus groups are fine for junior-level employees, but when meeting with senior executives, individual (1:1) interviews are strongly recommended.
- If possible, include social impact companies or fair-trade-certified businesses to incorporate their perspective on doing business with WSMEs.
- It would be beneficial to balance male and female interviewees, as women may be more sensitive to or aware of gender issues related to the topics and questions presented.
- Be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest to them. In these situations, remind the group of the research topic and return their attention to the questions.

Introduction:

- **Welcome and thank participants.**
- **Introduce yourself and the purpose of the focus group⁶¹:**

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide international economic policies in the future, around the world but also specifically in [country]. Information collected during our discussion today will remain confidential and will not be attributed to you personally, but it will be forwarded to the World Bank in Washington, DC, for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that women-owned enterprises can contribute substantially to country income, but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. Also, multinational and some regional companies have discovered that they can reap positive business results from diversifying their supplier base from a gender perspective. So, from both a public and a private sector viewpoint, this topic has taken on increasing importance.
- I will be exploring with you your own firm's practices doing business with women-owned enterprises. We are trying to identify barriers as well as to formulate potential programs that might facilitate success.
- It is very important that you do not discuss anything that takes place during the discussion with anyone once you leave here. This means that you should not tell anyone outside of this group who was here or what they said. This will protect everyone's right to confidentiality.
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop. There will be no negative consequences for you or for anyone else.
- **Now I will ask questions by topic in a specific order. It would be very helpful if your responses remained within the topic area of the question being asked.**

Getting Started:

- Ask all private sector representatives to introduce themselves (name, business name, title/role).
- Private sector details: ask participants to talk briefly about their businesses and who their customers are.
- Ask about the ratio of female to male employees in each firm.
- Ask whether any managers or persons with significant responsibilities in the firm are women.

Opening the Discussion:

What do you think of the role of women-owned businesses in the broader private sector?

Be sure to suggest and enforce a time limit for these introductions.

⁶¹. The following section will need to be amended if non-WBG organizations use this discussion guide.

Data Disaggregation

INTRODUCTION

To do or increase business with female entrepreneurs, firms need ways to track sex-disaggregated data about their suppliers.

Does your company collect data on whether or not supplier businesses are owned by males or females?

FURTHER DETAIL

- If yes, what percentage of your supplier firms is owned by females?
- If no, why not? Has doing so been considered?
- Are your company's data systems digital or manual?

Doing Business with Women-Owned Firms – Barriers

INTRODUCTION

We'd like to ask you some questions related to opportunities and challenges that companies around the world have encountered when conducting business with female entrepreneurs.

Do you do business with women-owned companies?

FURTHER DETAIL

- Do you go to any trade association meetings or networking events where you might meet representatives from women-owned supply firms?
- Have you held or sponsored any such events?
- How do you find suppliers for your business?
- Do men or women tend to represent your business in negotiations with suppliers? Why is this the case?
- What would you say are the basic requirements suppliers must meet before your firm will buy from them? Does this vary by the type of item you are buying? Are women-owned and men-owned businesses equally able to meet these requirements?
- Is there a difference between men-owned supplier businesses and women-owned supplier businesses when it comes to meeting volume, time, and quality requirements? If so, what are the differences?
- How do you determine with whom to conduct business if men-owned and women-owned supplier businesses offer the same price in a bidding process?
- Do you find that women-owned firms are limited in doing business with you by financial constraints? If yes, elaborate.
- Do women-owned businesses have more difficulty than men-owned businesses getting the materials they need?
- Do you find that women-owned businesses and male-owned businesses fail at about the same rates? Why or why not, and what are the reasons for failure?
- Are there any policies or procedures in [country] that make it difficult for women-owned businesses to supply to you? Examples include audits or meeting health, safety, and environmental standards.

Special Programs for Female Entrepreneurs

INTRODUCTION

Some private firms have created special programs to help female entrepreneurs, fintechs, and start-ups, ranging from business skills training to supplier entry programs. In particular, we are interested in any programs, practices, or ideas involving the use of digital technology.

Does your firm have any such programs or support other organizations' efforts in this area? If yes, please describe the program or support offered.

FURTHER DETAIL

- Role models: Have you done any matchmaking between female business leaders and earlier stage and/or younger women entrepreneurs? Why or why not? What was the biggest challenge?
- Networking: Do you host networking events with women entrepreneurs? Have you invited them to roundtable discussions, conferences, or meetings in your sector?
- In-house incubators/accelerators. Do you have any in-house financing or training mechanisms?
- Fintechs and start-ups: Do you do business with any fintechs, start-ups, or earlier-stage businesses? If so, what percentage of these are WSMEs? When these businesses conduct negotiations with your firm, do the representatives tend to be male or female?

Women in Industry⁶²

INTRODUCTION

Some industries or business sectors are more male dominated than others. The overall percentage of men-owned firms versus women-owned firms sometimes affects the business environment as a whole.

What, in your opinion, are the general attitudes toward women-owned businesses in your sector?

FURTHER DETAIL

- What, if any, particular challenges might keep women-owned firms from doing business in your sector? Examples include a need for high levels of capital or a prevailing belief that women can't do math or heavy lifting.
- Do you think any habits or norms within your sector might discourage women-owned businesses from entering that industry? For instance, do social norms make it difficult for women-owned businesses to participate in trade events (e.g., due to location, time, or social expectations)?
- In interacting with other firms or government entities, do women-owned businesses encounter more difficulties than men-owned businesses? If yes, why and what type of issues might arise?

62. Note: Some of these issues may come up as part of the ongoing discussion. In that case, related questions can be skipped.

Company Policy

INTRODUCTION

While it is common in some parts of the world for private firms to have diversity objectives, particularly for their supplier base, it is uncommon in most countries.

Does your company have targets or policies for achieving diversity, both among your employees and among your suppliers? Why or why not?

FURTHER DETAIL

- What human resources programs do you have to encourage women to apply for jobs in your business?
- What programs do you have to accommodate the needs of women, such as assistance with childcare costs or transportation to work?
- Does the government in [country] have policies that emphasize gender diversity in your supply chain?

Female Customers – B2B

INTRODUCTION

Companies that sell their services or the materials they produce to other businesses sometimes have different experiences with female-owned B2B customers than with male-owned B2B customers.

Do you sell to women-owned firms as B2B customers?

FURTHER DETAIL

- Does your company keep records on how many customers are women-owned firms? If yes, what percentage of your customers are women-owned firms?
- If you do sell to female-owned retailers, do they purchase as much as men-owned retailers? Do you have any indications of why or why not?
- Does your company generally give the same sales terms to women-owned firms as to men-owned firms?

Female Customers - Retail

INTRODUCTION

Companies that sell the items they produce through retailers sometimes have different experiences with female-owned shops than with male-owned shops. We want to ask a few questions about that, too.

Do you sell to women-owned retailers who then sell to consumers?

FURTHER DETAIL

- If yes, does your company keep records on what percentage of these retailers are women-owned firms?
- If the percentage of women-owned retailers in your type of business is generally low, why do you think that is?
- Does your company generally give the same sales terms to women-owned retailers as to men-owned retailers?

Private Sector Engagement with Local/Regional Government

INTRODUCTION

I'd like to better understand how closely you work with the local and regional governments to help facilitate the operations of your business.

Do you engage in roundtable dialogues about policies that affect your sector and your operations?

FURTHER DETAIL

- If so, with what frequency? What has been the outcome of these meetings?
- What feedback have you provided to the local or regional government on policies, laws, etc., that affect the private sector and directly impact your business?

Private Sector Engagement with Financial Services Providers

INTRODUCTION

Generally, smaller firms encounter more obstacles when trying to access credit. One remedy to this is for companies and financial services providers to develop supplier finance products, such as purchase order receipts.

Describe your relationship with local or regional financial services providers. Has it been generally positive, or are there aspects of the relationship that you would like to change?

FURTHER DETAIL

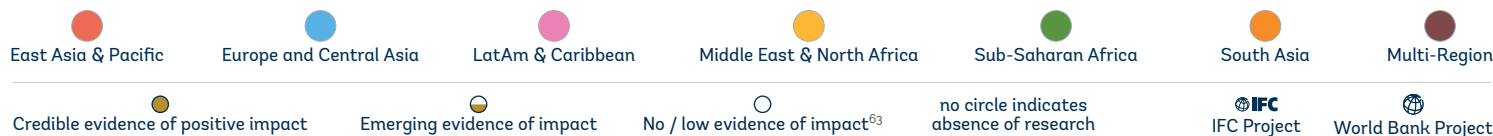
- Are the majority of your financial relationships with commercial banks, credit unions and credit cooperatives, or other types of financial services providers, such as a mobile money provider?
- Do you have a mobile money account?
- If you work in retail, do most customers pay with cash or use electronic or digital payments, such as cards or mobile money through cell phones, direct deposits to bank accounts, etc.?
- Have any financial products or services tailored to the needs of small firms or women been especially valuable, convenient, or useful for you?

Closing

Thank participants for their time. Ask whether they have any questions at this point about next steps or the use of the information you are gathering. Summarize and record any follow-ups that were discussed during the session.



Appendix 5.
**Intervention
Design
Matrix**



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 business
- 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
- Low representation of women in formal institutions (e.g., government, support organizations, business organization, etc.)
- Low capacity of women's representative entities resulting in lack of participation and input into legal and regulatory decision-making

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link ⁶⁴	Summary	WB/ IFC
Reform explicitly discriminatory laws and regulations and promote laws that support women's inclusion ⁶⁵	global and regional digital accountability maps	Equality in Law for Women and Girls	MULTI-REGION: UN Women Equality in Law for Women and Girls by 2030. Includes global and regional digital accountability maps for 20 countries that track repeal of discriminatory laws, promotion of WEE, elimination of child marriage laws, and promotion equality in family relations.	
Facilitate de facto gender-neutral implementation ⁶⁶	mobile application	P146244	EGYPT: Promoting Innovation for Inclusive Financial Access project Component 1: Develops "Tamweely"; 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.	
For new legislation, implement awareness campaigns targeted toward women ⁶⁷	television, soap operas, other media channels	P160806	DRC: 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.	
Target women-owned/-led firms via strategic communications, awareness-raising and information sharing ⁶⁸	mobile application	P146244	EGYPT: Promoting Innovation for Inclusive Financial Access project Component 1: Develops "Tamweely"; a mobile Arabic-language application to educate firms on corporate governance, proper accounting records, taxes, and regulations affecting MSMEs.	
	television, soap operas, other media channels	P160806	DRC: 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.	
Establish gender-sensitive feedback loops and/or other mechanisms that channel data on women's priorities and constraints into reform processes ⁶⁹	mobile application	P130891	MONGOLIA: Support for Accountable, Responsible, and Transparent Government project Component 1.2 develops citizen-facing dashboard that aggregates citizens' incoming messages in informative ways, allows citizens to disaggregate data by sex. Includes development of mobile applications that address grievances collected in feedback loops.	
Include women and women's support organizations in decision-making processes (e.g., PPD, B2G feedback loops, consultations, and working groups) ⁷⁰	mobile applications	P130891	MONGOLIA: Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.3 seeks increased female participation in development of innovative digital tools, such as apps, that increase the number of female-targeted solutions identified by information provided by B2G feedback loops and developed by WSMEs in government priority sectors.	

63. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

64. WEE projects that incorporate digital enablers are an emerging and recent sub-set of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, in a few cases, projects have been included even if they only meet two of the three criteria so long as they contain design elements and innovative approaches that project teams can extract and apply to future projects' designs.

65. It is particularly important that laws and regulations related to technology do not inadvertently discriminate against women.

66. While implementation should be gender-neutral, the legislative reform process should also be inclusive, leading to less gender bias and discrimination in laws.

67-70. There is emerging evidence that reforming gender-biased laws as well as ensuring gender-neutral implementation of existing laws lead to positive impact for WSMEs.



● East Asia & Pacific
 ● Europe and Central Asia
 ● LatAm & Caribbean
 ● Middle East & North Africa
 ● Sub-Saharan Africa
 ● South Asia
 ● Multi-Region

● Credible evidence of positive impact
 ● Emerging evidence of impact
 ○ No / low evidence of impact⁷¹
 no circle indicates absence of research
 IFC Project
 World Bank Project

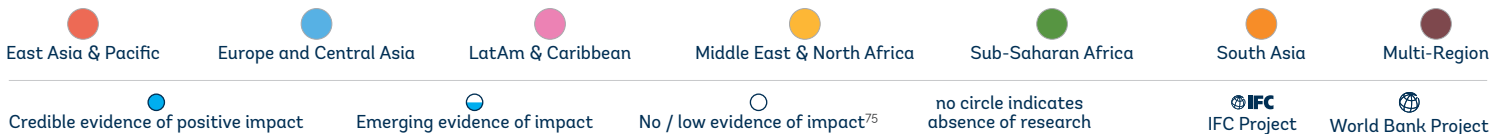
POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Simplify business registration processes ⁷² ○	e-service platform	P171172	JORDAN: Economic Opportunities for Jordanians and Syrian Refugees PfR Component 7 includes Ministry of Social Development permitting issuance of e-license for home-based childcare businesses. Includes communications campaign publicizing e-business registration and e-licensing procedures.	
Improve industry and firm policies and practices to attract and retain more female workers	GIS data mapping	P147235	WEST BANK AND GAZA: Economic Development across Fragile Communities project Component 1 works with Ministry of Tourism to teach entrepreneurs, especially women, about tourism industry and Component 2 provides trainings on how to use Geographic Information Systems (GIS) data to develop guided tours along Abraham Path.	
	not applicable	P120843	BANGLADESH: BD Private Sector Development project Component 2 includes development of childcare operations guidelines and manuals for the economic zones and hi-tech parks that are adopted by Bangladesh Economic Zones Authority (BEZA) and Bangladesh High Tech Park Authority (BHTPA). NOTE: this component was added after the PAD was approved and is referred to in the ISRs for April 2020 and October 2020.	
Focus government services on sectors with high female participation (e.g., childcare subsidies, labor reform, investment services) ⁷³ ●	digital satellite/airborne imagery	P164551	MOZAMBIQUE: Land Administration project Component 2 includes local government use of high-resolution orthorectified digital satellite/airborne imagery for community land delimitation, taking into consideration women's involvement in farming, their legal rights and methodologies that promote gender equality (e.g.; providing communities with lists of all community co-rights holders, including women, and active promotion of co-titling individual parcels. Component 1 includes education and training on women's land rights.	
Include women-owned/-led firms in government and industry-specific supplier databases	digital database	601417	VIETNAM: Private Sector Competitiveness/Supplier Development Program (VNPS) includes Component 2.1 high quality profiles of pre-screened local suppliers made available through development and launch of national, shared online supplier database accessible by foreign firms.	
Train public officials to understand gender-related constraints and challenges to promote greater equality in public services	mobile phones	P151083	SUB-SAHARAN AFRICA (DRC, Rwanda, Uganda): Africa Great Lakes Trade Facilitation project Sub-component 2.2 incorporates comprehensive gender-awareness and conflict resolution training for border agents, including capacity-building to use digital tools for reporting sexual harassment and GBV in borderlands.	
Encourage public provisions (such as new laws, subsidies, or firm-level incentives, etc.) to increase women's access to care services ⁷⁴ ●	not applicable	P120843	BANGLADESH: BD Private Sector Development project Component 2 includes development of childcare operations guidelines and manuals for the economic zones and hi-tech parks adopted by Bangladesh Economic Zones Authority (BEZA) and Bangladesh High Tech Park Authority (BHTPA).	
		P171063	CAMBODIA: Community-based Childcare for Garment Factory Workers Project establishes sustainable community-based childcare services for garment factory workers that improve employment and labor outcomes, reduce unpaid household childcare, and improve child development.	

71. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

72. While simplifying business registration processes shows only no or low evidence of impact, there is emerging evidence (e.g., P103773) that combining simplified registration with formal financial services results in increases in firm sales and profits.

73. There is emerging evidence of impact that providing childcare for women increases workforce participation.

74. An emerging example of firm-level initiatives is the WBG's Family Network website "Parenting Now," which provides an online forum for parents/caregivers to exchange ideas and experiences and receive support (education/tutoring, childcare, well-being, recreational activities) in responding to the challenges generated by the COVID-19 pandemic.



BARRIERS

- Weak legal/regulatory protections for financial consumers
- Limited information and data on gender gaps in finance
- Women's unequal ownership, access and administrative authority (e.g., property, inheritance, collateral)
- Gaps in the digital financial ecosystem including digital ID, digital signature, e-KYC, agent banking networks, etc.
- Lack of an enabling environment for technology, limiting women's access to financial services and products
- High-risk perception of women borrowers (resulting in, e.g., higher interest rates, shorter repayment periods for women)
- Persistent focus on traditional collateral requirements (e.g., immovable property, credit history)
- Financial provider practices and products that do not meet women's needs
- Permission of male family member required to conduct financial transactions
- Limited financial capability
- Fewer women who have bank accounts
- Women's limited personal access to technology and related financial services
- Lack of women's familiarity with technology used to access financial products and services

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link ⁷⁶	Summary	WB/ IFC
Strengthen political awareness of and commitment to increase financial access for women ⁷⁷	digital platform	FIGI (no public link)	MULTI-REGION: Financial Inclusion Global Initiative (FIGI) in China, Egypt & Mexico includes country-level commitment to strengthen and implement national programs related to core technology drivers of financial inclusion (electronic payment acceptance, digital ID for financial services, and security) to meet national financial access targets.	
Strengthen legal and regulatory framework for financial consumer protection and an enabling technology environment	national digital registries and databases that store sensitive information	WBG Universal Financial Access 2020 initiative	MULTI-REGION: WBG Universal Financial Access 2020 initiative focuses on 25 priority countries and utilizes government policies to create regulatory environments that enable access to transaction accounts, establish national biometric identity databases and virtual payment accounts, as well as digital payment interoperability.	
	financial technology (fintech), big data	FIGI (no public link)	MULTI-REGION: Financial Inclusion Global Initiative (FIGI) in China, Egypt, & Mexico includes programs to support development of enabling legal & regulatory frameworks for fintech to promote financial inclusion, enhance consumer protection & awareness, and improve ICT for digital financial services.	
Improve quality and availability of sex-disaggregated data across the range of financial products and services, including new digital financial products and fintech offerings	computers	FISF Country Support Program for Pakistan	PAKISTAN: Financial Inclusion Support Framework (FISF) Country Support Program for Pakistan sex-disaggregated data pilot included sorting information based on data from the Computerized National Identity Card (CNIC).	
Increase availability of and access to financial products/ services, including digitally-enabled, digitally-delivered solutions for women-owned/-led firms ⁷⁸	e-service platform	P130891	MONGOLIA: Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.4 e-Property Registration System (ePRS) enables citizens and business to use digital system to document property purchases, sales, etc. and provides banks with better information about prospective borrowers.	
	proprietary digital financial services, social media platforms	P167543	NIGER: Smart Villages for Rural Growth and Digital Inclusion project Sub-Component 3.1.1 includes creation of digital centers for delivery of e- financial/ digital services. Digital financial centers are promoted on social media through financial and literacy campaigns with content specific to women.	

75. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

76. WEE projects that incorporate digital enablers are an emerging and recent subset of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, in a few cases, projects have been included even if they only meet two of the three criteria so long as they contain design elements and innovative approaches that project teams can extract and apply to future project design.

77. Digital Economy for Africa (DE4A) Initiative aims to ensure that every individual, business, and government in Africa will be digitally enabled by 2030. This includes larger, multistep projects that support new business models relying on technology, including drones, satellites, and TV white space.

78. Mobile savings show emerging evidence of impact.



● East Asia & Pacific
 ● Europe and Central Asia
 ● LatAm & Caribbean
 ● Middle East & North Africa
 ● Sub-Saharan Africa
 ● South Asia
 ● Multi-Region

● Credible evidence of positive impact
 ○ Emerging evidence of impact
 ○ No / low evidence of impact⁷⁹
 no circle indicates absence of research
 IFC Project
 World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Improve other financial infrastructure such as collateral registries and factoring platforms	national digital registry that stores sensitive information digital platform	CBN National Collateral Registry	NIGERIA: Central Bank of Nigeria (CBN) developed an online collateral registry to secure loans against movable assets such as machinery, livestock and inventory.	
		Personal Property Security Registry System of Malawi	MALAWI: Public Sector Reforms Commission developed online public collateral registry database for financial institutions to register security interests in movable property, mitigate risk of customers and diversify credit portfolios to include SMEs.	
		Central Bank of Liberia online movable collateral registry	LIBERIA: Central Bank of Liberia (CBL) created online movable collateral registry to secure business & individual loans.	
	digital platform	P152307	JAMAICA: Access to Finance for MSMEs: Component 3 includes pilot digital reverse factoring services platform to provide SMSEs with asset-based financing in which MSMEs sell their accounts receivable at a discount to a third party and receive immediate cash.	
Strengthen credit reporting systems and other sources of data useful for financial decisions	national digital database that stores sensitive information	P167543	NIGER: Smart Villages for Rural Growth and Digital Inclusion project Sub-component 3.3 includes creation of digital database to collect data on rural populations in order to enable credit scoring.	
Support reform geared towards low-risk accounts with tiered Know-Your-Customer rules	digital database and registry that stores sensitive information	P167543	NIGER: Smart Villages for Rural Growth and Digital Inclusion project Sub-component 3.3 includes creation of digital database to store information collected on rural populations to improve understanding of their e-financial needs and establish e-KYC (know your customer) registry.	
		P130891	MONGOLIA: Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.4 e-Property Registration System (ePRS) enables citizens and businesses to use digital system to document property purchases, sales, etc. and provides banks with better information about prospective borrowers.	
Incentivize financial institutions to develop products and services that meet women's needs (e.g., alternative-data-based lending, psychometric testing, payments, savings, credit and insurance) ⁸⁰	Fintech innovations: big data and machine learning	P122764	ETHIOPIA: Women Entrepreneurship Development Project (WEDP) Component 1 includes use of fintech to conduct interactive assessment of potential borrowers to predict likelihood of loan repayment.	
	Fintech innovations: big data and machine learning, tablets	P171245	ETHIOPIA: Innovations in Financing Women Entrepreneurs (IFWE) project Component 2 includes leveraging fintech to reduce/eliminate collateral requirements for WMSMEs and explores piloting programs that increase access to capital leasing services, tailored insurance products and micro-equity investment mechanisms.	
	Fintech innovations: big data	State Bank of India (SBI) e-Smart SME project	INDIA: State Bank of India (SBI) e-Smart SME project offers collateral-free working capital loan for sellers on e-commerce platforms via online loan application & approval process. Fintech algorithms analyze users' social network behavior and mobile phone usage patterns to develop credit scores.	

79. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

80. Psychometric testing shows emerging evidence of impact.



● East Asia & Pacific
 ● Europe and Central Asia
 ● LatAm & Caribbean
 ● Middle East & North Africa
 ● Sub-Saharan Africa
 ● South Asia
 ● Multi-Region

● Credible evidence of positive impact
 ○ Emerging evidence of impact
 ○ No / low evidence of impact⁸⁰
 no circle indicates absence of research
 IFC Project
 World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Seek gender diversity among bank agents and provide them with incentives to register women for digital accounts, including providing technology support for women users	data mining tools, software	603215	TUNISIA: Banking on Women (BoW) Champion & Digital Transformation project Component 2 includes workshops, computerized activity tools, dashboard template, and incentives scheme to help motivate bank agents to acquire new women-led enterprise customers for digital financial services.	
Support the development of digital incubators, accelerators and early-stage funding programs for WSMEs	digital platform	P161317	KENYA: Industry and Entrepreneurship Project Component 1 includes digital platform to connect business incubators, accelerators and technology boot camp providers with global expertise, international networks, and investors.	
	digital platforms	P170688	BANGLADESH: Private Investment & Digital Entrepreneurship Project Component 4 includes developing digital entrepreneurship & innovation hubs in technological universities to increase market entry and growth rates of digital startups and create a gender-inclusive culture for digital entrepreneurship.	
	mobile applications	P130891	MONGOLIA: Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.3 includes an Apps competition to provide early-stage financing for development of innovative digital tools by WSMEs that increase the number of female-targeted solutions in government priority sectors.	
	interactive program website	XL Africa	AFRICA: XL Africa business accelerator for SMEs with digital products/services that offers webinars, global mentoring and angel investors platform.	
Provide training on digital financial enablers such as mobile savings mechanisms. ⁸²	crowdfunding digital platform	Kenya Climate Innovation Center (KCIC)	KENYA: Climate Innovation Center (KCIC -funded by WBG InfoDev) Crowdfund Investing Pilot to help entrepreneurs raise capital.	
	mobile phone application	WBG Gender Innovation Lab Women Connect Project	TANZANIA: Business Women Connect project provides training to women business owners on use of M-Pawa mobile savings platform to save money more securely and in some cases combined it with business training.	
Provide training to strengthen financial capability through digital tools ⁸³	e-Wallets, computer, mobile phone	P171172	JORDAN: Economic Opportunities for Jordanians and Syrian Refugees Program for Results (PFR) Component 6 provides training in accessing digital finance through SIM cards and e-Wallets.	
	interactive program website, including e-Learning; tablets	P145215 (No public documents link)	MULTI-REGION: New Generation of Women Entrepreneurs (Women X): NIGERIA & PAKISTAN Component 2.2.1 includes e-Learning modules and Component 2.1.1 includes virtual e-mentoring program.	

81. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

82. Mobile savings shows emerging evidence of impact. See case study on p. 49

83. The use of digital tools to increase financial capability and literacy shows emerging evidence of impact.



BARRIERS

- Lack of gender-sensitive business-service ecosystem (e.g., biased trainers, mismatch between services offered and needs)
- Lack of incentives to acquire skills due to social norms and other restrictions
- Cost barriers to accessing training and technical assistance
- Inadequate skills and knowledge to start, run and expand a business - e.g., financial and technical literacy, business & soft skills, and sector information
- Lack of access to relevant business information due to restricted ability to participate in mentoring programs/networks
- Limited relevant education
- Limited knowledge of access to business-related technology tools and software
- Restricted mobility
- Business decisions constrained by male relatives

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link ⁸⁵	Summary	WB/ IFC
Build capacity of institutions serving women-owned businesses, including business associations and networks ⁸⁶	technology innovation hubs, media outlets	P170688	BANGLADESH: Private Investment & Digital Entrepreneurship Project, Sub-component 4 includes piloting entrepreneurship and innovation hubs in Bangladesh's technological universities and business schools, specifically promoting digital entrepreneurship among women through media outlets.	
	technology innovation hubs, mobile applications	P156259	SENEGAL: Digital Entrepreneurship Senegal project Component 1 strengthens CTIC Dakar's (milab West Africa) institutional capacity to launch globally competitive mobile and digital technology businesses.	
Improve financial literacy by providing training and facilitating networking.	digital platform	P103499	NIGERIA: Growth and Employment project Component B includes a Business Innovation & Growth (BIG) digital platform for SMEs to register themselves, receive business development services (BDS) and sectoral training.	
	interactive program website, including e-Learning; tablets	P145215 (No public documents link)	MULTI-REGION: New Generation of Women Entrepreneurs (Women X): NIGERIA & PAKISTAN Component 2.2.1 includes e-Learning modules and Component 2.1.1 includes virtual e-mentoring program.	
Deliver training and facilitate networking to start and grow businesses through increased peer-to-peer learning ⁸⁷	mobile phones, interactive websites, 24/7 call center	P128307	PAKISTAN: Sindh Agricultural Growth Project Component A.2 includes ICT-based technologies to deliver agriculture extension and marketing for farmers/producers, including information dissemination through mobile phones, 24/7 call center, interactive websites, and international peer learning.	
	ICT training on technology use, mobile technology	P160806	DRC: SME Development and Growth Project Subcomponent 1.2 uses training modules about internet-based and mobile technology to promote women entrepreneurs' future involvement in digital peer-to-peer support and networks.	
Deliver training and facilitate networking to start and grow businesses through increased sector-specific technical skills ⁸⁸	digital platform	P161317	KENYA: Industry and Entrepreneurship Project Component 1 includes interventions that support digital literacy and skills in growing sectors, including rapid technology skills trainings (bootcamps) for youth and women in digital sectors, fostering links and investments in digital entrepreneurship.	
	ICT, computer programming, software development	P152441	GEORGIA: National Innovation Ecosystem (GENIE) project Component 2 includes training programs focused on digital economy skills (computer programming, software development) and includes a dedicated ICT training program.	
	digital platform	P103499	NIGERIA: Growth and Employment project Component B includes a Business Innovation & Growth (BIG) web-based platform for SMEs to register themselves, receive business development services (BDS) and sectoral training.	
	GIS data mapping	P147235	WEST BANK AND GAZA: Economic Development across Fragile Communities project Component 1 works with Ministry of Tourism to teach entrepreneurs, especially women, about tourism industry and Component 2 provides trainings on how to use Geographic Information Systems (GIS) data to develop guided tours along Abraham Path.	

84. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

85. WEE projects that incorporate digital enablers are an emerging and recent subset of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, in a few cases, projects have been included even if they only meet two of the three criteria so long as they contain design elements and innovative approaches that project teams can extract and apply to future project design.

86. Expanding opportunities for women to access new business networks shows emerging evidence of impact in some settings.

87. Training programs that include peer-to-peer learning are an emerging area of impact.

88. Expanding opportunities for women to access new business networks shows emerging evidence of impact in some settings.

Training, Skills & Information



● East Asia & Pacific
 ● Europe and Central Asia
 ● LatAm & Caribbean
 ● Middle East & North Africa
 ● Sub-Saharan Africa
 ● South Asia
 ● Multi-Region

● Credible evidence of positive impact
 ● Emerging evidence of impact
 ○ No / low evidence of impact⁸⁹
 no circle indicates absence of research
 IFC Project
 World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Deliver training and facilitate networking to start and grow businesses through increased business and soft skills ⁹⁰ ●	mobile phones	WBG Gender Innovation Lab	TANZANIA: Business Women Connect project invites WMSMEs to use M-Pawa mobile savings platform, participate in business skills training, and improve decision-making skills and confidence.	
	virtual, interactive trainings	603670	ARMENIA: Women Entrepreneurship Project Component B.1 includes virtual and in-person (when possible) psychology-based Personal Initiative Training (PIT) to develop mindset associated with proactive, entrepreneurial behavior.	
Help women cross over into male-dominated, profitable sectors (through mentoring programs, role models and information-sharing) ●	robotics, computer coding/ programming	P165558	DJIBOUTI: Support for Women and Youth Entrepreneurship project Sub-component 2.1 includes iLab robotics and coding courses for young people from high schools and colleges. Participation in Pan African Robotic Competition, Africa Up Tunis, Entrepreneurship World Cup promotes mentoring, information-sharing, and role models.	
Enable women to benefit from existing mixed-sex networking and mentoring opportunities ⁹¹ ●	digital platform	P162835	EGYPT: Catalyzing Entrepreneurship for Jobs project Component 3 includes digital match-making platform to connect entrepreneurs with investors and provide training, mentoring, coaching and business development services, especially to women entrepreneurs.	
	interactive program website, webinars, digital platform	XL Africa	AFRICA: XL Africa business accelerator for SMEs with digital products/services that offers webinars, global mentoring and angel investors platform.	
	digital platform	Digital Opportunity Trust (DOT)	MULTI-REGION: Digital Opportunity Trust, Digital Ambassadors Program that connects youth leaders with global networks.	
Provide entrepreneurs with firm-level wrap-around services, such as targeted technical assistance, business advice, and coaching, along with cash grants or small loans (including for technology use and implementation) ⁹² ●	digital platform	P122764	ETHIOPIA: Women Entrepreneurship Development Project (WEDP) Component 1 includes smalls loans to WSMEs by participating MFIs. Sub-component 2a includes improved delivery of coaching, mentoring, and business information through ICT technologies to growth-oriented WSMEs eager to invest in more productive technology.	
	digital platforms, including for digital financial services (DFS) and e-commerce; mobile technology	P160806	DRC: SME Development and Growth project Component 1 includes combination of training and cash subsidies to support entrepreneurial activities of youth and women. Technology modules include promotion of Internet-based and mobile technology to overcome asymmetry of information, access to financial services (online and mobile banking), and e-commerce. Subcomponent 2.1 includes matching grants to established SMEs, at least 40% of whom must be WSMEs.	
	Awareness campaign on social media platforms, digital program application	P151831	KENYA: Youth Employment and Opportunities project Component 1 includes technical skills training, business support services and Sub-component 2.1 includes business plan competition, and cash prizes of either USD9,000 or USD36,000.	
	online investment platform and marketing portal	P146469	SENEGAL: Tourism and Enterprise Development project Component 2 includes trainings on business plan writing, multiple rounds of business plan competitions with cash prizes, and almost US\$2m in grants for SMEs through the Senegal Market Access Facility.	

89. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

90. There is emerging evidence of beneficial influence of friends' and spouses' attending training sessions alongside female entrepreneurs (Field et al., 2016).

91. Networking and male role models show emerging evidence of impact in helping women entrepreneurs enter into male-dominated, more profitable sectors.

92. Positive impact of this intervention has been proven for rural micro entrepreneurs.

Training, Skills & Information



● East Asia & Pacific
 ● Europe and Central Asia
 ● LatAm & Caribbean
 ● Middle East & North Africa
 ● Sub-Saharan Africa
 ● South Asia
 ● Multi-Region

● Credible evidence of positive impact
 ● Emerging evidence of impact
 ○ No / low evidence of impact⁹³
 no circle indicates absence of research
 IFC Project
 World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Organize business plan competitions and entrepreneurship programs for WSMEs ●	ICT training on technology use	P160806	DRC: SME Development and Growth Project Subcomponent 1.2 includes business plan competitions in which top startup entrepreneurs receive smaller grants and established SMEs receive larger sized grants.	
	Awareness campaign on social media platforms, digital program application	P151831	KENYA: Youth Employment and Opportunities project Component 1 includes technical skills training, business support services and Sub-component 2.1 includes business plan competition, and cash prizes.	
	not applicable	P167543	NIGER: Smart Villages for Rural Growth and Digital Inclusion project Sub-component 3.2.3. includes sub-grants of up to US\$250,000 through a business competition plan for Fintech companies & startups. Sub-grants cover seed funding, operation costs, costs to pilot new digital financial & nonfinancial solutions for women and farmers.	
	digital investment platform and marketing portal	P146469	SENEGAL: Tourism and Enterprise Development project Component 2 includes trainings on business plan writing, multiple rounds of business plan competitions with cash prizes, and almost US\$2m in grants for SMEs through the Senegal Market Access Facility.	
Support the development of digital incubators, accelerators, and early-stage funding programs	digital platforms	P161317	KENYA: Industry and Entrepreneurship Project Component 1 includes online platform to connect business incubators, accelerators and technology boot camp providers with global expertise, international networks, and investors.	
	technology innovation hubs, media outlets	P170688	BANGLADESH: Private Investment & Digital Entrepreneurship Project Component 4 includes developing digital entrepreneurship & innovation hubs in technological universities to increase market entry and growth rates of digital startups and create a gender-inclusive culture for digital entrepreneurship.	
	mobile applications	P130891	MONGOLIA: Support for Accountable, Responsible, and Transparent Government project Subcomponent 2.3 includes an Apps competition to provide early-stage financing for development of innovative digital tools by WSMEs that increase the number of female-targeted solutions in government priority sectors.	
	interactive program website, webinars, digital platform	XL Africa	AFRICA: XL Africa business accelerator for SMEs with digital products/services that offers webinars, global mentoring and angel investors platform.	
	crowdfunding digital platform	Kenya Climate Innovation Center (KCIC)	KENYA: Climate Innovation Center (KCIC -funded by WBG InfoDev) Crowdfund Investing Pilot to help entrepreneurs raise capital.	
Leverage apprenticeships and on-the-job learning opportunities	internet-based technical training	P122764	ETHIOPIA: Women Entrepreneurship Development Project (WEDP) Component 2 includes technology training at technical, vocational colleges to enhance classroom learning, provide workshops, product development and on-the-job training.	
	digital and e-commerce platforms	IFC Digital2Equal	MULTI-REGION: IFC Digital2Equal matches women with participating private companies (AirBNB, Uber, Facebook) to learn how their online platforms function, as employee or provider of services or products.	

93. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research, please visit the [WBG Regional Gender Innovation Labs](#).

Training, Skills & Information



● East Asia & Pacific
 ● Europe and Central Asia
 ● LatAm & Caribbean
 ● Middle East & North Africa
 ● Sub-Saharan Africa
 ● South Asia
 ● Multi-Region

● Credible evidence of positive impact
 ● Emerging evidence of impact
 ○ No / low evidence of impact⁹⁴
 ○ no circle indicates absence of research
 IFC Project
 World Bank Project

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Provide gender sensitization training for men and couples that includes instruction on the benefits of women's economic participation ●	ICT training on technology use	P160806	DRC: SME Development and Growth Project Subcomponent 1.2 includes involving women entrepreneurs' spouses and family in special events for sensitization on legal changes and reinforcement of the tenets of WEE.	
	mobile application	P171245	ETHIOPIA: Innovations in Financing Women Entrepreneurs (IFWE) project Component 1 collaborates with the Digital Opportunities Trust to pilot an app-based on-demand coaching and business development services training that includes new curriculum involving male partners to encourage greater support for women's economic activities.	
Strengthen women's resilience and coping mechanisms to deal with social backlash through soft skills training ●	virtual, interactive trainings	603670	ARMENIA: Women Entrepreneurship Project Component B.1 includes virtual and in-person (when possible) psychology-based Personal Initiative Training (PIT) to develop mindset associated with proactive, entrepreneurial behavior.	
Identify and integrate women entrepreneurs, business professors, and advisors to join trainer cadre	videos	WBG Gender Innovation Lab	TANZANIA: Business Women Connect project Component 2 includes cadre of all-female business counselors with previous business experience who taught business skills trainings to WSMEs through activity-based learning and videos..	
	digital learning platform	604378	INDONESIA: Farmer Capacity Development Through Digital Platform and Financing Sub-Component 1.C includes women-led facilitators being trained in use of digital learning platform, including quizzes to test knowledge of farmers administered by trainers on tablets provided by the project.	
Provide capital and business development skills through matching grants to WSMEs ●	ICT, training on technology use	P160806	DRC: SME Development and Growth Project Subcomponent 2.1 Enhancing growth and performance of SMEs includes matching grants to established SMEs, at least 40% of whom must be WSMEs. Matching grants were combined with technology modules that promoted Internet-based and mobile technology to access information and financial services (online and mobile banking) as well as e-commerce.	
	virtual, interactive technical expertise	P152441	GEORGIA: National Innovation Ecosystem (GENIE) project includes Component 3 startup and Innovation matching grants to entrepreneurs. Coaching & technical assistance with applications and technology commercialization process provided by local & international experts.	
	interactive website	P147354 (no public link to project documents)	MEXICO: High Impact Entrepreneurship Program (HIEP) operated by the National Institute of the Entrepreneur (INADEM) included online surveys that innovative SMEs complete to be considered for matching grants.	

94. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research, please visit the [WBG Regional Gender Innovation Labs](#).

Access to Markets



BARRIERS

- Lagging legal and regulatory provisions (e.g., digital payments, cross-border commerce, etc.)
- Inadequate input markets (land, labor, capital)
- Cost barriers (compliance, formalization, informal payments)
- Limited access to finance, inputs, tools, assets and collateral
- Inadequate access to and limited use of technology enablers
- Market-related information constraints (e.g., re: input costs, prices, demand, etc.)
- Limited access to new customers
- Limited access to networks, (in-)formal information-sharing, and role models
- Concentration in less profitable, lower parts of the value chain
- Gender-based harassment in business transactions (e.g., buyers, sellers, suppliers, customs officials, etc.)

POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link ⁹⁶	Summary	WB/ IFC
Build capacity of institutions serving women-owned businesses	digital platform	P170688	BANGLADESH: Private Investment & Digital Entrepreneurship Project, Sub-component 4 includes piloting entrepreneurship and innovation hubs in Bangladesh's leading technological universities and business schools, specifically promoting digital entrepreneurship among women through media-based challenge program offering reduced prices of ITS and ITes rapid training programs.	
	not applicable	P156259	SENEGAL: Digital Entrepreneurship Senegal project Component 1 strengthens CTIC Dakar's (mLab West Africa) institutional capacity to launch globally competitive mobile and digital technology businesses.	
	technology training	P171034	ETHIOPIA: Digital Foundations Project Component 3 seeks to lay foundation for high-growth digital industries through gender-inclusive, ecosystem-level support that includes promotion of digital skills and entrepreneurship. Emphasizes gender equity in recruitment and retention by ensuring inclusion of women in all decision-making bodies under the project.	
Develop training programs for women (e.g., use of technology tools to access markets, trade logistics, supplier standards, etc.)	e-commerce platform	P148638	MENA: Virtual Marketplace (VMP) Tunisia, Morocco, Jordan project Sub-component 2.1 included a e-Learning platform and online training workshops designed and taught by international VMP (TradeKey, E-Bay) experts.	
	not applicable	P168392 (Note: no public link)	MENA: E-Commerce for Women-Led SMEs in Algeria, Djibouti, the Arab Republic of Egypt, Jordan, Lebanon, Morocco, and Tunisia (We-Fi) expands on P148638. Sub-component 1.a recruits VMP advisors, trainers, coaches to train WSMEs. Sub-Component 1.b connects WSMEs online to local, regional and international VMPs.	
	ICT, mobile phones	P170604	SIERRA LEONE: Smallholder Commercialization and Agribusiness Development Project (P153437) and Additional Financing (P170604) Sub-component B2 includes market access and coordination improvements through ICT or cell-phone based price information systems.	
Design gender-sensitive trade/customs logistics, including digital based services ⁹⁷	ICT, mobile phones, SMS text messaging	P151083	SUB-SAHARAN AFRICA (DRC, RWANDA, UGANDA): Africa Great Lakes Trade Facilitation Project Sub-component 2.1 includes using ICT reporting mechanisms & 3rd party IT monitoring to inform small-scale and women traders of requirements for cross-border trading, monitor enforcement of regulations, and address corruption, sexual harassment and physical violence in borderlands.	
	e-government services	TANCIS (Tanzania Customs Integrated System)	TANZANIA: TANCIS is a web-based system implemented by Tanzanian government and Investment Climate Facility for Africa that issues licenses, processes electronic customs declarations and electronic payments, issuance of receipts, monitoring movement of transit cargo and bond operations.	
Enhance technology, skills, and production processes to integrate women-owned/-led firms into value chains	e-services (digital payments)	P162599	BENIN: Digital Rural Transformation Project Component 1 includes improving access to broadband services in targeted rural communities and developing high potential value chains, including digitization of value chain payments, and improving the business climate/PPPs, with a focus on women in the agriculture sector.	
	Enterprise Resource Planning (ERP) software	P167543	NIGER: Smart Villages for Rural Growth and Digital Inclusion project includes Sub-component 3.2.2. which facilitates digitization of payments made to farmers through Enterprise Resource Planning (ERP) software, enabling agriculture federations in the value chains to better manage relationship with co-operatives and for co-operatives in turn to better manage their relationship with member farmers in the value chain.	

95. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research, please visit the [WBG Regional Gender Innovation Labs](#).

96. WEE projects that incorporate digital enablers are an emerging and recent subset of intervention. Examples in the matrix generally (a) illustrate the potential intervention under which they are listed; (b) include a digital enabler; and (c) target WSMEs as opposed to all SMEs. However, in a few cases, projects have been included even if they only meet two of the three criteria so long as they contain design elements and innovative approaches that project teams can extract and apply to future project design.

97. 93. While enhancing trade logistics has not been proven to improve business performance, it can reduce incidents of harassment. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research, please visit the [WBG Regional Gender Innovation Labs](#).

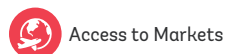
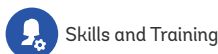


POTENTIAL INTERVENTIONS	Technology Enabler applied in Intervention	PROJECT EXAMPLE		
		ID/Link	Summary	WB/ IFC
Link women to local, regional, and international markets through supplier databases	digital database	601417	VIETNAM: Private Sector Competitiveness/Supplier Development Program includes Component 2.1 Improved information on local suppliers made available through development and launch of a high-quality online supplier database.	
Link women to local and international markets through meet-the-buyer events and training	digital platform	Intracem	MULTI-REGION: Intracem, the ICT-led Global Platform for Action on Sourcing from Women Vendors, seeks to increase the amount of corporate, government and institutional procurement secured by women vendors. WSMEs receive training and market linkage opportunities through Buyer Mentor Groups and participate in an annual Women Vendors Exhibition and Forum.	
Link women to regional and international markets through export promotion events and study tours	e-Learning and online training modules	P147438	MONGOLIA: Export Development Project component 2.1 includes producing and providing free e-Learning and online training modules on export promotion and supporting research; includes matching grants for product quality certification costs.	
Increase women's access to government procurement programs	digital platform	ChileCompra	CHILE: ChileCompra is the Chilean Government e-procurement program that includes an e-commerce platform to fully support digital supplier processes for SMEs.	
	computers	(P168394) Note: no public link	SENEGAL: Connecting National Procurement Needs with Women-Owned SMEs in Senegal project Component 2 includes skills development program focused on technical advisory to improve themes important for public procurement bidding (overall business development including related to technology, soft skills).	
Support technology extension services	digital platforms, applications	P162599	BENIN: Digital Rural Transformation Project Subcomponent 2.2 includes improving outreach & quality of crop extensions & advisory services through online platforms and applications with local content.	
	mobile phones, 24/7 call center, interactive websites	P128307	PAKISTAN: Sindh Agricultural Growth Project Component A.2 includes introducing ICT-based technologies for delivery of agriculture extension and marketing to farmers/producers, including information dissemination through mobile phone, 24/7 call center and interactive websites.	
	smart phones	P170604	SIERRA LEONE: Smallholder Commercialization and Agribusiness Development Project (P153437) and Additional Financing (P170604) Sub-component B2 includes market access and coordination improvements through ICT or mobile-based price information systems.	
Address de facto occupational sex segregation through mentoring, information provision, and skills development ⁹⁹	smartphones, computers	P164188	KOSOVO: Digital Economy project Sub-component 2.1 includes youth online and upward program to train and connect young men and women to global online work platforms by increasing their technical skills to compete equally for basic IT and IT-enabled services as online freelancers.	
Establish awareness raising efforts for supply-chain professionals (procurement managers, etc.) to increase understanding of challenges faced by women business owners	not applicable	600209	BANGLADESH: Corporate Connect: Strengthening Market Access for Women Business Owners project included Supplier Diversity Advisory Committee that brings together firms focused on supplier diversity (SD) to exchange ideas for its long-term implementation, guide a strategy for matching WSMEs to corporate buyers, recruit new corporations to the SD movement, and select SD goals that align with corporate structure and objectives. Due to COVID the committee's activities, meetings and outputs take place online and are supported by online tools (virtual meetings, an online platform, social media).	

98. Where possible, the matrix categorizes interventions according to their track record for results, that is, the extent to which evidence demonstrates their impact (World Bank Group 2019b). It should be noted, however, that most of the categorized interventions were delivered without digital enablers. For the most recent and current impact evaluations and research please visit the [WBG Regional Gender Innovation Labs](#).

99. The presence of male support networks and male role models is key to women deciding to cross over into male dominated sectors. ("Gender and the Choice of Business Sector," Policy Research Working Paper 8865, WBG Africa Gender Innovation Lab & Gender Global Theme, May 2019)

Full Project List

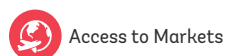
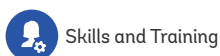


LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
MULTI-REGION						
Multi-Region: Digital Opportunity Trust	Digital Opportunity Trust (DOT)			●		■■■■
Connects youth leaders with global networks.						
Multi-Region: Financial Inclusion Global Initiative (FIGI) in China, Egypt and Mexico		●	●			■■■■
Programs to support development of legal & regulatory frameworks for fintech to improve digital financial services.						
Multi-Region: IFC Digital2Equal	IFC Digital2Equal			●	●	■■■■
Matches women with e-commerce companies (AirBNB, Uber, Facebook) to learn how their online platforms function.						
Multi-Region: Intracen (Global Platform for Action on Sourcing from Women Vendors)	Intracen			●	●	■■■■
Provides WSMES with training and access to markets via Buyer Mentor Groups and Women Vendors Exhibition & Forums.						
Multi-Region: New Generation of Women Entrepreneurs (Women X): Nigeria & Pakistan	P145215 (No public documents link)			●		■■■■
Includes e-Learning modules and virtual e-mentoring program.						
Multi-Region: UN Women Equality in Laws for Women and Girls by 2030 project	Equality in Laws for Women and Girls by 2030	●				■■■■
Uses digital tracking of progress through global and regional accountability maps.						
Multi-Region: WBG Universal Financial Access 2020	WBG Universal Financial Access 2020		●			■■■■
Includes biometric identity database, virtual payment addressing, and digital payment interoperability on national scale.						

Full Project List

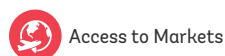
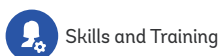


LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
EAST ASIA & PACIFIC						
Cambodia: Community-based Childcare for Garment Factory Workers	P171063					
Community-based childcare services for garment factory workers that improve employment and child development.						
Indonesia: Farmer Capacity Development Through Digital Platform and Financing	604378	●				
Includes women-led facilitators in use of digital learning platform, dedicated location for women farmer-only trainings.				●		
Mongolia: Support for Accountable, Responsible, and Transparent Government	P130891					
Improves open data technology for a citizen and business engagement online platform. Mobile application feedback loops.		●				
Includes Apps competition to provide early-stage financing for development of innovative digital tools by WSMEs.		●	●			
e-Property Registration System (ePRS) enables citizens and business to use digital system to document property purchases, sales.			●			
Export Development Project	P147438					
Includes website to publicly disclose all export promotion training materials.					●	
Includes e-Learning and online training modules on export promotion and supporting research.				●	●	
Vietnam: Private Sector Competitiveness/Supplier Development Program (VNPSC)	601417					
Includes development and launch of a high-quality online supplier database.		●			●	

Full Project List

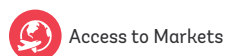
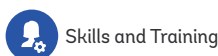


LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
EUROPE & CENTRAL ASIA						
Armenia: Women Entrepreneurship Project	603670					
Includes virtual psychology-based Personal Initiative Training (PIT) to develop entrepreneurial mindset.				●		
Georgia: National Innovation Ecosystem (GENIE)	P152441					
Startup and Innovation matching grants for entrepreneurs.			●	●		
Training programs focused on digital economy skills (computer programming, software development).				●		
Kosovo Digital Economy	P164188					
Improves access to ICT broadband services and to online knowledge sources and labor markets.					●	

Full Project List

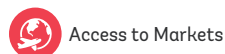
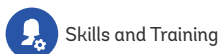


LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
MIDDLE EAST & NORTH AFRICA						
Djibouti: Support for Women and Youth Entrepreneurship project	P165558					
Includes bootcamps to improve women's & young entrepreneurs' access to information and resources.				●		
Includes iLab robotics & coding courses, participation in robotic & entrepreneurship competitions.				●		
Egypt: Promoting Innovation for Inclusive Financial Access	P146244					
Includes "Tamweely"; a mobile Arabic-language application to educate MSMEs on corporate taxes and regulations.		●				
Egypt: Catalyzing Entrepreneurship for Jobs	P162835					
Uses digital match-making platforms to connect entrepreneurs with funding, business dev. services, mentors and peer learning.			●	●	●	
Jordan: Additional Finance: Economic Opportunities for Jordanians and Syrian Refugees Program for Results	P171172					
Includes Ministry of Interior publishing reform stating service card is a valid ID card for Syrians.		●				
Includes access to digital finance through SIM cards, e-wallets, and bank accounts to receive government cash transfers.			●			
Includes Ministry of Labor communications campaign publicizing business registration and licensing procedures.		●				
Includes Ministry of Social Development permitting issuance of e-license for home-based childcare businesses.		●				
Includes nationwide, multimedia campaign addressing social norms and gender roles related to women at work.		●				
MENA: E-Commerce for Women-Led SMEs	P168392					
Trains and connects WSMEs to local, regional and international e-commerce platforms to sell their products.				●	●	
MENA: (Jordan, Morocco, Tunisia) Virtual Marketplace Project	P148638					
Includes e-learning platform and online training workshops on selling products on TradeKey and E-Bay.				●	●	
Tunisia: Banking on Women (BoW) Champion & Digital Transformation project	603215					
Includes incentives scheme to help motivate bank agents to acquire new women-led enterprise customers for DFS.			●			
West Bank and Gaza: Economic Development across Fragile Communities	P147235					
Includes teaching women entrepreneurs to use Geographic Information System data for guided tours along the Abraham Path.				●	●	

Full Project List

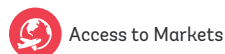
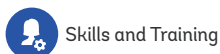


LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
LATIN AMERICA & CARIBBEAN						
Chile: ChileCompra	ChileCompra					
Government e-procurement program that includes an e-commerce platform to support digital supplier processes.						
Jamaica: Access to Finance for MSMEs	P152307					
Includes digital reverse factoring services pilot platform to provide SMSEs with asset-based financing.						
Mexico: High Impact Entrepreneurship Program	HIEP					
Includes online surveys completed by innovative SMEs to be considered for matching grants.						

Full Project List

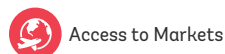
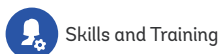


LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
SOUTH ASIA						
Bangladesh: BD Private Sector Development Project	P120843					
Includes development of childcare operations guidelines and manuals for specific economic zones and hi-tech parks.		●			●	
Bangladesh: Private Investment & Digital Entrepreneurship Project	P170688					
Includes development of digital entrepreneurship and innovation hubs in leading technological universities and business schools.			●	●	●	
Includes capital grant program to crowd in private investment in skills and green production projects.			●	●		
India: State Bank of India e-Smart SME project	State Bank of India Partnership for Financial Inclusion					
Offers collateral-free working capital loans for sellers on e-commerce platforms by accessing big data proprietary information.			●			
Pakistan: Financial Inclusion Support Framework Country Support Program for Pakistan	FISF Country Support Program for Pakistan					
Sex-disaggregated data pilot that includes sorting information based on data from Computerized National Identity Card (CNIC).			●			
Pakistan: Sindh Agricultural Growth Project	P128307					
Includes ICT-based technologies to deliver agriculture extension and marketing for farmers/producers.				●	●	

Full Project List

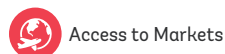
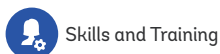


LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
SUB-SAHARAN AFRICA						
Nigeria: Growth and Employment project	P103499					
Includes Business Innovation & Growth (BIG) online portal for SMEs to register themselves for business and sectoral training.				●		
Nigeria: Central Bank of Nigeria (CBN) Online collateral registry project	CBN Collateral Registry					
Online collateral registry to secure loans against movable assets such as machinery, livestock, and inventory.			●			
Niger: Smart Villages for Rural Growth and Digital Inclusion	P167543					
Includes digital financial literacy campaigns via social media channels with content relevant for women.		●				
Includes creation of digital centers for delivery of e- financial/digital services.			●			
Includes creation of digital data platform to collect data on rural populations in order to enable credit scoring.			●			
includes digital data platform to collect data in order to establish e-KYC (know your customer) registry.			●			
Includes using geospatial data to optimize delivery of digital financial services.			●			
Sub-grants of up to US\$250,000 through business plan competition for Fintech companies & startups.				●		
Facilitates digitization of payments to enable agriculture federations in the value chains to manage co-operatives.					●	
Senegal: Connecting National Procurement Needs with Women-Owned SMEs in Senegal	P168394					
Skills development program focused on technical advisory of business aspects important for public procurement bidding.				●	●	
Senegal: Digital Entrepreneurship Senegal	P156259					
Extends CTIC Dakar's (mLab West Africa) capacity to launch globally competitive mobile and digital technology businesses.				●		
Senegal: Tourism and Enterprise Development	P146469					
Includes trainings on business plan writing.				●		
Includes business plan competitions with cash prizes and almost US\$2m in grants for SMEs via Senegal Market Access Facility.			●			

Full Project List



LEVEL = Technical Sophistication of Digital Enabler (Level 1 = lowest; Level 4 = highest)

LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
No digital enabler	SMS text messaging	Tablets, computers, mobile phones with uploaded applications	Digital databases and dashboards	Alternative credit tools that use fintech innovations, psychometric testing
	Program websites, non interactive	Interactive program websites, including e-Learning, virtual interactive trainings	Digital program platforms, e-Service platforms	Proprietary and third party e-commerce platforms, proprietary digital financial services
	Computerized activity tools	Internet-based technical training	Digital payments (B2B, B2C, P2P) and e-Government programs (G2C, G2B)	GIS or GPS satellite technology, geospatial data, regional and global mapping
	traditional media outlets	Third party IT monitoring	Technology innovation hubs	National digital registries and databases that store sensitive information
		Social media platforms and other online marketing portals, internet portals	Crowdfunding digital platforms	Programs utilizing big data, machine learning tools
		Mobile money and e-Wallets	Broadband internet service installation projects	software development, computer programming/coding, robotics

PROJECT DESCRIPTION	Project Number (if applicable) and hyperlink					LEVEL
SUB-SAHARAN AFRICA						
Sierra Leone: Smallholder Commercialization & Agribusiness Development Project and Additional Financing	P170604					
Includes market coordination through ICT or cell-phone based price information systems.						
Sub-Saharan Africa (DRC, Rwanda, Uganda): Africa Great Lakes Trade Facilitation Project	P151083					
Includes Joint Border Committee ICT platforms to review complaints made by traders, as well as 3rd party (IT) monitoring.						
Incorporates comprehensive gender-awareness and conflict resolution training for border agents.						
Tanzania: Business Women Connect project	Business Women Connect					
Teaches women business owners to use M-Pawa mobile savings platform to save money more securely.						
Includes business skills training and seeks to improve women's decision-making skills and confidence.						
Includes cadre of all-female business counselors to teach business skills trainings to WSMEs.						
Tanzania: TANCIS project	TANCIS					
Web-based system that issues licenses, processes e-customs declarations and e-payments, and monitors movement of goods.						
XL Africa business accelerator	XL Africa					
Offers webinars, global mentoring, and angel investors platform to SMEs that create digital products and services.						

Select Resources

- [Gender Group Key Document site](#)
- [Systematic Country Diagnostics](#)
- [Country Partnership Frameworks](#)
- Country Gender Assessments
- Country or Regional Gender Action Plans
- [Poverty Assessments](#)
- [Poverty and Social Impact Analysis](#)
- [Little Data Book on Gender](#)
- UNDP Gender Inequality Index
- UN Gender Statistics
- WBG Advisory Services and Analytics
- [Enterprise Surveys](#)
- IOL data/ informality surveys
- National Business registers/business associations/labor force data
- [Doing Business](#) gender-related indicators
- Household surveys
- [Finscope](#)
- National-level Central Bank data
- [IFC's MSME finance gap report](#)
- [UNCDF's "Participation of Women in the Economy Realized" \(PoWER\)](#)
- [MFO's Financial Diaries](#)
- [EFI Gender site](#)
- [Trade and Gender](#)
- [Gender-Informed Public-Private Dialogue](#)
- [Global Report on Women in Tourism 2010](#)
- [Investing in Women along Agribusiness Value Chains](#)
- [Women and Tourism: Designing for Inclusion](#)
- [Women Trade in Africa: Realizing the Potential](#)
- [Women and Trade](#)
- [Assessing Women Entrepreneurs' Needs in Developing Countries – Guidelines for Research, Data Collection, and Diagnostics](#)
- [Regional Gender Innovation Labs](#)





Bibliography

- Aterido, R., T. Beck, and L. Iacovone. 2013. "Access to Finance in Sub-Saharan Africa: Is There a Gender Gap?" *World Development* 47: 102–20. doi: [10.1016/j.worlddev.2013.02.013](https://doi.org/10.1016/j.worlddev.2013.02.013).
- Barboni, Giorgia, Erica Field, Rohini Pande, Natalia Rigol, Simone Schaner, and Charity Troyer Moore. 2018. *A Tough Call: Understanding Barriers to and Impacts of Women's Mobile Phone Adoption in India*. Cambridge, MA: Evidence for Policy Design, Harvard Kennedy School. Web. <http://www.tinyurl.com/y49xt26n>.
- Bastian, Gautam, Iacopo Bianchi, Mayra Buvinic, Markus Goldstein, Tanvi Jaluka, James Knowles, Joao Montalvao, and Firman Witoelar. 2018. "Are Mobile Savings the Silver Bullet to Help Women Grow Their Savings?" Gender Innovation Lab, World Bank, Washington, DC.
- Berg, Gunhild, and Bilal Zia. 2017. "Harnessing Emotional Connections to Improve Financial Decisions: Evaluating the Impact of Financial Education in Mainstream Media." Policy Research Working Paper, World Bank Group, Washington, DC.
- Bill and Melinda Gates Foundation. 2019. "A G7 Partnership for Women's Digital Financial Inclusion in Africa." Report prepared at the request of the G7 French Presidency. Bill and Melinda Gates Foundation, Seattle, WA.
- Buvinic, Mayra, and Rebecca Furst-Nichols. 2014. "Promoting Women's Economic Empowerment: What Works?" Policy Research Working Paper, World Bank Group, Washington, DC.
- Buvinic, Mayra, Rebecca Furst-Nichols, and Emily Courey Pryor. 2013. *A Roadmap for Promoting Women's Economic Empowerment*. Washington, DC: United Nations Foundation; Irving, TX: ExxonMobil Foundation.
- Buvinic, Mayra, and Megan O'Donnell. 2016. *Revisiting What Works: Women, Economic Empowerment, and Smart Design*. Washington, DC: Center for Global Development.
- Campos, Francisco, Michael Frese, Markus Goldstein, Leonardo Iacovone, Hillary Johnson, David McKenzie, and Mona Mensmann. 2018. "Personal Initiative Training Leads to Remarkable Growth of Women-Owned Small Businesses in Togo." Gender Innovation Lab Policy Brief 22. World Bank, Washington, DC. © World Bank. <https://openknowledge.worldbank.org/handle/10986/29168> License: CC BY 3.0 IGO.
- Chamboko, Richard, Soren Heitmann, and Morne Van Der Westhuizen. 2018. "Women and Digital Financial Services in Sub-Saharan Africa: Understanding the Challenges and Harnessing the Opportunities." International Finance Corporation, World Bank Group, Washington, DC. https://www.ifc.org/wps/wcm/connect/a230350b-4610-4d68-a008-7af5b58639d6/IFC_MCF_Field+Note+10_DFS+and+Gender+in+Africa.pdf?MOD=AJPERES&CVID=mvb-zJp.
- Chile, Finance Ministry. 2016. "Public Procurement Strategic Plan (2002–2004)." In English. Finance Ministry, Santiago, Chile.
- Cirera, Xavier, and Qursum Qasim. 2014. "Supporting Growth-Oriented Women Entrepreneurs: A Review of the Evidence and Key Challenges." Innovation, Technology and Entrepreneurship Policy Note 5. World Bank, Washington, DC.
- Coca-Cola 5by20. 2016. "Unleashing the Potential of Women Entrepreneurs." Babson College, Boston, MA.

- Cuberes, David, and Marc Teignier. 2016. "Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate." *Journal of Human Capital* 10 (1). doi: <https://doi.org/10.1086/683847>.
- Deichmann, Uwe, Aparajita Goyal, and Deepak Mishra. 2016. "Will Digital Technologies Transform Agriculture in Developing Countries?" Policy Research Working Paper 7669. World Bank, Washington, DC.
- Demirguc-Kunt, Asli, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden. 2014. "Global Findex Database Report: Measuring Financial Inclusion Around the World." World Bank, Washington, DC.
- Demirguc-Kunt, Asli, Klapper, Leora, Singer, Dorothe. and Ansar, Saniya. 2017. "The Global Findex Database: Measuring Financial Inclusion and the Fintech Revolution." World Bank, DC.
- Elam, Amanda B., Candida G. Brush, Patricia G. Greene, Benjamin Baumer, Monica Dean, and René Heavlow. 2019. *Global Entrepreneurship Monitor: 2018/2019 Women's Entrepreneurship Report*. London: Global Entrepreneurship Monitor.
- Elborgh-Woytek, Katrin, Monique Newiak, Kalpana Kochlar, Stefania Fabrizio, Kangni Kpodar, Philippe Wingender, Benedict Clements, and Gerd Schwartz. 2013. "Women, Work and the Economy: Macroeconomics Gains from Gender Equity." International Monetary Fund, Washington, DC.
- Elefante, Marina, and Anja Robakowski. 2020. *Integrating a Gender Equality Lens: Drawing Lessons from Three Good-Practice Development Policy Operations*. Equitable Growth, Finance and Institutions Insight. World Bank, Washington, DC. © World Bank. <https://openknowledge.worldbank.org/handle/10986/34611> License: CC BY 3.0 IGO.⁹⁹
- Food and Agriculture Organization (FAO), United Nations. 2013. "The State of Food and Agriculture 2013." Food and Agriculture Organization of the United Nations, Rome.
- Global Entrepreneurship Monitor (GEM). 2017. "GEM 2016/2017 Women's Entrepreneurship Report." Global Entrepreneurship Research Association, London.
- Hakura, Dalia S., Mumtaz Hussain, Monique Newiak, Vimal Thakoor, and Fan Yang. 2016. "Inequality, Gender Gaps and Economic Growth: Comparative Evidence for Sub-Saharan Africa." IMF Working Paper. International Monetary Fund, Washington, DC.
- Hossain, Naomi, Celestine Nyamu Musembi, and Jessica Hughes. 2010. "Corruption, Accountability, and Gender: Understanding the Connections." United Nations Development Programme (UNDP) and United Nations Development Fund for Women (UNIFEM), New York.
- ILO (International Labour Organization). 2018. *Women and Men in the Informal Economy: A Statistical Picture*. 3rd ed. Geneva, Switzerland: International Labour Organization.
- International Finance Corporation (IFC). 2013. "Banking on Women: Changing the Face of the Global Economy." International Finance Corporation, World Bank Group, Washington, DC.
- . 2014. "Women-Owned SMEs, A Business Opportunity for Financial Institutions: A Market and Credit Gap Assessment." International Finance Corporation, World Bank Group, Washington, DC.

99. Field, Erica, Seema Jayachandran, Rohini Pande, and Natalia Rigol. 2016. "Friendship at Work: Can Peer Effects Catalyze Female Entrepreneurship?" *American Economic Journal: Economic Policy*, 8 (2): 125-53. <https://www.aeaweb.org/articles?id=10.1257/pol.20140215>

———. 2017. *MSME Finance Gap: Assessment of the Shortfalls and Opportunities in Financing Micro, Small, and Medium Enterprises in Emerging Markets*. Washington, DC. © International Finance Corporation. <https://openknowledge.worldbank.org/handle/10986/28881> License: CC BY-NC-ND 3.0 IGO.

International Finance Corporation and Global Partnership for Financial Inclusion (GPII). 2011. "Strengthening Access to Finance for Women-Owned SMEs in Developing Countries." International Finance Corporation, Washington, DC, and GPII.

Kazandjian, Romina, Lisa L. Kolovich, Kalpana Kochhar, and Monique Newiak. 2016. "Gender Equality and Economic Diversification." IMF Working Paper. International Monetary Fund, Washington, DC.

Kelley, Donna, Candida Brush, Patricia Greene, Mike Herrington, Abdul Ali, Penny Kew. 2015. "Special Report: Women's Entrepreneurship 2015." Global Entrepreneurship Monitor, Global Entrepreneurship Research Association, London.

Knowles, Jim. 2015. "Measuring Women's Economic Empowerment Report." United Nations Foundation, Washington, DC, and ExxonMobil Foundation, Irving, TX.

Mansuri, Ghazala, and Vijayendra Rao. 2013. *Localizing Development: Does Participation Work?* Washington, DC: World Bank. DOI: 10.1596/978-0-8213-8256-1. License: Creative Commons Attribution CC BY 3.0.

McKinsey Global Institute. 2015. "The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth." McKinsey Global Institute, New York.

Morsy, Hanan. 2020. "Access to Finance: Why Aren't Women Leaning In?" African Development Bank, Abidjan, Côte d'Ivoire.

Nathan Associates Inc. 2016. "Women's Economic Participation in Peru: Achieving APEC Priorities for Gender Equality." Produced by Nathan Associates for the United States Agency for International Development. Nathan Associates Inc., and USAID, Washington, DC.

National Bureau of Economic Research (NBER). 2019. "Freeing Financial Education via Tablets: Experimental Evidence from Colombia." National Bureau of Economic Research, Cambridge, MA.

Ortiz-Ospina, Esteban, and Sandra Tzvetkova. 2007. "Working Women: Key Facts and Trends in Female Labor Force Participation." Our World in Data, Oxford, UK. <https://ourworldindata.org/female-labor-force-participation-key-facts>.

Qasim, Qursum, Zoe Cordelia Lu, and Kalyah Alaina Ford. 2018. *Operational Guide to Women's Entrepreneurship Programs: An Overview*. English. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/629041543523635439/Operational-Guide-to-Womens-Entrepreneurship-Programs-An-Overview>.

Simavi, Sevi, Clare Manuel, and Mark Blackden. 2010. *Gender Dimensions of Investment Climate Reform: A Guide for Policy Makers and Practitioners* Washington, D.C.: World Bank Group. © World Bank. <https://openknowledge.worldbank.org/handle/10986/2408> License: CC BY 3.0 IGO.

Solutions for Youth Employment (S4YE). 2018. "Digital Jobs for Youth: Young Women in the Digital Economy." Solutions for Youth Employment, World Bank Group, Washington, DC.

Stupnytska, Anna, Kathryn Koch, Amy MacBeath, Sandra Lawson, and Kathy Matsui. 2014. "Giving Credit Where It Is Due: How Closing the Credit Gap for Women-Owned SMEs Can Drive Global Growth." Goldman Sachs Global Markets Institute, New York.

Suri, Tavneet, and William Jack. 2016. "The Long-Run Poverty and Gender Impacts of Mobile Money." *Science* 354 (6317): 1288–92.

Taylor, Georgia, and Paola Perezniето. 2014. "Review of Evaluation Approaches and Methods Used by Interventions on Women and Girls' Economic Empowerment." Overseas Development Institute, London.

United Nations. 2012. "Expanding Usage to Realize the Full Benefits of e-Government." *United Nations e-Government Survey 2012*. New York: United Nations.

United Nations Foundation and ExxonMobil Foundation. 2013. Women's Economic Empowerment: A Roadmap (database). Washington, DC: United Nations Foundation; Irving, TX: ExxonMobil Foundation. http://www.womeneconroadmap.org/the_database.

———. 2015. "Monitoring and Evaluation Guidelines for Women's Economic Empowerment Programs." Washington, DC: United Nations Foundation; Irving, TX: ExxonMobil Foundation.

United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP). 2013. "Forward-Looking Macroeconomic Policies." *Annual Report of the Economic and Social Commission for Asia and the Pacific*. United Nations Economic and Social Commission for Asia and the Pacific, Bangkok, Thailand.

United States Agency for International Development (USAID). 2005. "Enhancing Women's Access to Markets: An Overview of Donor Programs and Best Practices."

United States Agency for International Development (USAID). 2019. "Evolution of and Prospects for Women's Labour Participation in Latin America." *Employment Situation in Latin America and the Caribbean* 21. Economic Development Division of the Economic Commission for Latin America and the Caribbean (ECLAC) and the Office for the Southern Cone of Latin America of the International Labour Organization (ILO), Santiago, Chile.

Uteng, Tanu Priya. 2012. *Gender and Mobility in the Developing World*. Washington, DC: World Bank. © World Bank. <https://openknowledge.worldbank.org/handle/10986/9111> License: CC BY 3.0 IGO.

Watson, John, and Sherry Robinson. 2003. "Adjusting for Risk in Comparing the Performances of Male-and-Female-Controlled SMEs." *Journal of Business Venturing* 18 (6): 773–88.

World Bank Group. 2015. *Identification for Development (ID4D) Integration Approach*. Washington, DC: World Bank Group. https://www.planetbiometrics.com/creo_files/upload/default/ID4D.pdf.

———. 2017a. "Gender Strategy (FY16–23): Gender Equality, Poverty Reduction, and Inclusive Growth." World Bank Group, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/23425> License: CC BY 3.0 IGO.

———. 2017b. "Supporting Women Entrepreneurs in Moldova." World Bank, Washington, DC. <https://www.worldbank.org/en/news/feature/2017/11/23/supporting-women-entrepreneurship-in-moldova>.

———. 2017c. "[Trade and Competitiveness Gender Results Framework](#)." World Bank Group, Washington DC.

———. 2019a. "[EFI Gender Implementation Guide](#)." World Bank, Washington, DC.

———. 2019b. *Profiting from Parity: Unlocking the Potential of Women's Businesses in Africa*. World Bank, Washington, DC. © World Bank. <https://openknowledge.worldbank.org/handle/10986/31421> License: CC BY 3.0 IGO.

———. 2020a. "Blockchain at the Border." Draft. World Bank Group, Washington, DC.

———. 2020b. *Digital Financial Services*. World Bank Group, Washington, DC. <http://pubdocs.worldbank.org/en/230281588169110691/Digital-Financial-Services.pdf>.

———. 2020d. "The State of the Mashreq Women." World Bank Group, Washington, DC. <https://www.worldbank.org/en/country/lebanon/publication/state-of-the-mashreq-women>.

———. 2020e. *Women, Business, and the Law 2020*. Women, Business and the Law. Washington, DC: World Bank. doi:10.1596/978-1-4648-1532-4. License: Creative Commons Attribution CC BY 3.0 IGO.

World Bank Group and World Trade Organization (WTO). 2020. *Women and Trade: The Role of Trade in Promoting Gender Equality*. Washington, DC: World Bank Group; Geneva, Switzerland: World Trade Organization.

World Economic Forum. 2020a. *Global Gender Gap Report*. World Economic Forum, Cologny, Switzerland.

———. 2020b. *Global Gender Gap Subindex*. World Economic Forum, Cologny, Switzerland.



WORLD BANK GROUP