



The Donor Committee for Enterprise Development

**Scoping Study of Women's Entrepreneurship
Development (WED) Interventions:
Knowledge Gaps for Assessment of Project
Performance**

Study commissioned for the Women's Entrepreneurship Development Working
Group of the Donor Committee for Enterprise Development

Thao Nguyen
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EXECUTIVE SUMMARY

Purpose of the study

The Donor Committee for Enterprise Development aims to ensure that private sector development meets the needs of both women and men and leads to sustainable economic growth. The DCED Women's Enterprise Development (WED) Working Group seeks to harness the knowledge and expertise of DCED member agencies to overcome some of the major obstacles to the development of women's entrepreneurial activities in particular.

Based on activities and approaches currently being used to promote women's enterprises, this study identifies gaps in knowledge about the impact and effectiveness of WED projects and makes recommendations for areas of joint work that the Working Group could carry out in future to improve the situation. The end goal is to help practitioners to anticipate and overcome gender fault lines in PSD projects in general.

Over the past two decades, there has been significant growth in support for women's entrepreneurship development (WED) worldwide. Promotion of WED constitutes a key strategy for private sector development, poverty reduction and women's economic empowerment. Increasingly, governments, private sector stakeholders, bilateral and multilateral agencies are trying to tap into the potential of women-led businesses as a means to economic growth and job creation.

Member organizations of the Donor Committee for Enterprise Development (DCED) use a variety of strategies and approaches to promote WED: women-specific approaches,

mainstreaming gender throughout projects, applying a rights-based approach or a combination of all of these. WED projects of all types may be expected to yield detailed lessons on the gender impacts of field level interventions, and on how to assess the gender dimensions of project results. These lessons should help practitioners to maximize the benefits for women of more broadly based PSD projects that may not contain any express intention to promote women's entrepreneurship but that should, in principle, benefit men and women equitably. Although most are in agreement that WED 'is good business', there is a modest body of evidence on impact and what works to foster gender-sensitive private sector development; more needs to be known.

The DCED Standard on results focuses on encouraging programmes to articulate the logic of their interventions and to put in place a monitoring system to validate that logic in real time. It suggests, but does not mandate, universal indicators that include changes in employment and income. Within this framework, collection of sex disaggregated data is currently uneven. Moreover, assessments rarely capture the broader gender equity effects of PSD, notably the effects on women's empowerment.

The WED Working Group would like to thank UNCTAD and the IDRC for their financial contributions which made the study possible.

Main findings of the study

"the WED community still struggles to show concrete evidence and numbers on areas or issues that are difficult to measure"¹.

Twelve organizations provided information based on experience with a set of 50 nominated projects. The organizations included most of the world's largest bilateral donors and implementing agencies as well as smaller ones with a strong track record in this field. The projects were not representative, but selected to illustrate a range of types of intervention and to include innovative approaches and problematic interventions. They include projects with affirmative actions towards women entrepreneurs and gender mainstreamed projects as well as a mixture of the two, e.g. interventions with some women-targeted components. The data were analyzed with reference to the gender analytical framework for WED developed by the ILO and African Development Bank.

Organizations and agencies participating in the study acknowledge the **diversity** of women owner/managers of enterprises. They prioritize their WED investments according to the nature of the enterprises and/or women's personal circumstances. Among the nominated projects, most target women owners of small and growth-oriented enterprises, whereas fewer support women owners of micro-, subsistence, or medium sized enterprises. Few projects specify engagement with young women, women living with AIDS, women living with disability and refugee women/women living in conflict-afflicted environments.

In terms of **project activities**, the range is similar to that of PSD enterprise projects generally. Enterprise education and training, and business development and information services are

¹ A respondent's remark in the survey.

most commonly provided. Almost all the projects pay attention to promoting women's enterprises specifically. About half the 50 projects offer access to credit or business networks or have a policy development component. Few include access to business premises. About one third of donors state that they are supporting research into the situation of women in the MSME sector, or promoting the 'decent jobs' agenda in WED projects. A very small number of projects include efforts to provide information on women's empowerment. Finally, very few efforts to support women entrepreneurs using ICTs are reported. This is somewhat surprising in the light of the proven potential of ICTs, including mobile telephony, for improving communication, increasing market access, marketing, data collection and analysis, etc.

To improve **project design and implementation**, technical assistance (on gender analysis to governments and donors and on business operations to women entrepreneurs) is the most commonly cited tool. The importance of **monitoring** in this connection seems to be generally underappreciated. Monitoring allows for continuous, real-time assessment, with consequent modification of project implementation as appropriate, and it is essential for maximizing project performance. Four fifths of agencies rely on visits by head office staff to the project site as the basis for monitoring, fewer than three quarters collect qualitative data and only half collect quantitative data on project performance in a continuous manner. In respect of **evaluations** (after the project is completed) the proportion collecting data is higher but it is still not universal: in one in ten projects, no form of data collection is carried out, and in three out of ten no quantitative data is collected on project outcomes. Fewer than one in five responding agencies have any rigorous project evaluations of WED projects underway (randomized control trials). There are also suggestions that the data that does exist may not be reliable. Respondents report that, in their view, data on household or community level impacts – essential to any assessment of empowerment effects - is the most difficult to collect. Project and policy staff have no incentive to improve the situation because gender impacts are not generally written into project evaluation plans.

Knowledge Gaps

The majority of respondents believe that gender outcomes – particularly economic empowerment outcomes - are inadequately assessed in PSD projects. It is not known exactly what to measure in order to identify the full – economic, social and psychological - range of gender impacts of WED interventions. Practical and effective techniques for measuring many relevant factors are not generally known. It follows that, at present, well-informed advice on strategies or methods to promote the development and growth of women entrepreneurs cannot be given with confidence.

As noted, the selected projects to which respondents based their remarks were not statistically representative of all WED interventions (nor of all) agencies and organizations. Therefore some of the most striking findings may not generally hold, especially perhaps the lack of robust monitoring and evaluation arrangements in place, and the uncertainties around measuring impact. But the fact that these issues were raised by so many respondents indicates a real concern that these matters warrant further investigation and that they and their project partners need support in developing their knowledge and techniques.

Recommendations

Respondents suggested that DCED WED Working Group members should collaborate in many ways. They would add value to the field by producing some or all of the following:

- A study that reviews existing relevant indicators that could be used across projects and programs, and identifies or adapts indicators that are required for measuring the economic empowerment effects for women involved in WED initiatives.
- A proposal for adding a WED-specific indicator to the existing universal indicators in the DCED Standard.
- Practical guidelines, including examples of results chains and outcome and impact indicators for project monitoring of WED initiatives, based on the DCED Standard and members existing work.
- A pilot study applying the DCED Standard to WED initiatives: a number of WED case projects could be identified for piloting use of the DCED Standard with new practical guidelines as above, and lessons and experiences could be documented and shared.
- An online collection of key resources, updatable by members.
- The DCED and its members could advocate for more consistent sex-disaggregated data collection and analysis in PSD projects and studies (and the broader development community) and in national surveys with an entrepreneurship component.
- Advice on the diagnosis of the disincentives and barriers constraining women entrepreneurs in the transition of their businesses from the informal to the formal economy and on ways of overcoming them.
- A study of whether greater gender sensitivity in the design and monitoring of broad-based PSD projects leads to improvement in overall performance in respect of project objectives and in more equitable outcomes for women and men.
- Guidance on assessment of women entrepreneurs' needs and the barriers they face.
- A policy brief, based on members' framework and existing data, outlining recommendations of how stakeholders in the wider context could contribute to making WED initiatives more effective.
- A tool to explore how ICTs could be leveraged for WED projects to overcome specific barriers depending on the target groups, areas of activities and project objectives.

1. ACKNOWLEDGEMENTS

This study gives an illustrative snapshot of different activities and approaches that donor agencies and organizations in the DCED apply to promote women's entrepreneurship development, and identifies knowledge gaps and recommendations that would lead to possible areas of collaboration and joint work for the WED Working Group in future.

The study was prepared by Dr Thao Nguyen, independent consultant, for the Women's Entrepreneurship Development (WED) Working Group of the Donor Committee for Enterprise Development (DCED). The DCED, particularly Joni Simpson, ILO, Chair of the Working Group, thanks Dr Nguyen for her work.

Thanks are also due to all who cooperated with Dr Nguyen's investigation. They made the study possible by taking time to fill out the survey, answer follow up questions, provide comments on the report drafts and participate on 8 June 2012 in a meeting of the WED Working Group to discuss the first draft. The report was prepared with guidance and substantive inputs from Susan Joekes of the DCED Secretariat, Joni Simpson, of the ILO and Chair of the DCED WED Working Group, Virginia Rose Losada of the ILO, and Torbjorn Fredriksson and Scarlett Fondeur Gil of UNCTAD.

Financial contributions from UNCTAD and the IDRC are gratefully acknowledged.

2. INTRODUCTION AND METHODOLOGY

The Donor Committee for Enterprise Development (DCED) brings together bilateral and multilateral agencies and private foundations to promote economic opportunity and self-reliance through private sector development in developing countries². The DCED's Women's Entrepreneurship Development (WED) Working Group aims 'to harness the knowledge and expertise of DCED member agencies to overcome some of the major obstacles to Women's Entrepreneurship Development'. Although the DCED is a member-based committee, the WED Working Group is comprised of DCED members as well as other agencies who participate as observers in its activities from time to time.

This study took place between April 1 and June 30, 2012. It followed an inclusive approach whereby DCED members and WED WG members were invited to participate, in addition to other agencies who participate in the WED WG as observers. The intention was to include as much material from as many agencies as possible, not limiting the enquiry only to those who had participated previously in the activities of the Working Group.

Information was collected in five stages. At the first stage a desk study was conducted for an overview of DCED members' WED approaches and activities and to generate questions for the survey. At the second stage, an online survey was conducted. The survey questionnaire took an average of 45 minutes to complete. Although the deadline was tight (respondents had

² See Terms of Reference for the consultancy (Appendix F).

one week to fill out the questionnaire), responses were received from 12 agencies and organizations (see Appendix A), including 10 out of 14 DCED WED Working Group members. At the third stage, follow up questions were sent to respondents to explore further the emerging themes and clarify responses. Seven respondents participated in this stage. At the fourth stage, the draft report was sent to all respondents for their responses to be validated and reviewed and comments were received from all respondents. Finally, the key findings and recommendations from the report were presented at a WED WG meeting in Geneva, held on 8 June 2012 at the International Labour Organization. Comments and suggestions raised at that meeting were addressed in the final draft.

The ILO-African Development Bank framework on WED, the UNCTAD Information Economy Report 2011³ as well as other reference documents highlighted by the WED Working Group members were used to frame the stocktaking and knowledge gap analysis.

The key areas of knowledge gaps being explored included:

1. What strategies/approaches/methodologies enable women entrepreneurs to grow their businesses and transition them from the informal to the formal economy?
2. What are appropriate outcome and impact indicators to cover the full range of economic, social, and psychological results of WED programs?
3. What is the evidence that greater gender sensitivity in the design and monitoring of broad-based PSD projects leads to improvement in overall project performance?
4. What strategies/approaches/methodologies lead to increased control of women entrepreneurs over productive resources and decision-making at the household level?
5. What are the most effective strategies for ensuring buy-in of policy and program developers so that women's needs are taken into account in SME promotion?

Open ended questions in the survey also permitted respondents to raise any other issues or knowledge gaps that might not have been mentioned elsewhere in the questionnaire.

The survey questionnaire is included in Appendix F.

There are two main limitations to the study. First, the set of WED projects nominated by the respondents on which their responses and the analysis of the current study are based, were indicative rather than representative of participating organizations' and agencies' activities in promoting women's entrepreneurship development. Respondents were asked to identify up to five key WED projects that are the most significant for their organizations in some way (e.g. impact, geographical coverage or budget). Second, the desk study was limited to documents submitted by survey respondents⁴ and those published by DCED WED WG members; confidential reports, for instance on project evaluations, were not consulted.

³ UNCTAD (2011) *Information Economy Report 2011: ICTs as an Enabler for Private Sector Development*.

⁴ See the Bibliography and in Appendix F.

Finally, the study is intended to be an exploratory study aiming at identifying areas for the Working Group's further collaboration. It is not a definitive study of efforts supporting women's entrepreneurship, nor a comprehensive analysis of the character of WED interventions. Rather it aims to identify issues and concerns that currently attract most attention from donors. There is a special emphasis on those areas where DCED member agencies see that progress is needed – and could be made collectively - in order to improve the design, implementation and evaluation of their interventions.

3. WED PROJECTS OVERVIEW

This section presents the findings on respondents' activities in women's entrepreneurship development. Specific target groups, areas of activities and evaluation tools and approaches were highlighted, as well as the role of Information and Communication Technologies (ICTs) in this context.

Although there has been increased attention to WED, OECD/DAC data of 2007-2008 show that only one - fifth (USD 4.6 billion) of total bilateral aid committed to the economic and productive sectors is for gender equality, compared to one third of aid in all sectors combined. Only two percent of aid to economic and productive sectors women's empowerment as the main objective. This is a much smaller share than aid directed towards women's empowerment in all sectors (15 percent)⁵. This may be because in some sectors – governance and civil society reforms, for example – donors appear to view women's empowerment as an end in itself and to highlight it accordingly; by contrast, in the economics sphere, gender impacts in general, and empowerment impacts in particular, may not be not seen as viable objectives. This is shortsighted, given that analysts increasingly understand that economic empowerment is integral to women's empowerment broadly conceived and that income earning capacity is a strong pathway to economic empowerment⁶. WED projects may well be making an important contribution to gender equality in this connection, across a whole range of interventions that include women-specific projects that target women entrepreneurs, private sector development projects where gender is mainstreamed, or development projects in other sectors targeting other development goals, but including WED support components or measures intended to improve overall project performance.

Asked to provide the name, duration, and location(s) of the most significant projects directly related to supporting women's entrepreneurship implemented by the organization since 2007, the great majority of respondents reported having implemented five or more projects directly related to WED. A total of 50 projects were identified by respondents to be considered for the study (see Appendix B: List of WED Projects by Survey Respondents).

⁵ OECD (2011). Women's Economic Empowerment - Issues Paper, available at, <http://www.oecd.org/dataoecd/50/60/47561694.pdf>

⁶ DFID-IDRC, Naila Kaber (2012) Women's economic empowerment and inclusive growth: labour market and enterprise development, <http://www.idrc.ca/EN/Documents/NK-WEE-Concept-Paper.pdf>.

These are a mixture of projects that are women-specific (targeted), projects that mainstream gender and projects that have elements of both approaches.

3.1. Specific target groups

Women entrepreneurs are a diverse group whose needs can be differentiated in terms of the characteristics of their businesses or their personal circumstances, among others. Accordingly, WED projects of survey respondents' organizations appear to direct activities towards a wide range of target groups of women entrepreneurs.

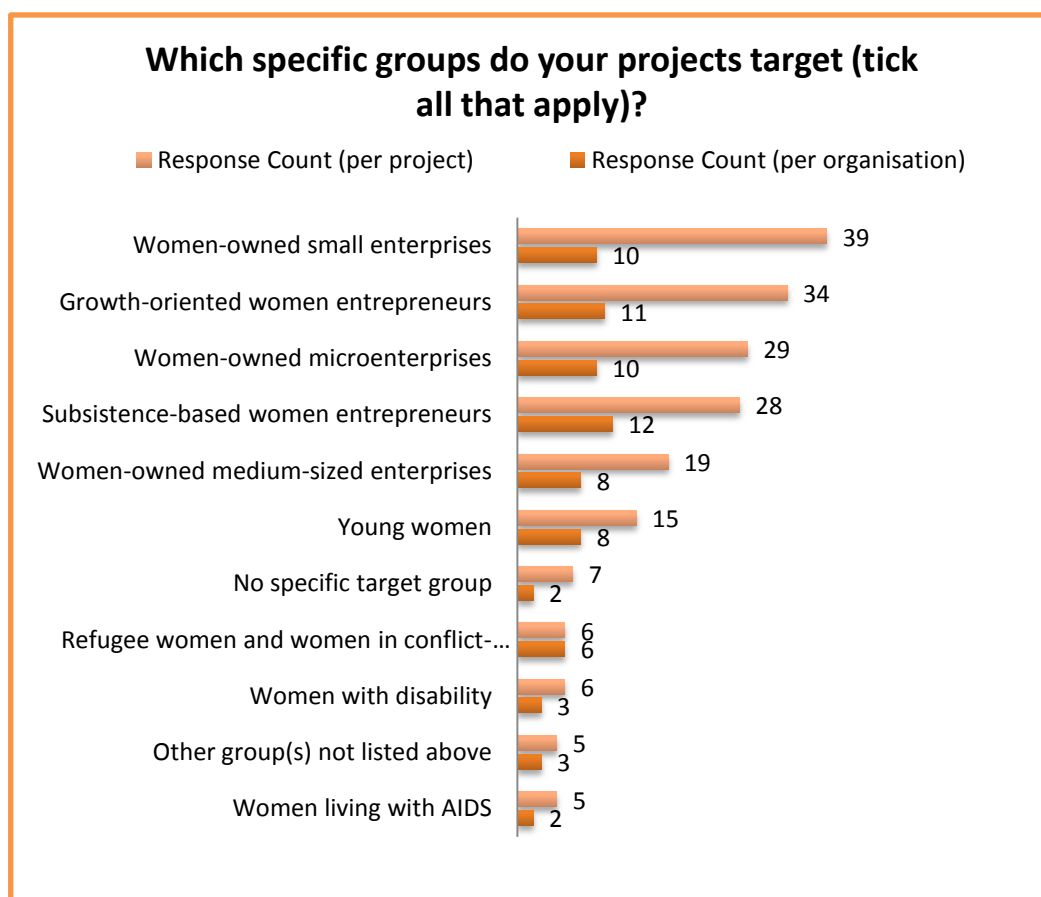


Figure 1: Specific Groups Targeted

The groups that were targeted by the most projects and organizations included women-owned small enterprises (39 projects by 10 organizations), growth-oriented women entrepreneurs, women-owned microenterprises, and subsistence-based women entrepreneurs (figure 1). The 50 projects nominated were not representative, but it is worth mentioning that the composition of WED projects by enterprise size within donors' PSD portfolio does not fully correspond to need: in reality, women-owned microenterprises (enterprise categorization by size) and subsistence-based women entrepreneurs (enterprise categorization by motivation) constitute the overwhelming majority of women entrepreneurs.

Target groups addressed in a smaller number of projects included women living with AIDS (five projects from two organizations), refugee women/women living in conflict-afflicted environments (five projects from three organizations) and women living with disability (six projects from three organizations).

Other groups that the projects targeted but are not listed in the graphic above included: artisan communities with almost entirely female membership, indigenous women and those (outside Africa) of African descent, women survivors of gender-based violence, women in families in areas with high levels of child labor and rural women.

3.2. Mapping of WED Project activities

The next set of questions was designed to generate information on the main issues addressed, types of activities carried out and investment resources provided by donors in WED projects.

Project activities are categorized by the ten areas of the AfDB/ILO Integrated Framework⁷ for assessing the enabling environment for the growth of women's enterprises. Figure 2 shows the main activities mentioned by survey respondents along with the number of projects in which the areas are being addressed. "Promotion of women as entrepreneurs" appears to be the area receiving the most attention; 43 projects (out of 50) and 11 (out of 12) organizations include this as an objective of a specific component if not of the project as a whole. It was followed in importance by "Access to enterprise education and training services" and "Access to Business Development and information services". The areas where respondents are the least active include "Access to business premises", "Research on women in MSME sector", and "Dimensions of decent work including transformative and household approaches".

The other areas of activities that were mentioned less frequently by respondents (most of which could be classified as a part of the 12 areas above) included: training in product development, green business development, participatory awareness raising campaigns, capacity building for women's associations and for credit and savings unions on gender issues, and access to information on general empowerment strategies.

⁷ ILO (2007) Assessing the Enabling Environment for Women in Growth Enterprises: An AfDB/ILO Integrated Framework Assessment Guide
http://www.ilo.org/empent/Publications/WCMS_116163/lang--en/index.htm



Figure 2: Areas of Project Activities

3.3 The role of ICTs in WED Projects

ICTs were explicitly leveraged by more than half of the organizations responding to the survey but in only one quarter of the projects mentioned. This makes it one of the areas attracting a relatively low level of activity at project level. One reason for this could be that the widespread accessibility of mobile phones (the most popular ICT tool amongst women) has been quite recent. Additionally, while evidence for the effectiveness of leveraging ICTs in enterprise development projects is available, there is little evidence yet, beyond the anecdotal, for projects that target women entrepreneurs. As a result, there appears to be caution in using ICTs in WED projects, and the role of ICTs and its usefulness as an enabler in WED activities are largely unexplored. However, at the policy level there appears to be

increasing interest. For example, there has been recognition of the role that ICTs could play in women's empowerment⁸. There may be a mismatch between the potential that ICTs seem to have for women's empowerment, and the relatively low level of attention it is receiving in WED projects.

Respondents mentioned a number of ways in which ICTs are currently being used in WED projects, including training, capacity building and awareness-raising through social media and TV. As analyzed in UNCTAD's *Information Economy Report 2011*⁹, ICTs could be leveraged by agencies in a wider range of activities. In particular, ICTs could be suitable for facilitating activities in the following areas that respondents are currently active in: promotion of women as entrepreneurs; access to enterprise education and training services; access to business development and information services; access to markets; access to credit and financial services; access to women entrepreneurs' association and networks. Other possible ways in which ICTs could be leveraged for WED in support of women's economic empowerment (WEE) include: creating new opportunities for women entrepreneurs in the ICTs sector, using mobile phones for intra-household data collection and there are projects emerging that are using ICTs for addressing strategic gender interests, for example in enhancing women's power and decision-making abilities¹⁰.

3.4 Monitoring and Evaluation of WED Activities

A wide range of techniques and resources are being used to ensure that WED projects are well designed and implemented. Questions were asked first about ways in which the agencies and organizations participating in the study seek to optimize the design and implementation of WED projects, followed by requests for information specifically on monitoring and then evaluation (figure 3). All 12 agency respondents give information on the first two questions and 11 gave answers on the third question on evaluation.

⁸ Launched in March 2012, one of the policy's guiding principle is to "Harness science, technology, and innovation to reduce gender gaps and empower women and girls: USAID investments should make bold and imaginative use of new technologies to change discriminatory social norms and stereotypes, and empower women and girls to wield greater influence in society" USAID (2012) Gender Equality and Female Empowerment Policy, http://transition.usaid.gov/our_work/policy_planning_and_learning/documents/GenderEqualityPolicy.pdf

⁹ UNCTAD (2011) *Information Economy Report 2011: ICTs as an Enabler for Private Sector Development*.

¹⁰ GSMA, 2012, Impact Pathway for Mobile and Women <http://www.mwomen.org/Research/impact-pathway-for-mobile-women>. The term 'strategic gender interests' refers to the need for the social context (socio-political and cultural structures, attitudes and dynamics) to change for gender equity to be achieved. By contrast, 'practical gender interests' refers to tangible improvements in women's lives within a given social context.

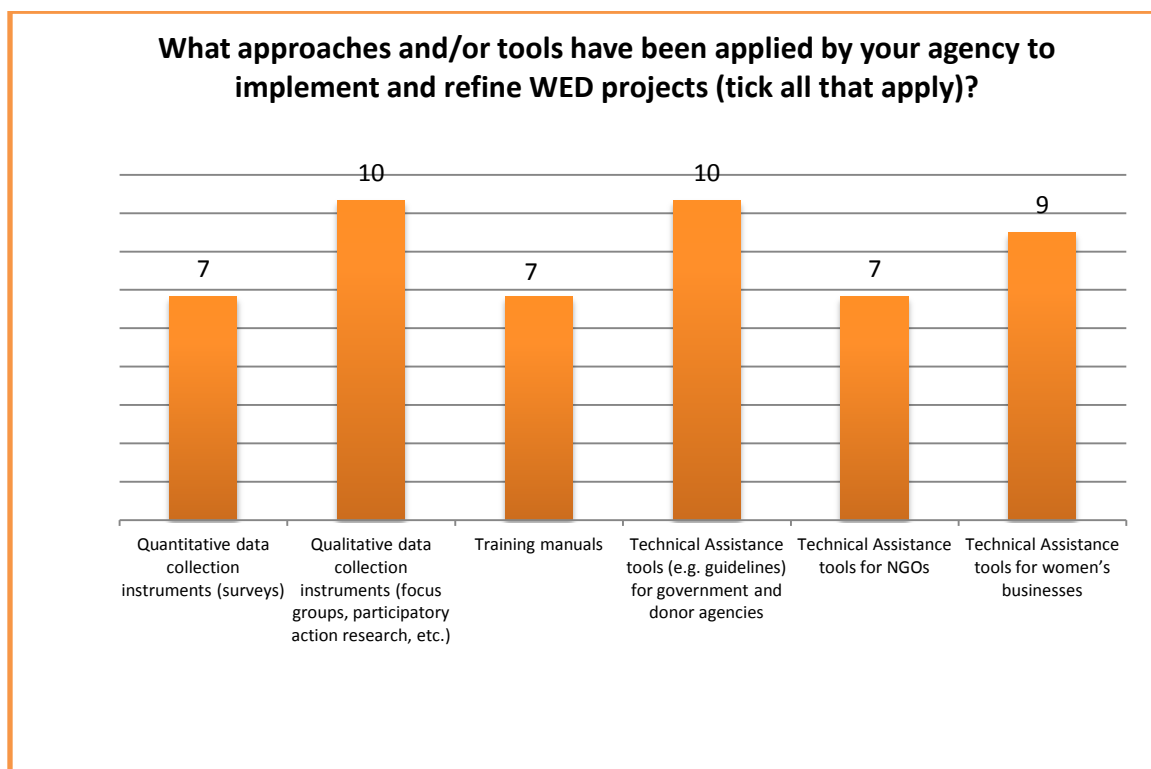


Figure 3: Approaches and Tools Used to Implement and Refine WED Projects, N=12

“Qualitative data collection tools” and “Technical assistance tools for governments and donors” appear to be the most frequently used for implementing and refining WED projects, with more than four fifths of respondents using these tools, followed by “Technical assistance tools for women’s businesses” (three quarters of respondents).

“Quantitative data collection tools,” “Training manuals” and “Technical assistance tools” for NGOs are used somewhat less frequently.

Other tools mentioned for the purpose of implementing and refining WED projects include: Technical assessment tools for credit unions, Technical assistance for BDS providers & financial institutions, Assessment tool on Environment for WED, Gender analysis tools and Gender-sensitive value chain development.

Turning to project monitoring and evaluation, the survey is revealing of current concerns. Monitoring allows for continuous, real-time assessment of project performance, with consequent modification of project implementation as appropriate. Monitoring is essential for maximizing project performance.

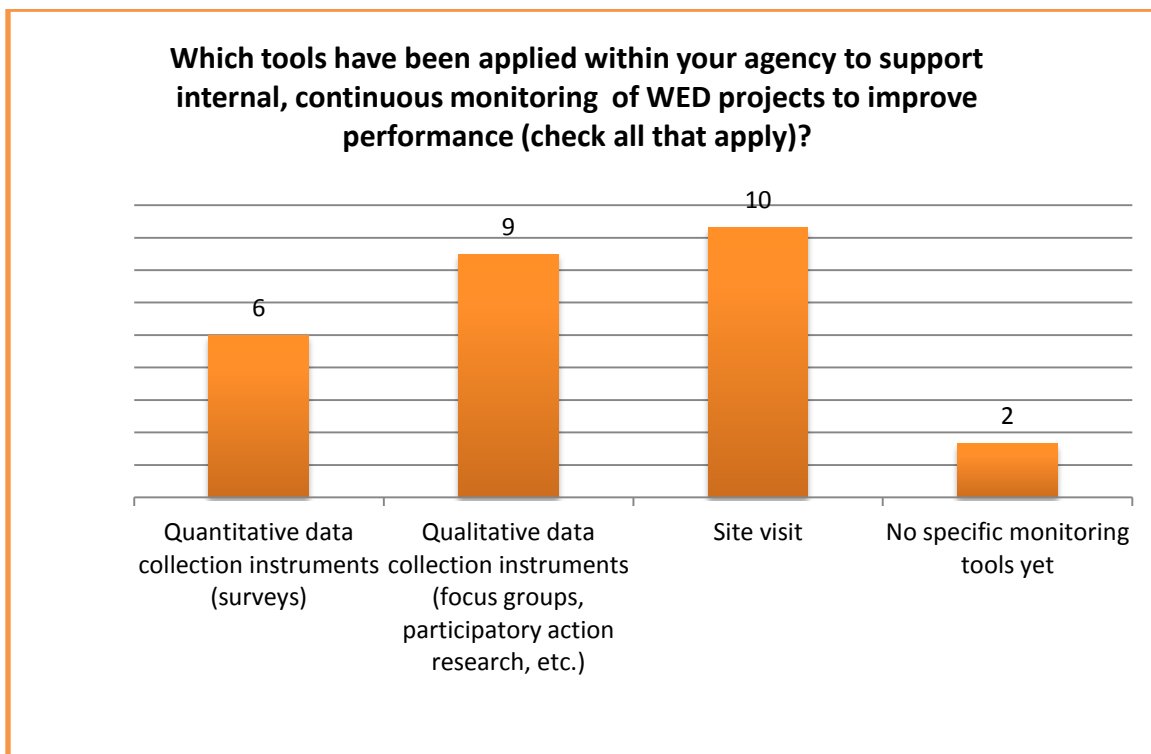


Figure 4: Approaches and Tools Used for Monitoring WED Projects, N=12

For internal, continuous monitoring of WED projects, the most common approach has been “Site visit” by head office staff (used by more than four fifths of respondents), followed by “Qualitative data collection instruments” (three quarters of respondents) and “Quantitative data collection instruments” (half the respondents) (figure 4). A minority (fewer than one in five) of respondents reported having no specific monitoring tools yet for WED projects (standard project monitoring tools are used). Other tools being used include: “Project status reports that accompany a site visit every six months from local donor agency staff” and “Check list at overall project design level (agency wide)”.

In conclusion, the responses to this question seem to indicate that more attention needs to be given to the **monitoring** of project results.

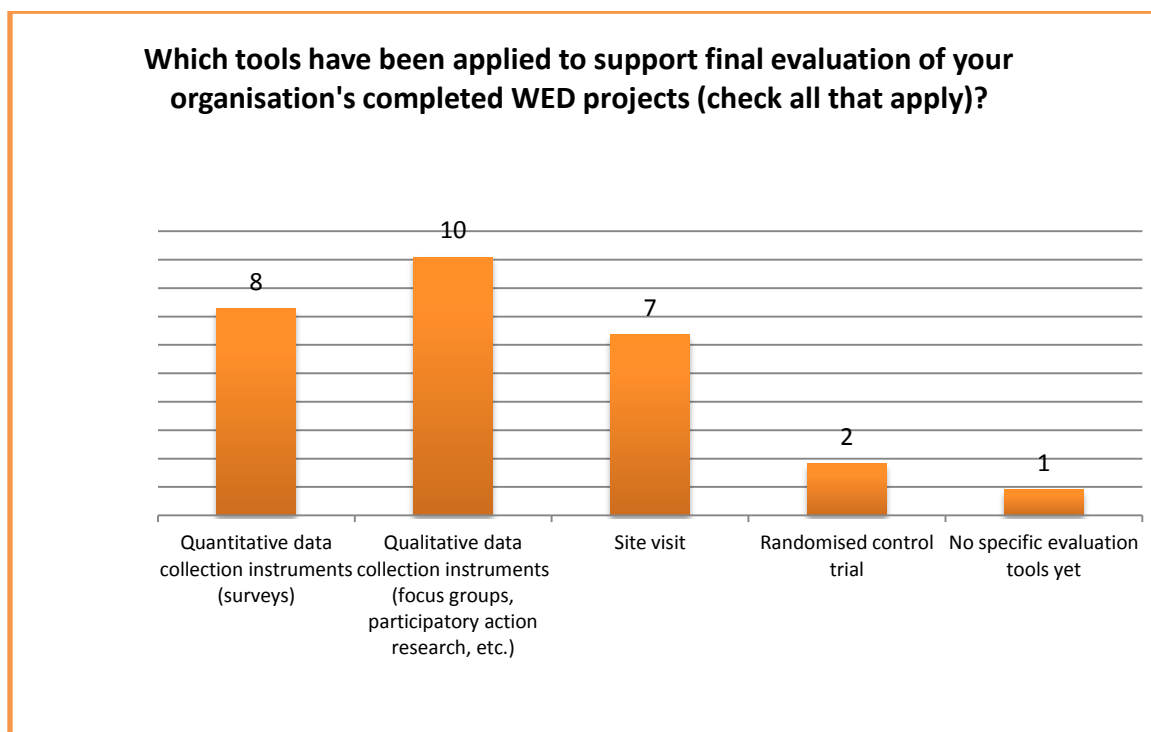


Figure 5: Approaches and Tools Used for Final Evaluation of WED Projects, N = 11

The most common tools for final evaluation of completed WED projects are, in order of prevalence (figure 5): and with multiple responses accepted:

1. Qualitative data collection instruments
2. Quantitative data collection instruments
3. Site visit by donor agency staff
4. Randomized controlled trials (RCTs)

Currently, randomized control trials seem to be taken as the standard for ‘rigorous’ evaluation¹¹, although many dispute that view. As the responses above show, a range of means are used to evaluate whether a project achieved its set out goals. RCTs are being used by a minority at this time. Some respondents reported using quasi-experimental methods for evaluation¹².

Agencies and organizations generally have internal policies and guidance on undertaking final evaluations of projects. As one respondent indicated, randomized control trials are expensive and not possible in all situations¹³. Respondents repeatedly mentioned the need for

¹¹ J-PAL (2012) From Research to Policy: Using Evidence from Impact Evaluations to Inform Development Policy, <http://www.povertyactionlab.org/publication/research-policy>

¹² These differ from RCTs in not assigning delivery of project activities in a random fashion.

¹³ One respondent suggested that to justify the technical and financial resources needed to carry out a high-quality impact evaluation, a PSD project has to meet a number of criteria: be testing a new, promising approach that can be scaled up or applied in different setting, is a large flagship initiative with substantial resources committed; has little known about its effectiveness globally or in a particular context and finally that the results will be used to inform key policy decisions.

‘hard-evidence’ for WED project impacts in the light of growing pressure for interventions to show impact, meeting rigorous impact evaluation standards. More information would be needed to fully understand how projects are ultimately evaluated in each agency or organization and how to best capture the full impact of PSD initiatives, particularly, for WED interventions with empowerment objectives, after the project ends.

3.3. Challenges in conducting the evaluation

When being asked about challenges in conducting evaluation of projects, respondents highlighted the lack of understanding of appropriate, meaningful indicators and of monitoring and evaluation mechanisms for gender and entrepreneurship. The lack of disaggregated data and analysis more generally (by sex, vulnerability, sub region, etc.) was the second most mentioned challenge. In both respects, data is needed for the target population in the project location both at the outset (baseline data) and at the end of the project period, and monitoring requires data to be collected periodically as the project proceeds. Capacity building for local partners for gathering monitoring data and reporting on progress effectively was mentioned as a difficulty. Challenges in collecting personal and family information in particular, lack of gender expertise in evaluations teams, and lack of gender considerations into evaluation design were also mentioned.

4. KNOWLEDGE GAPS IN IMPLEMENTING WED ACTIVITIES

This part of the survey probes respondents’ views on areas and topics on which they feel there is a lack of supportive material, whether in terms of basic research, empirical analysis, operational guidance, or specific pieces of information to support project activities and provide them with evidence of project results and justification for new programs or project interventions (figure 6).

Respondents are referring to elements not addressed in materials that are either currently available or under development. For interest, Appendix C lists the knowledge products currently planned or being prepared within the responding organizations.

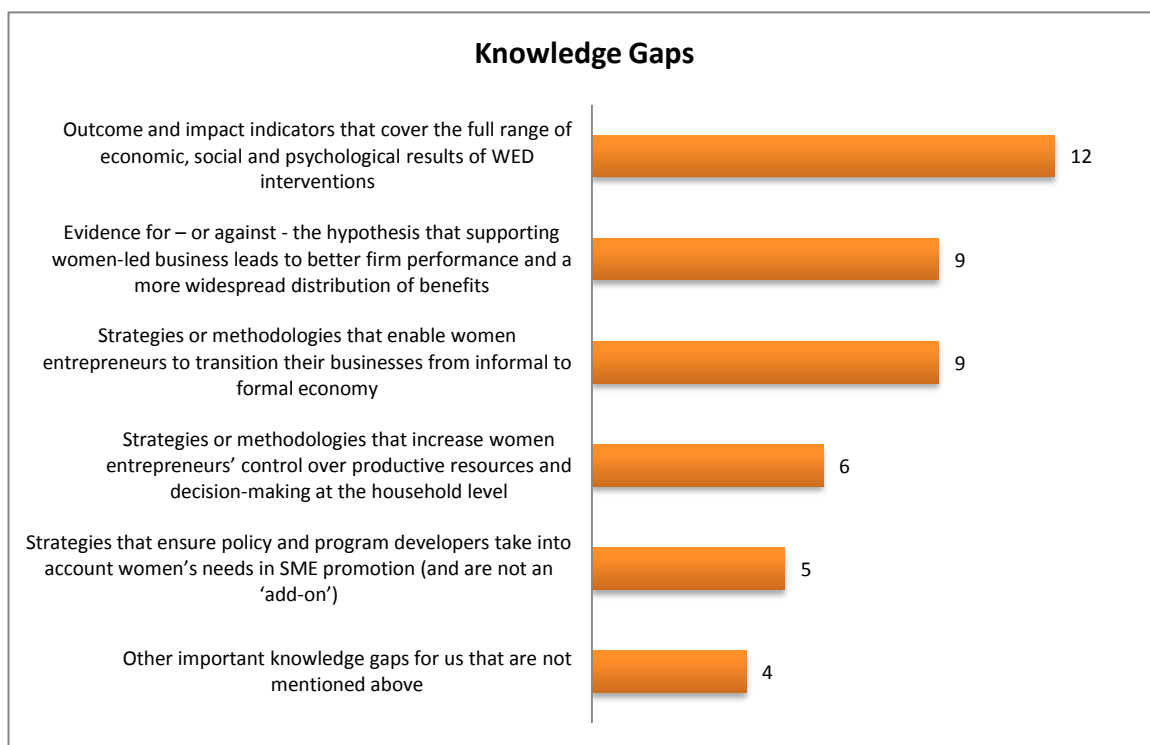


Figure 6: Knowledge Gaps for Respondents in Implementing WED Activities

4.1. Outcomes and impact indicators that cover the full range of economic, social and psychological results of WED interventions

Lack of knowledge of the appropriate outcomes and impact indicators that cover the full range of economic, social and psychological results of PSD interventions appear to be the most important issue. All respondents indicated that this is an important knowledge gap for their work. This would also be relevant for broad-based private sector development projects.

Respondents highlighted the need for indicators suitable for measuring the social and psychological results of WED initiatives, as well as economic results, in order to assess the impact of projects on women's economic empowerment. Since it is broadly accepted that the full impact may only happen after the project ends, respondents also called for means of measuring the longer-term impact of the projects on beneficiaries.

Process indicators (relating to, for example, resources dedicated to gender analysis, and planning) are often being used to measure efforts and performance in gender mainstreaming within projects. By contrast, less attention is being paid to the collection and analysis of gender disaggregated data to measure project outcomes and impacts such as increases in revenue, the number of jobs created¹⁴). An assessment of gender mainstreaming in 14 international development institutions found a significant weakness in measurement of gender mainstreaming outcomes and impacts, even though the majority of development

¹⁴ These are the 'universal indicators' of the DCED Standard for PSD results measurement.

agencies have adopted a gender mainstreaming approach in terms of policy and planning¹⁵. This has also been reflected in one respondent's comment: *"Less common are measures of the impacts of gender mainstreaming programs on male and female beneficiaries"*.

"The indicators that are currently available are mostly economic, quantitative indicators such as job creation and increase in revenue, that while can be measured and demonstrated easily in most cases, only provide a partial picture of the impacts of WED programs that include economic and social impacts"¹⁶."

Indicators seem to be needed at different levels. Respondents called for agreed-upon, common, "universal indicators" for women entrepreneurship development that would enable aggregating and comparing across projects and programs and showing the evidence of impact.

"While job creation and increase in revenues can be more easily measured and demonstrated, there are still no joint or agreed upon indicators or proxies on more social or complex issues such as empowerment, ownership of resources etc. Further, depending on the target group, job creation may come after the project's end while women entrepreneurs may have achieved important gains in human, social, physical, financial and natural assets."

"Showing evidence-based impact is an ever-growing area of importance for not only implementing agencies but also more importantly donors. However, the WED community still struggles to show concrete evidence and numbers on areas or issues that are difficult to measure."

The intangible nature and the long time frame of the social and psychological results of projects using WED to contribute to women's economic empowerment make these outcomes challenging to measure. Definitions of empowerment suggest that empowerment "comprises not only forms of observable action, such as political decision-making, but also the meaning, motivation and purpose that individuals bring to their actions – their sense of agency or self-worth"¹⁷. Purely quantitative indicators may not be sensitive enough to capture the nuances of gender power relations inherent in empowerment processes or measure an individual's sense of agency or self-worth. Similarly, empowerment tend to be a slow process of change, sometimes it could span generations¹⁸. It is perhaps worthwhile to ask the question:

¹⁵ BRIDGE (2007) 'Gender and Indicators', Cutting Edge Pack, Bridge, IDS, Brighton
<http://www.bridge.ids.ac.uk/go/bridge-publications/cutting-edge-packs/gender-and-indicators/>

¹⁶ Italicized citations in the text are from respondents' submissions to the survey.

¹⁷ Kabeer, Naila (2005) 'Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal.' *Gender and Development*, 13 (1). pp. 13-24.

¹⁸ The 2001 Indian census data showed an increase in female literacy levels since 1991. However, this contradicted with the results of many of the women's adult literacy programmes of the 1980s and 1990s where initiatives were declared failures. One hypothesis was that while the women who had attended these literacy classes may not have become literate, they did ensure that their daughters and granddaughters went to school. Ten to 20 years later, this result was observed in the census (Gurumurthy 2006).

“Recognizing that women’s economic empowerment initiatives require a long timeframe commitment, what evaluation approach could give us indication of the project meeting its expected outcomes?”

At project level, context-sensitive indicators are needed for monitoring project results. Practicality is crucial, and respondents stress the need for indicators that are feasible, given the realities of project implementation (time pressure, cost, need for capacity building of project staff), and avoid over-burdening the programs with complex monitoring systems. There has been member work in developing tools for identifying context-sensitive outcome and impact indicators at project level following a participatory approach. For example, a new participatory tool by ILO was mentioned at the WED Technical Exchange Summary dated June 27 2011¹⁹ and a tool by SIDA was published²⁰.

Finally, a standard, systematic approach for monitoring women entrepreneurship development projects is mentioned as an additional knowledge gap. The DCED Standard could perhaps be built on to address this need. The DCED Standard: “provides a practical framework whereby program can monitor their progress towards their objectives, according to good practice”. The Standard is built around the logic of the individual program: why is the project doing what it is doing? The logic is articulated as “result chains”. To ensure that the results reported are credible, an external auditor then audits the system²¹. Currently there are no accepted methods for tracking the gender dimensions of project performance, beyond the gender disaggregation of the main reporting variables.

In practice, disaggregated data and analysis is often lacking. This extends to lack of data on sub- groups of women entrepreneurs, the lack of a common definition of women-owned enterprises, and the difficulties of data collection at household level. Respondents noted challenges surrounding all these issues:

“A lack of disaggregated knowledge of economic, social and psychological results across various gradations of beneficiaries (ranging from the extreme poor to those at the margins of the poverty line) is a further knowledge gap. The baselines and results across these various gradations would vary widely, and donor agencies (and implementing agencies) often lack this knowledge in assessing impacts.”

Also, in order to gather economic, social and psychological results, evaluation processes and evaluators have to be sensitive to gender and cultural context. The example cited below illustrates how difficult this can be in some settings:

¹⁹ <http://www.enterprise-development.org/page/library-item?id=1792>

²⁰ Jupp, D., Ibn Ali, S. and Barahona, C. (2010) ‘Measuring Empowerment? Ask Them. Quantifying qualitative outcomes from people’s own analysis’ Sida, Sweden
<http://sidapublications.citat.se/interface/stream/mabstream.asp?filetype=1&orderlistmainid=2925&printfileid=2925&filex=3917508864750>

²¹ Tanburn, J. and Sen, N. (2011), “Why have a Standard for measuring results? Progress and plans of the Donor Committee for Enterprise Development”

“The measurement of economic, social and psychological results requires monitors and / or evaluators to delve deeply into the personal lives of project beneficiaries. In a conservative and honor-based environment, such as Pakistan, such knowledge may not be forthcoming, family members may restrict the transmission of such information, or they may mutate information as a means to preserve their family honor and privacy.”

4.2. Evidence for – or against - the hypothesis that supporting women-led business leads to better firm performance and a more widespread distribution of benefits²²

Providing evidence for the development impact of supporting women’s entrepreneurship remains an important concern for 9 out of 12 members. This extends for some respondents to the question of how the performance of women-led or managed (or governed) businesses compares with those of men. While evidence exists in developed countries that support to women-led businesses leads to better firm performance, there is insufficient evidence to confirm this hypothesis in developing countries. As mentioned above, the evidence base should go beyond economic returns and capture the impacts on women’s economic empowerment, including psychological and social dimensions.

“There is a range of evidence relating to developed countries (e.g. McKinsey's 'Women matter: gender diversity, a corporate performance driver')... [t]here is very little evidence relating to developing countries.”

Respondents called for work to assess the causal relationship between supporting women-led businesses and a more widespread distribution of benefits, and for cost-benefit analysis of targeted versus general interventions.

Respondents also suggested that in many conservative countries where WED is not yet identified as an issue on the development agenda, or considered a major contributor to the economy, increasing evidence on the development impact of WED may be particularly valuable for generating attention and support for entrepreneurship programs that benefit women.

4.3. Strategies or methodologies that enable women entrepreneurs to transition their businesses from the informal to the formal economy

The majority of women entrepreneurs in developing countries operate businesses in the informal sector²³. Strategies or methodologies that enable the transition of women entrepreneurs from the informal to the formal economy were raised as an important concern for 9 out of 12 respondents.

²² Like the rest, question is drawn from the ILO/AfDB analytical framework on WED; it is probably most relevant to medium and larger scale businesses, which, as noted above, are little involved in PSD interventions.

²³ <http://www.ilo.org/dyn/infoecon/docs/441/F596332090/women%20and%20men%20stat%20picture.pdf>

“Research has found that the majority of women entrepreneurs in developing countries are concentrated in the informal economy in low entry, low exit and low return sectors. Women then remain invisible, with little or no protection to weather shocks caused by illness, poverty etc. and therefore remain trapped in the cycle of poverty. Understanding those dynamics and the reasons to this are of key importance to the ILO as we aim to help women work towards sustainable enterprises where their job creation potential may be higher and there is more potential to generate decent work.”

Specifically, there is a need to understand the social, cultural and economic factors that affect women entrepreneurs’ transition from informal to formal businesses.

“The transition from informal to formal business is premised on a number of factors, including capital accumulation, social and economic barriers and household-level barriers. The interplay of these factors, within a specific geographic and cultural context, requires a complex understanding of interplay of social, cultural and economic factors.”

“Informal and formal entrepreneurs have similar needs but cannot be supported with similar means. Informal businesses are not eligible for BDSs, financial services apart from microfinance, and direct financing. We can support informal entrepreneurs survive and even grow but their transition from informal to formal is a gap due to the above reasons.”

Furthermore, respondents highlighted the need for understanding these factors from a gender perspective. While there are studies that look at the barriers to registering a formal business in terms of costs and time, there need to be more understanding of these costs and disincentives from a women-owned informal business perspective. The ILO studies some dimensions of registry in their national WED assessments.

“It could be interesting to study the costs and process of registration from a sectorial perspective, given that there is significant gender segregation by sector among entrepreneurs. It could be that some sectors where women-owned business is more frequent have higher requirements or longer processes to formalize.”

Finally, respondents called for evidence-based research into the effectiveness of different strategies for assisting women-led businesses to transition from informal to formal enterprises.

“We have seen that we cannot make a blanket statement on the most effective strategies. In analyzing relevant strategies and methodologies for their effectiveness we need to do much more research, based on evidence.”

“Whilst there is ongoing research to understand the barriers and costs of formalization, for example through WIEGO and academics such as David McKenzie and Christopher Woodruff, and others including Hernando De Soto, there remain policy questions about the most effective interventions to reduce these costs.”

4.4. Strategies or methodologies that increase women entrepreneurs’ control over productive resources and decision-making at the household level

Half of the respondents identified strategies or methodologies that increase women entrepreneurs’ control over productive resources and decision-making at household level as

an important knowledge gap. The main challenge lies in the measurement and monitoring. Respondents noted that it is particularly challenging to explore women's decision-making within the household level, regardless of the context.

“I do agree this is a knowledge gap. This is because 1) it can be a delicate business to intervene in intra-household processes but more importantly 2) development agencies have often collected data at the household level, rather than at the individual level, and breaking these out is more complicated from the perspective of the women as well.”

“The measurement of women entrepreneurs' control over productive assets and decision-making results requires monitors and / or evaluators to delve deeply into the personal lives of project beneficiaries. In a conservative and honor-based environment, such as Pakistan, such knowledge may not be forthcoming, family members may restrict the transmission of such information, or they may mutate information as a means to preserve their family honor and privacy.”

“We know pretty well the challenge as related to control and ownership over productive resources but decision making within the family is less known.”

Respondents also call for more WED project-level evidence on the empowerment effects of increases in women's control over productive resources:

“I believe we not only need more information about strategies and methodologies, but even evidence about women's lack of control over productive resources. There is research showing the relationship between increased control of finance resources and decision-making at the household level in the context of conditional cash transfer programs.”

“There is very limited evidence on women's asset ownership and control over resources more broadly. This evidence base is beginning to be developed, for example through the Dutch MDG3 Fund's Gender Asset Gaps work, but this does not yet explicitly look at women entrepreneurs, as far as I am aware.”

There has been work by the DCED WED Working Group members addressing the two challenges highlighted by respondents in this area, including the gap in evidence for women's lack of control over productive resources and the measurement and monitoring of women entrepreneurs' control over productive resources and decision-making at the household level. In a study called “The Gender Asset and Wealth Gaps: Evidence from Ecuador, Ghana, and Karnataka, India”²⁴ funded by the MDG3 Fund under the Dutch Ministry of Foreign Affairs, Doss et al (2011) provided evidence on women's lack of control over asset in a multi-country study. In an earlier publication, the same author proposed a set of tools that could be used for collecting intra-household data²⁵. Additionally, a background

²⁴ Doss, C. et al (2011) “The Gender Asset and Wealth Gaps: Evidence from Ecuador, Ghana, and Karnataka, India”

http://genderassetgap.iimb.ernet.in/site/uploads/File/Matt%20Uploads/90_ComparativeReportFINAL.pdf

²⁵ Doss, C., Grown, C. Deere. (2008) Gender and Asset Ownership: A Guide to Collecting Individual-Level Data, Policy Research Working Paper 4704, World Bank.

note funded by DFID²⁶ argues that there are critical ways in which women's bargaining power influences the outcomes of household decisions. The importance of control over decisions and resources in achieving gender equality was also underlined by the 2012 World Development Report²⁷. Meanwhile, women's access to education, incomes, and assets are suggested to be important aspects of women's bargaining power²⁸. This knowledge could be built on to develop strategies for increasing women's control over productive resources and decision-making at the household level. Further exploration is recommended in a discussion with DCED members to identify additional existing work by members in this area and decide on appropriate knowledge products that are practical and useful for members.

4.5. Strategies that ensure policy and program developers take into account women's needs in SME promotion and are not an 'add-on'

"Strategies that ensure policy and program developers take into account women's needs in SME promotion" is an area that appears to be receiving relatively little attention from respondents (fewer than half of respondents indicate this as an important knowledge gap). However, as explained by several respondents, it does not mean that the knowledge gap itself is unimportant, but it is more a matter of priority and focus of the agency in the short or medium term.

The knowledge gap in this area appears to be how to ensure that policy and program developers consider the needs of women-owned businesses in a systematic and consistent manner.

"Within ILO's WED programs, while considerable progress has been made in providing SME policies with recommendations on how to better support women-led businesses, achievements are often short-lived or arduous to achieve. Policy changes are difficult to promise over the project cycle. What key strategies can be used to build a favorable environment for policy change? How can projects better feed into policy decision and decision-making? How to overcome these hurdles remains therefore an area of interest for the ILO."

One respondent suggested that there is a gap in understanding the role of supporting women-owned enterprises from an SME promotion perspective.

"So far no attention has been paid to gender issues in SMEs. Traditionally we have analyzed the role of women micro entrepreneurs, with a poverty reduction approach, but not necessarily as a strategy for promoting economic growth and competitiveness."

²⁶ Kabeer, N. (2012) 'Women's Economic Empowerment and Inclusive Growth: labour markets and enterprise development', DFID/IDRC

²⁷ <http://go.worldbank.org/CQCTMSFI40>

²⁸ Doss, C. (2011) Intra-household Bargaining and Resource Allocation in Developing Countries, <http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1322671773271/Doss-Intrahh-bargaining.pdf>

It was also commented that there needs to be more understanding of the barriers and constraints faced by women.

“Understanding and addressing the barriers and constraints faced by women, in order for them to benefit on an equal footing with men from SME promotion programs is not well understood or addressed. Recent debates around a gendered approach to making markets work for the poor (M4P) programming have raised a number of relevant issues.”

There has been work by some DCED WED Working Group member agencies exploring how policy and program developers take into account women’s (and various target groups of women) needs in SMEs promotion. For example, a partnership model has been developed in the GREAT Women Project (The Gender Responsive Economic Actions for the Transformation of Women) by CIDA to promote and support a gender-responsive and more enabling environment for women’s economic empowerment. The project brought together 12 national government agencies, 6 provincial governments, 2 alliances and 36 partner municipalities and provided them with capacity building and training on various areas of gender-responsive governance (see Appendix B: List of WED Projects by Survey Respondents).

4.6. How to support women’s entrepreneurship development effectively

Naming knowledge gaps not mentioned above was an optional question that 4 respondents answered. Three out of four mentioned identifying effective WED strategies for different contexts and target groups as an important knowledge gap for them, suggesting that this is an area worth exploring.

“Which interventions actually work best in promoting women's entrepreneurship development, depending on the context and the women targeted.”

“When do women need better access to same support measures (better targeting), and when do they need different kinds of support; when should we actively promote gender equality (e.g. in legislation), and when is some kind of 'positive discrimination'/gender sensitive approach required; when should we support women to enter the same markets/sectors/jobs as men, and when should we promote female-dominated sectors (e.g. handicrafts)?”

The ILO/AfDB Integrated Framework could help to address this issue. The framework can be used for systematically assessing the enabling environment for the growth of women’s entrepreneurship development, identifying gaps and making country-specific, concrete recommendations. Additionally, assessment results are available for than 19 countries, providing analysis and concrete recommendations²⁹.

²⁹ ILO (2011) Assessment of the environment for the development of women’s entrepreneurship in Cameroon, Mali, Nigeria, Rwanda and Senegal
http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_170545.pdf

5. RECOMMENDATIONS

The following section provides recommendations for knowledge products on which the DCED WED Working Group members could collaborate. These recommendations have been prepared based on analysis of survey responses, documents submitted by respondents and the relevant literature.

The recommendations fall under four categories:

- outcome and impact indicators that cover the full range of economic, social and psychological results of WED interventions
- strategies or methodologies that enable women entrepreneurs to transition their businesses from informal to formal economy
- evidence for – or against the hypothesis that supporting women-led business leads to better firm performance and a more widespread distribution of benefits
- guidance on how to effectively support women’s entrepreneurship development

Outcome and impact indicators were highlighted by all survey respondents, hence most attention is paid below to this knowledge gap.

5.1. Outcome and impact indicators that cover the full range of economic, social and psychological results of WED interventions

1. *A study that reviews existing relevant indicators that can be used across projects and programs, and identifies or adapts indicators appropriately for measuring the social and psychological results of WED initiatives.* Respondents highlighted a need for standard indicators that can be used for aggregating and comparing results across projects. The need occurs in cases where women’s economic empowerment is a declared objective of the intervention. In doing so, a number of specific issues should be addressed. First, there should be an agreement amongst the WG members on definitions of Women’s Economic Empowerment and Women’s Entrepreneurship Development³⁰. Second, the nuanced and sensitive nature of the social and psychological results perhaps call for a combination of qualitative and quantitative approaches³¹ where quantitative data is supplemented by qualitative data³². Third, direct evidence of the social or psychological results may not be possible (e.g. the lag time for such impacts could span several years or even multiple generations). Identification of proxy measures that can be used to approximate the social and psychological results of WED initiatives is perhaps worthwhile for consideration.

³⁰ During all phases of preparation of this report, survey participants called for common definitions.

³¹ Pradhan, B. (2003) *Measuring Empowerment: A Methodological Approach*, Society for International Development, Basingstoke: Palgrave Macmillan

³² An example of this is the World Economic Forum’s Gender Gap Index (GGI) that uses a broad range of dimensions and indicators. Part of the GGI’s innovation is in its measurement techniques, which combine quantitative data sets with qualitative measures from the Executive Opinion Survey of the World Economic Forum - a survey of 9 000 business leaders in 104 countries.

Finally, practicality in implementation is an important issue that was raised by respondents. This raises the question of how to balance the needs for a combination of indicators (e.g. universal, context-specific, qualitative and quantitative) in order to give a fuller picture of WED results with the practical consideration of avoiding overburdening program staff with a multitude of indicators.

2. *A proposal for adding a gender indicator to the existing universal indicators in the DCED Standard:* This work could be built on the study proposed above. Now the DCED Standard has three “universal impact indicators” that are recommended (although not mandatory) for use by participating programs to enable impact aggregation across programs. They are scale, net income, and net additional jobs created³³. A concern raised by participants of the survey and supported in the literature is that gender outcomes are not well assessed. Gender equality is either not addressed in Private Sector Development projects or mainstreamed at the policy level but is mostly invisible, unaddressed and unmeasured in implementation³⁴. The addition of a gender-specific indicator to the ‘universal indicators’ of the DCED Standard might encourage projects to address gender equality aspects of PSD interventions, as what gets measured is more likely to get addressed. WED specialists themselves confirm, not least in this scoping study, that measurement of gender outcomes beyond income and job creation is still problematic and would not be feasible for the large number of PSD interventions that do not expressly seek to promote WED.
3. *Practical guidelines for project monitoring of WED initiatives, based on the DCED Standard and existing members’ work:* Respondents mentioned the lack of standardized, practical guidelines for project-level monitoring of progress and measuring of results. The current DCED Standard focuses on offering a practical method of project monitoring that could be complemented by further guidance for implementation of the Standard to effectively track and measure the gender and social dimensions of private sector development. The guideline could be accompanied by a set of exemplary context-specific indicators and result chains for WED initiatives. Members’ existing work in the area of developing project-level indicators using a participatory approach could be incorporated³⁵. The work underway by the DCED Conflict Affected Environment Working Group could be an example for this knowledge product.

³³ Tanburn, J., and Sen, N. (2011), “Why have a Standard for measuring results? Progress and plans of the Donor Committee for Enterprise Development”

³⁴ BRIDGE (2007) ‘Gender and Indicators’, Cutting Edge Pack, Bridge, IDS, Brighton
<http://www.bridge.ids.ac.uk/go/bridge-publications/cutting-edge-packs/gender-and-indicators/>

³⁵ For example, a new participatory tool by ILO was mentioned at the WED Technical Exchange Summary dated June 27 2011 and a tool by SIDA was published in Jupp, D., Ibn Ali, S. and Barahona, C., 2010, ‘Measuring Empowerment? Ask Them. Quantifying qualitative outcomes from people’s own analysis’ Sida, Sweden
<http://sidapublications.citat.se/interface/stream/mabstream.asp?filetype=1&orderlistmainid=2925&printfileid=2925&filex=3917508864750>

4. *A pilot study applying the DCED Standard to WED or gender mainstreamed initiatives:* a number of WED initiatives could be identified for implementing the DCED Standard using the above practical guideline and lessons and experiences could be documented and shared. The learning could be used to refine the practical guidelines for using DCED Standard for WED projects, as well as providing input into how the challenge for PSD initiatives broadly that use DCED Standard to manage results in relation to gender equality could be addressed. For example, the ILO will be undertaking a ‘pre-audit’ in three of its upcoming projects in East Africa and this might provide a suitable context.
5. *An online collection of key resources, updatable by members* could include documents of interest to members such as: key WED for WEE concepts, design and scope of work for WED initiatives, tools and approaches for implementation, key lessons on what does and does not work. It could also include relevant and latest research, monitoring and evaluation tools, approaches, results of evaluation reports and the impact evaluation report. While impact evaluation is not feasible, nor is it necessary for all projects³⁶, evidence and evaluation results from WED projects by other members from a similar country, with similar circumstances, or similar target groups would more often than not be a useful data point. Examples of research of interest for members include: results of impact evaluation that is being done for a number of WED initiatives, a set of tools for collecting intra-household data³⁷, evidence on women’s lack of control over asset in a multi-country study conducted using these³⁸, and proxy indicators for measuring intra-household women’s bargaining power³⁹.
6. *A proposal for the DCED to encourage sex-disaggregated data collection in studies by its members and in national surveys with an entrepreneurship component:* The lack of sex-disaggregated data is one of the gaps highlighted by survey respondents. It was recommended that this could be accomplished by simply asking one additional question about gender, like the addition that USAID is encouraging to the World Bank’s Living Standards Measurement Study.

5.2. Strategies or methodologies that enable women entrepreneurs to transition their businesses from informal to formal economy

³⁶ The Evaluation Gap Working Group (2006) When Will We Ever Learn? Improving Lives Through Impact Evaluation, Center for Global Development.

³⁷ Doss, C., Grown, C. Deere. (2008) Gender and Asset Ownership: A Guide to Collecting Individual-Level Data, Policy Research Working Paper 4704, World Bank.

³⁸ Doss, C. et al (2011) “The Gender Asset and Wealth Gaps: Evidence from Ecuador, Ghana, and Karnataka, India”

http://genderassetgap.iimb.ernet.in/site/uploads/File/Matt%20Uploads/90_ComparativeReportFINAL.pdf

³⁹ Doss, C. (2011), Intrahousehold Bargaining and Resource Allocation in Developing Countries, <http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1322671773271/Doss-Intrahh-bargaining.pdf>

1. *A diagnostic tool that can be used to explore the motivation for and barriers constraining women entrepreneurs in the transition from informal to formal economy:* An understanding of the specific barriers and motivation of the target group could enable effective incentive structures and strategies to be developed to facilitate the informal to formal transition. The recent DCED conference on the Informal Economy⁴⁰ strongly called for understanding the beneficiaries' perspective rather than taking a top-down approach to formalization. The ILO review of existing research into women and the informal economy highlighted that the majority of studies appeared to “*treat “women” (or in some cases “poor” or “Third World” women) as a self-evident and homogenous group*”⁴¹. These point to the needs for diagnostic tools that allow the exploration of context-specific issues.
2. *A study of initiatives that use innovative approaches to facilitate formalization so that strategies that enable women entrepreneurs to overcome specific barriers to formalization could be developed:* For example, the eRegulations initiative by UNCTAD (eregulations.org) facilitates the transition by working with government to streamline the process of registering businesses and uses ICTs to increase the ease of registering in multiple countries⁴². Case study could be conducted on such initiative to extract lessons on how they have overcome barriers and created incentives to formalization.

5.3. Evidence for – or against the hypothesis that supporting women-led business leads to better firm performance and a more widespread distribution of benefits

1. *Reviews of the evidence for 1) the impact of gender-blind PSD interventions on the performance of all firms participating in a project and distribution of benefits and 2) the impact of promoting women-led businesses on firm performance and distribution of benefits:* if the evidence on the impact of both approaches could be used to make the case for WED initiatives and gender-sensitive PSD.

5.4. How to effectively support women's entrepreneurship development

1. *A study of the needs of women-owned micro-enterprises and barriers so that initiatives could effectively support them:* The majority of enterprises owned by

⁴⁰ DCED (2010) Conference Informal Economy Conference, South Africa, April 2010, http://www.businessenvironment.org/dyn/be/docs/178/BER_Women_Formalisation.pdf

⁴¹ Chan, S. and Pedwell, C. (2008), Women, gender and the informal economy: An assessment of ILO research and suggested ways forward

http://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/documents/publication/wcms_091228.pdf

⁴² The eRegulations system is currently being installed in Argentina, Benin, Burkina Faso, Cape Verde, Cameroon, Colombia, Comoros, Costa Rica, Congo Brazzaville, El Salvador, Guatemala, Honduras, Mali, Morocco, Nicaragua, Niger, Panama, the Russian Federation (Moscow City), Rwanda, Tanzania, Togo and Viet Nam.

women entrepreneurs in developing regions are micro-enterprises. However, little is known in the literature about their needs. Additionally, respondents mentioned the gap in understanding the diverse needs of this group. Much of the literature either treats SMEs as a homogeneous group, or focusing on the needs and potential of women's small and medium enterprises, rather than women's micro-enterprises. The group also is the beneficiary of fewer projects than women's small and medium enterprises while its actual size is significantly larger, perhaps this points to a need for increased attention. The research could generate an inventory of the needs of this group, as well as provide needs assessment tools that could be used by members (if one does not exist already).

2. *A policy brief based on members' framework and existing data, could be developed, outlining recommendations of how stakeholders in the wider context could contribute to making WED initiatives more effective. An example is *Assessing the Enabling Environment for Women in Growth Enterprises* from the ILO/AfDB, which provides a methodology for assessing and understanding the gender-based and systemic barriers to women-owned SMEs⁴³.*
3. *A tool that members could use to explore how ICTs could be leveraged for WED projects to overcome specific barriers depending on the target groups and areas of activities: While the use of ICTs is a new and expanding strategy where effectiveness has not been established, participants indicates that ICTs are being used in various areas of WED programs, mostly for training, capacity building and awareness raising. USAID and AUSAID have joined GSMA and others in a public-private partnership that aims at increasing women's mobile phone ownership⁴⁴. There is wider potential in this area. The Information Economy Report 2011⁴⁵ conceptualizes four facets of the PSD and ICTs interface: infrastructure, enabling PSD initiatives, enhancing ICT usage in enterprises and promoting the ICT producing sector. This could be used as a framework for exploring the range of practical possibilities for leveraging ICTs. Work needs to be done on ways of leveraging ICTs for promoting the strategic gender interests of women entrepreneurs and improving the social context within which they operate (see footnote 9). Research could help donors know the types of ICTs that can be used to overcome specific constraints for different target groups under different circumstances.*

⁴³ ILO (2011) Assessment of the environment for the development of women's entrepreneurship in Cameroon, Mali, Nigeria, Rwanda and Senegal
http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_170545.pdf

⁴⁴ How Cell Phones Are Empowering Women in the Developing World
<http://blog.usaid.gov/2012/03/how-cell-phones-are-empowering-women-in-the-developing-world/>

⁴⁵ UNCTAD (2011) *Information Economy Report 2011: ICTs as an Enabler for Private Sector Development*.

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APPENDICES

Appendix A. List of Survey Respondents

Canadian International Development Agency

Dutch Ministry of Foreign Affairs

BMZ/GIZ

Inter American Development Bank

International Labour Organization

Japan International Cooperation Agency

Ministry for Foreign Affairs of Finland

Swiss Agency for Development and Cooperation - SDC

UK Department for International Development

UNCTAD

UNIDO

USAID

Appendix B. WED Scoping Study Nominated Projects

	Project name	Duration	From	Location	Organization Name
1	Promoting Women in Business	5 years	2007	Chile	Inter American Development Bank
2	Creating Sustainable Women-Owned business	4 years	2008	Colombia	Inter American Development Bank
3	Strengthening Women Entrepreneurship	4 years	2009	Peru	Inter American Development Bank
4	Strengthening and Promoting Women Entrepreneurs	2 years	2010	Jamaica	Inter American Development Bank
5	Export development of Cusco Region (the project has two phases)	5 years	2008	Peru	Inter American Development Bank
6	Women-Focused Value Chain Development	5 years	2007	Pakistan	CIDA
7	Promoting Employment for Women	5 years	2010	Pakistan	CIDA
8	The Canadian Cooperative Association (CCA)	4 years	2007	Asia, Africa and Latin America	CIDA
9	Great Responsive Economic Actions for the Transformation of Women (GREAT Women) Project	8 years	2006	Philippines	CIDA
10	Project for the support of Entrepreneurship and Employment for the Household of Demobilized Ex-Combatants and Recipient Communities	4 years	2008-2012	Colombia	Japan International Cooperation Agency

11	Empretec entrepreneurship training for women				UNCTAD
12	Women in Business Award				UNCTAD
13	Women Entrepreneurship and Innovation				UNCTAD
14	Women's Entrepreneurship Development and Gender Equality in Southern Africa	3 years	Jan-09 - May-12	Malawi, Mozambique, Lesotho and South Africa	International Labour Organization
15	Women's Entrepreneurship Development and Gender Equality phase III	3 years	Aug-08 - Jul-11	Ethiopia, Kenya, Tanzania, Uganda, Zambia, Cambodia, Lao PDR, Vietnam	International Labour Organization
16	WEDGE phase II	4 years	Dec-04- Jun-08	Ethiopia, Kenya, Tanzania, Uganda, Zambia, Cambodia, Lao PDR	International Labour Organization
17	Advancing women's equal economic participation, notably women survivors of gender-based violence in oPt- Promoting Women's Participation in Cooperatives in oPt				International Labour Organization
18	Women's entrepreneurship development and economic empowerment		2012-2015	Kenya, Tanzania, Uganda	International Labour Organization
19	3 Development Credit Guarantees	6 years	2005 - 2011	Kenya	USAID
20	Alternative Development program		2002-Present	Peru	USAID
21	Women's Leadership in SMEs program	5 years	2011-2016	Global	USAID
22	Economic Development Program		2006 - Present	Jordan	USAID
23	Firms project			Pakistan	USAID
24	Economic Integration of Women in the MENA region	6 years	2010 - 2016		BMZ/GIZ
25	CHANCE- Chamber and Advisory Network for Women Entrepreneurs	3 years	2009-2012	India/South Africa	BMZ/GIZ
26	Private Sector Development	9 years	2003 - 2012	Philippines	BMZ/GIZ
27	Financial System Development	16 years	1998 - 2014	Uganda	BMZ/GIZ
28	Promotion of marginalised areas and people in the coffee zone, planned			Columbia	BMZ/GIZ

29	WED on Agrofood processing in Tanzania	5 years	2007 - 2012	Tanzania	UNIDO
30	WED in Vietnam	at least 4 years			UNIDO
31	WED for the Creative Industries in Pakistan	approx. 2 years			UNIDO
32	WED in Kenya in the Food sector	3 years			UNIDO
33	WED in Food processing Morocco	3 years			UNIDO
34	SME G20 Finance Initiative				UK Department for International Development
35	Skills and Innovation for Micro Banking in Africa (SIMBA) programme				UK Department for International Development
36	Afghanistan Rural Enterprise Development Programme				UK Department for International Development
37	India Poorest States Inclusive Growth (PSIG) Programme				UK Department for International Development
38	Sierra Leone Business BOMBA				UK Department for International Development
39	Programme for Agriculture and Livelihoods in Western Kenya (PALWECO)	6 years	2010-2016	Kenya	Ministry for Foreign Affairs of Finland
40	Mtwara & Lindi Agribusiness Support Development (LIMAS)	4 years	2010 - 2014	Tanzania	Ministry for Foreign Affairs of Finland
41	Southern Africa Innovation Support Programme (SAIS)	4 years	2010 - 2014	Mozambique, Namibia, Zambia, Botswana	Ministry for Foreign Affairs of Finland
42	Innovation Partnership Programme (IPP)	4 years	2009 - 2013	Vietnam	Ministry for Foreign Affairs of Finland
43	UNDP Wider Europe: Aid for Trade for Central Asia, South Caucasus and Western CIS	4 years	2010 - 2014	Central Asia, South Caucasus, Western CIS	Ministry for Foreign Affairs of Finland
44	Samridhhi	6 years	2010 - 2016	Bangladesh	Swiss Agency for Development and Cooperation - SDC
45	PymeRural	8 years	2008 - 2016	Nicaragua, Honduras	Swiss Agency for Development and Cooperation - SDC

46	Katalyst	11 years	2005 - 2016	Bangladesh	Swiss Agency for Development and Cooperation - SDC
47	International Land Coalition	12 years	2004 - 2016	Colombia, Dr Congo, India, Pakistan, Kenya	Dutch Ministry of Foreign Affairs
48	IFDC Strategic Alliance for Agricultural Development in Africa	5 years	2006 - 2011	West-Africa	Dutch Ministry of Foreign Affairs
49	Sustainable Trade Initiative	7 years	2008 - 2015	Asia, Africa, South-America	Dutch Ministry of Foreign Affairs
50	Labour Intensive Public Works Programme	8 years	2004 - 2012	Rwanda	Dutch Ministry of Foreign Affairs
51	Amsterdam Initiative against Malnutrition (AIM)	6 years	2009 - 2015	Kenya, Tanzania, South Africa, Ethiopia, Ghana and Mozambique	Dutch Ministry of Foreign Affairs

Appendix C. Respondents' relevant planned knowledge products

Agency	How has your organisation attempted to address the knowledge gaps identified?	Please list the name, short description and planned launch time of future WED knowledge products that address the gap identified?		
		Name	Short description	Time
DFID	Through a range of primary research and systematic reviews.	Private Enterprise Development in LICs	Private Enterprise Development in LICs is the key programme that may deliver research in this area. We also aim to publish a financial inclusion toolkit with GIZ later this year.	2012
BMZ/GIZ	We have a research project on "Promoting gender equality and women's rights" as well as other projects that conduct research on women's economic empowerment issues. These research projects develop tools and try to bring them into the projects. Moreover, we have conducted trainings for our project staff. Every year we conduct a company-wide gender competition and disseminate the results widely.	Integration gender issues in economic development projects	3 day training on "Integration gender issues in economic development projects", to be conducted in summer 2012, target group GIZ project staff and partners	Summer 2012

IADB	Knowledge products development for specific sectors and operations.		Three examples from the Integration and Trade Sector: 1. Technical note on Gender and Trade. 2. Handbook on gender mainstreaming into certain trade operations. 3. Research on actual gender-sensitive clauses incorporated in commercial treaties. Recommendations on more and better clauses to incorporate to trade agreements (complementary research to the handbook)	
ILO	The ILO, given its limited resources, field presence and extensive partnerships, has sought to overcome these and other knowledge gaps by partnering, networking and participating in specific working groups with like-minded organizations and seeking to pull resources, knowledge and experiences together in order to share and learn jointly. Further, ILO does undertake specific research on topics in some instances. For example, there will be an upcoming research done on what works in WED.			
Ministry for Foreign Affairs of Finland	Yes, with evaluations, tools developed and commissioned research.		Tools addressed in one of the previous questions, see the link there. Commissioned research on inclusive business at the base of the pyramid to be open in May-June 2012.	May-June 2012
SDC	Yes though various measures; the current workstream is M4P and Women's econ. empowerment	Proceeds from intern seminar on WEE; M4P and WEE guidelines	Proceeds from intern. seminar on WEE in May 2012; M4P and WEE guidelines in 2012	2012

UNIDO	Action research is being undertaken by technical branches Close cooperation with local Universities is being promoted Retreats are looking into the issues Project managers are initiating analytical work, as part of project monitoring and review Stimulating professionals to compile magazines		The above initiatives are part of project implementation reports and as such I cannot identify these right away. The above can be found in progress reports of WED projects which I would need to review separately first The UNIDO "Magazine Making It "has featured issues related to project focusing on Women in Industry	
USAID	We have launched an agreement with the World Bank to pilot activities to support women's leadership in SMEs, and the Bank will be conducting impact evaluations of these. We are just now at the stage of selecting pilots. At the same time, USAID has just issued a Request for Applications for similarly structure grants from the NGO community, also to be paired with rigorous impact evaluations.	Growing Economies through Women's Entrepreneurship seminar series (in-person and webinar)	Growing Economies through Women's Entrepreneurship seminar series (in-person and webinar), to be launched June 6, and will last through next summer. Impact evaluations of World Bank and NGO pilots to be made public, likely in 2016.	6/6/2012 & 2016
CIDA	CIDA's Pakistan programme supports a variety of knowledge sharing and lessons learned events among its project partners. In addition, CIDA participates in multi-donor forums on gender and development, which allows for the sharing of lessons between donor partners. With respect to specific projects, CIDA supported a household impact assessment of the Pathways and Pursestrings project, which has helped to quantify increases in women's income, increased decision-making power, increases in household assets and increases in food security. High profile international conferences, such as the October 2011 Women's Economic Empowerment Conference in Ottawa also serve to deepen the knowledge base.	Impact assessments of women's economic empowerment programming	Impact assessments of women's economic empowerment programming in Pakistan will be produced in the coming years.	

CIDA	<p>The Philippines Program supports the Gender-Responsive Actions for the Economic Transformation of Women (GREAT Women) Project, which seeks to build national and local enabling environments for women's economic empowerment (WEE), particularly that of women microentrepreneurs. The project involves policy and programmatic support for social protection (such as health insurance coverage) and support and provision of common service facilities through convergence of local and national government initiatives. The project also promotes tools (gender-sensitive value chain analysis, gender analysis, and WEE scorecards for local government units and national government agencies). The CIDA Philippines Program has worked with the ODA Gender and Development Network to craft a framework for women's economic empowerment and leadership (WEE/L) that highlights, among others, the participation of women entrepreneurs and the development of their leadership capacities in engaging the markets and other economic players. This framework can guide future programming in support of women's enterprise development in the country.</p>	<p>1.) WEE scorecards for local government units and national government agencies; 2.) GREAT Women Project Convergence Magazine; 3) WEE tools developed (and being refined) by partner national government agencies; 4) key project capacity development outcomes.</p>	<p>The four listed knowledge products/tools can be described as follows: 1) Assessment of the state or progress of responsiveness of an institution to women's economic empowerment concerns, such as representation of women entrepreneurs in economic decision-making bodies and processes; 2) the Convergence Magazine features about 15 to 20 stories on partner success, lessons and good practices; 3) the national government agency tools include guides for development of technologies for small and micro enterprises that consider the needs and perspectives of women entrepreneurs, policies that grant women microentrepreneurs access to the national health insurance system; and 4) summarizes the project's capacity development experiences, lessons and results at the individual, organizational, and enabling environment levels</p>	
Dutch Ministry of Foreign Affairs	<p>Gender is a separate issue in systematic evaluations of economic development programs, as gender forms a horizontal theme in most of these programs.</p>		<p>Aim is to focus on impact assessment of gender in economic development programs</p>	2012

Appendix D. Good practice documents received from respondents

Agency	Year of document	Project Name	Title of document	Document URL
USAID	2010	Kenya Microfinance Capacity Building Program	Enabling Small and Medium Sized Enterprise Access to Finance: DCA Loan Guarantees to Promote SME Lending in Kenya	http://egateg.usaid.gov/sites/default/files/SME%20Case%20Study%202%20Kenya.doc
USAID	2010	Macedonian Business Resource Center (MBRC)	Enabling Small and Medium Sized Enterprise Access to Finance: Innovative SME Fund in Macedonia	http://egateg.usaid.gov/sites/default/files/SME%20Case%20Study%204%20Macedonia.doc
USAID	2010	USAID-funded Rural Competivness Activity (ARCo	Enabling Small and Medium Sized Enterprise Access to Finance: POF in Bolivia	http://egateg.usaid.gov/sites/default/files/SME%20Case%20Study%201%20Bolivia.doc
USAID	2009	Model Scope of Work	Enabling Small and Medium Sized Enterprise Access to Finance: Model Scope Of Work	http://egateg.usaid.gov/sites/default/files/SME%20Finance_MSOW.pdf
USAID	2009	Diagnostic Checklist	Checklist For Evaluation of SME Finance	http://egateg.usaid.gov/sites/default/files/SME%20Finance_Diagnostic%20Checklist.pdf
USAID	2009	Primer	Enabling Small and Medium Sized Enterprise Access to Finance: : Pimer	http://egateg.usaid.gov/sites/default/files/SME%20Finance_Primer_0.pdf
USAID	2009	Primer, Diagnostic Checklist, and Model Scope of Work	Enabling Small and Medium Sized Enterprise Access to Finance: Primer, Diagnostic Checklist, and Model Scope of Work	http://egateg.usaid.gov/sites/default/files/SME%20Finance%20Primer%20Checklist%20and%20MSOW_1.pdf

Appendix E. All documents received from survey respondents

USAID	2010	SME Case Study 2 Kenya
USAID	2010	SME Case Study 4 Macedonia
USAID	2010	SME Case Study 1 Bolivia
USAID	2009	SME Finance MSOW
USAID	2009	SME Finance Diagnostic Checklist
USAID	2009	SME Finance Primer 0
USAID	2009	SME Finance Primer Checklist and MSOW 1
OECD	2012	ER 2012 5 netti
OECD	2012	Korkotukievaluuatio
CIDA CCA		CCA Gender Analysis Accountability Framework (Oct 2008)
CIDA CCA		DCED Women's Entrepreneurship Development Survey
CIDA CCA		GWP MONITORING REPORT 2011 - SGDE-EDRMS-#6057191_v1
CIDA CCA		GREAT WOMEN PROJECT 2011 - SGDE-EDRMS-#5614718_v2
CIDA CCA		PATHWAYS AND PURSESTRINGS - IMPACT ASSESSMENT REPORT
CIDA CCA		CIDA Association Of Asia Confederation Credit Union
CIDA CCA		CIDA framework for assessing gender equality results FRA
CIDA CCA		CIDA Gender Equality Action Plan NAD
CIDA CCA		CIDA Policy on Gender Equality EMA
CIDA CCA		CIDA Study Circle Materials Abstracts
CIDA CCA		Work Improvements in Small Enterprises (WISE) - Package for trainers
BMZ/GIZ		Gender competition 2012:ACi's contribution to gender equality and women's empowerment
BMZ/GIZ		GENDER PAYS OFF – AN EXPERIENCEFROM THE READYMADE GARMENTINDUSTRY INBANGLADESH
BMZ/GIZ		Enhancing Competitiveness through Gender Mainstreaming
BMZ/GIZ		Economic Integration of Women in the MENA Region (EconoWin)
BMZ/GIZ		Economic Integration of Women in the MENA Region(EconoWin) – Awareness Raising
BMZ/GIZ		A STUDY ON PROMOTING WOMEN'SPARTICIPATION IN SACCOS
DFID		SIMBA Consultation Public Dissemination/Summary Report DFID Private Sector Division, UK, 2011
ILO		Series on Women's Entrepreneurship Development and Gender in Enterprises – WEDGE
Foreign Ministry of Finland		Evaluation Junior Professional Officer Programme of Finland
Foreign Ministry of Finland		Evaluation Finnish support to development of local governance
Foreign Ministry of Finland		Institutionalisation and Scaling up of Farmer Study Group Approaches in Zambia

ILO		Situation Briefing WEDGE-Southern Africa
ILO		Evaluation: Women Entrepreneurship Development and Gender Equality, ILO-Irish Aid Partnership Programme Phase III, 2008-2011. Asia Component.
ILO		Gender Equality at Work and Women's Economic Empowerment in oPt
ILO		Independent Final Evaluation of the Women and Entrepreneurship Development and Gender Equality Project, ILO-Irish Aid Partnership Programme Phase III, 2008-2011 Asia Component
UNIDO		WED Programme Overview Impacts and Achievements
UNIDO		Case Study WED Programme Marble Mosaic Subsector
UNIDO		UNIDO-WED Pilot Programme Pakistan Overview
ILO		ILO Tools For Women's Entrepreneurship Development
USAID		MICROENTERPRISE RESULTS REPORTING
USAID		ANNUAL REPORT TO CONGRESS, FISCAL YEAR 2010

Appendix F. Survey Questionnaire

Dear Colleague:

Thank you for participating in this survey of your agency's work in the area of Women's Entrepreneurship Development (WED).

The survey aims to

(1) take stock of the different activities and approaches your agency applies to promoting WED, focusing particularly on better understanding who is doing what' in WED in the DCED as well as the assessment methodologies and lessons learned;

(2) explore the current knowledge gaps on WED and potential areas of collaboration for the WED Working Group towards closing these.

The information you provide will be treated confidentially and we will seek your permission for references to any of your agency projects that we might mention in the final report.

For your convenience and speedy completion of the survey, may we recommend that you identify up to 5 key WED projects that are the most significant for your organizations in some way (e.g. impact, countries covered or budget) and gather your agency's relevant documents for these in advance.

Please let us have your response by 8 May 2012

Please use your tab key to easily move between questions. Partial response will be saved when you exit the survey, you can return and complete the survey anytime until 8 May 2012. Completed survey can be accessed through the survey link that was emailed to you.

Thank you.

Your information

1. Name of Respondent:

Name:

Organisation:

Title:

Department/unit:

Tel:

Email:

2. How many projects directly related to promoting Women's Entrepreneurship Development has your agency implemented since 2007 (including projects that are currently running)?

WED Projects Overview (1 WED project)

Please answer the following questions for each project:

3. Project details:

Name of project:

Duration:

Location (country):

4. Which of the following areas does the project address? (tick all that apply)

1. *Policy leadership, development and coordination*
2. *Regulatory and legal environment*
3. *Promotion of women as entrepreneurs*
4. *Access to enterprise education and training services*
5. *Access to credit and financial services*
6. *Access to Business Development and information services*
7. *Access to women entrepreneurs' associations (WEAs) and networks*
8. *Access to business premises*
9. *Access to markets*
10. *Research on women in the MSME sector*
11. *Leveraging Information and Communication Technologies for WED*
12. *Dimensions of decent work including transformative and household approaches (i.e. addressing control and decisions over domestic tasks, child-care, control of income and labour-time etc)*

Please list any other areas of activities that this project covers but not listed above?

Women's Entrepreneurship Development

5. Which specific groups do your projects target (tick all that apply)?:

- Subsistence-based women entrepreneurs
- Growth-oriented women entrepreneurs
- Women with disability
- Women living with AIDS
- Refugee women and women in conflict-afflicted environments
- Young women
- Women-owned microenterprises
- Women- owned small enterprises
- Women-owned medium-sized enterprises
- No specific target group
- Other group(s) not listed above

Please specify other target groups (if applicable)

6. You answered that there has been no WED project implemented in your organization since 2007. Would you please explain the reason why?

7. What approached and/or tools have been applied by your agency to implement and refine WED projects (tick all that apply)?

- Quantitative data collection instruments (surveys)
 - Quantitative data collection instruments (focus groups, participatory action research, etc.)
 - Training manuals
 - Technical Assistance tools (e.g. guidelines) for government and donor agencies
 - Technical Assistance tools for NGOs
 - Technical Assistance tools for women's businesses
- Other (please specify)

8. Which tools have been applied within your agency to support internal, continuous monitoring of WED projects to improve performance (check all that apply)?

- Quantitative data collection instruments (surveys)
 - Quantitative data collection instruments (focus groups, participatory action research, etc.)
 - Site visit
 - No specific monitoring tools yet
- Other (please specify)

9. Which tools have been applied to support final; evaluation of your organisation's completed WED projects (check all that apply)?

- Quantitative data collection instruments (surveys)
 - Quantitative data collection instruments (focus groups, participatory action research, etc.)
 - Site visit
 - Randomised control trial
 - No specific monitoring tools yet
- Other (please specify)

10. Please provide the Web links to, or email ng.n.thao@gmail.com any relevant documents to the tools used by your organization for WED project monitoring and evaluation.

11. Please provide the Web links to, or email ng.n.thao@gmail.com any relevant of WED project implemented by your agency

12. What are the key lessons that your agency learned from your WED activities?

13. Please provide the Web link to, or email ng.n.thao@gmail.com any documents with lessons/learning from projects.

14. Please list the name of project(s) that are recognized within your agency as good practice examples in promoting WED

15. Please provide the Web links to, or email ng.n.thao@gmail.com any documents on WED good practices from your agency.

.We are interested in your experience and comments on the knowledge gaps that you encounter in the area of WED. Please indicate whether the following statements apply to your agency in implementing WED projects.

16. “Strategies or methodologies that enable women entrepreneurs to transition their businesses from informal to formal economy” is a knowledge gap that applies to our agency’s work in WED

- True
- False

17. “Outcome and impact indicators that cover the full range of economic, social and psychological results of WED interventions” is a knowledge gap that applies to our agency’s work in WED.

- True
- False

18. “Evidence for – or against – the hypothesis that supporting women –led business leads to better firm performance and a more widespread distribution of benefits “ is a knowledge gap that applies to my agency’s work in WED.

- True
- False

19. “ Strategies or methodologies that increase women entrepreneurs’ control over productive resources and decision-making at the household level” is a knowledge gap that applies to my agency’s work in WED

- True
- False

20. “ Strategies that ensure policy and program developers take into account women’s needs in SME promotion (and are not an “add-on”) “ is a knowledge gap that applies to my agency’s work in WED

- True
- False

21. There are other important knowledge gaps for us that were not mentioned above.

- True
- False

WED Knowledge Gap (Outcome and Impact Indicators)

You selected “ Outcome and impact indicators that cover the full range of economic, social and psychological results of WED interventions” as a knowledge gap applicable to your organization.

22. Please explain why you think there is a knowledge gap in this area?

23. Do you have any additional comments or observations you would like to make in relation to this area?

WED Knowledge Gap (Evidence for or against)

You selected “ Evidence for – or against – the hypothesis that supporting women-led business leads to better firm performance and a more widespread distribution of benefits “ as a knowledge gap applicable to your organization.

24. Please explain why you think there is a knowledge gap in this area?

25. Do you have any additional comments or observations you would like to make in relation to this area?

WED Knowledge Gap (Other)

You selected “Other important knowledge gaps for us that are not mentioned above” as a knowledge gap applicable to your agency.

26. Please list and describe the knowledge gap(s)

27. Please explain why you think there is a knowledge gap in this area?

28. Do you have any additional comments or observations you would like to make in relation to this area?

29. Please give your recommendation for up to 3 knowledge products that would be useful for you in this area?

WED Knowledge Gap (Control of Resources and Decision-making)

You selected “Strategies or methodologies that increase women entrepreneurs’ control over productive resources and decision –making at the household level” as a knowledge gap applicable to your organization.

30. Please explain why you think there is a knowledge gap in this area?

31. Do you have any additional comments or observations you would like to make in relation to this area?

WED Knowledge Gap (Policy)

You selected “ Strategies that ensure policy and program developers take into account women’s needs in SME promotion (and are not an ‘add-on’) “ as a knowledge gap applicable to your organization.

32. Please explain why you think there is a knowledge gap in this area?

33. Do you have any additional comments or observations you would like to make in relation to this area?

WED Knowledge Gap (Formalisation)

You selected “ Strategies or menthologies that enable women entrepreneurs to transition their businesses from informal to formal economy “ as a knowledge gap applicable to your agency.

34. Please explain why you think there is a knowledge gap in this area?

35. Do you have any additional comments or observations you would like to make in relation to this area?

Your Organisation’s WED Knowledge Product

36. How has your organization attempted to address the knowledge gaps identified?

37. Please list the name, short description and planned launch time of future WED knowledge products that address the gap identified?

Your Recommendation

38. Please suggest up to 3 knowledge products that you believe the WED working group could collaborate on to address the knowledge gaps, ranking them in your order of priority.

39. Do you have any additional comments or observations you would like to make (optional)?

Thank you for your time. Your response is important to us. We may contact you with follow up questions to ensure answers are appropriately captured and understood. If you prefer to not be contacted with follow up questions. Please let us know by emailing ng.n.thao@gmail.com