

Women's Entrepreneurship Guidance Note

**CARE'S GLOBAL EXPERIENCE AND LEARNING ON
PROMOTING WOMEN'S ENTREPRENEURSHIP**

July, 2022



Contents

About this Guidance Note	4
Theory Underpinning our Work	6
Strengthening Agency among Women Entrepreneurs	12
Influencing Relations in Women’s Entrepreneurship	24
Transforming Structures around Women’s Entrepreneurship	35
MEAL Guidance	45
Quick Reference Links	50
<hr/>	
Annex Elaborate MEAL guidance per outcome	52

Resource tables

Acknowledgments

This Guidance Note was written by Miriam van Muijlwijk, Isabella Dos Santos, Solange Hai, Hiba Tibi and Antoinette Stolk. The development and dissemination of the Guidance Note are part of CARE Nederland’s Women in Enterprise programme, funded by the H&M Foundation. The experiences documented and shared by the Women in Enterprise project teams in CARE Country Offices and Affiliates have been foundational for the contents of this document, for which we would like to thank Nassar Arhab, Hazar Badran, Marcia Elena Barbis Quiñones, Sara Castellanos, Sia Kennewa, Priyakala Manoharan,

Beatriz Marroquín, Dominika Rypa, Ahamed Rislán, Saviriappu Thevatas and Stanislas Touré. In developing the Guidance Note, the underlying Women’s Entrepreneurship Theory of Change and the Entrepreneurship Repository, valuable inputs from CARE staff were provided by Joanna Casson, Anna De Bruijn, Alex Eastham, Grace Majara, Rathi Mani-Kandt, Verity O’Shaughnessy, Vidhya Sriram and Katherine van Wyk.

Special thanks to Kingsly Atem, Claire Hancock, Gart van Leersum, Mirjam Locadia, Angelika Kessler and Merlijn van Waas.

About this Guidance Note

CARE is a global network of organisations, with committed staff in over 100 countries working together to save lives, defeat poverty and achieve social justice. CARE has built global expertise in scale and replication, guided by our principles and evidence-base of practical, innovative and sustainable solutions to poverty, and a catalogue of resources, tools and best practice approaches. Guidance notes like this one are important in our organisation for continual learning and improvement and aim to have a wide impact on the quality of our programming worldwide.

In our fight against poverty and social injustice, women's economic justice is one of the six impact areas in [CARE's Vision 2030](#). CARE defines women's economic justice as the fulfilment of women's fundamental human right to economic resources and the power to make decisions that affect their lives. As part of the [Women's Economic Justice Vision 2030](#), CARE has committed to working with economically marginalised women who have no or limited access to and control over economic rights, resources and opportunities. One of the key impact groups are women entrepreneurs. This group includes women who run (unregistered) microenterprises or engage in income-generating activities, women who run micro to small enterprises (including growth-oriented entrepreneurs), and women entrepreneurs in fragile and conflict-affected settings. Contributing to this vision, we present this note as further guidance on what impactful entrepreneurship programming can look like and what the expected standards are to ensure the goals contributes to gender equality outcomes.

This guidance note aims to summarise CARE's approach to women's entrepreneurship, setting out CARE's Women's Entrepreneurship Theory of Change and practical guidance on each of its components. It offers case studies, tools and resources to support the design and implementation of programmes that will have sustainable impact. This resource is designed to practically support programme staff to strategise and build action plans

for their women's entrepreneurship programmes, while referencing a wealth of existing tools and resources available across CARE.

Through years of work on women's entrepreneurship programming, CARE and partners have realised that a sustainable impact requires an integrated programme approach, addressing the three levels of [CARE's Gender Equality Framework](#). Neglecting one of the levels will not only reduce the sustainability of projects' results, but may indeed be harmful and create potential backlash on women entrepreneurs. While each section of this guide can be studied separately, we underline the integral importance of each component and stress the need to develop comprehensive and holistic programming.

We will illustrate how CARE teams around the globe have adopted strategies and interventions that strengthen women's capacities, create an enabling entrepreneurial environment, and address barriers to and risks of women's entrepreneurship programming. This includes supporting spaces for **women's voice and leadership**, challenging **adverse laws and norms in society**, and promoting positive gender norms and practices within institutions, **such as norms related to gender-based violence, ownership of property and economic assets, unpaid care and domestic work** that act as persistent barriers to women's economic justice. We give examples on how proven models were adapted and how CARE has worked with partners to support women entrepreneurs. That said, project teams are expected to adjust strategies according to their contexts, prioritise the scope of proposed actions, add and innovate as per project participants' requirements, and coordinate with partners such as local and national stakeholders and peer organisations to build on each other's results. When possible, teams are encouraged to work with and learn from relevant actors such as Women's Rights Organisations, private sector actors, Chambers of Commerce, trade unions and others seeking to achieve women's economic justice.

Foundations of the guidance note

This guidance note is built based on the experiences of various programmes across the CARE confederation which have focused on or incorporated elements of women's entrepreneurship. Documents shared throughout the guidance note are part of CARE's [Entrepreneurship Repository](#), an online library built with the purpose of sharing

the approaches, challenges, lessons, stories, tools and strategies that have been used across CARE's entrepreneurship programming. This guidance note was developed mainly based on the learnings of the following four projects, to which we will refer throughout the chapters with resources and case studies.



[Women in Enterprise](#)

Duration: 2014–2022 (8 years)

Countries: Côte d'Ivoire, Guatemala, Jordan, Peru, Sierra Leone, Sri Lanka, Yemen (Phase I, II & III) Burundi, Indonesia, Nepal, Philippines, Zambia (Phase I)

Objectives of the project: Testing and developing approaches to support women-led enterprises in low-income communities, and taking successful approaches to scale and multiply the impact to include larger numbers of women.

Consolidate and embed the approaches and learnings on women-led enterprise development with local stakeholders to sustainably support more women entrepreneurs.



[OBADER](#)

Duration: 2018–2022 (4 years)

Countries: West Bank and Gaza

Objectives of the project: Enhance economic empowerment and increase the prosperity of low-income women and or female/male youth as entrepreneurs and employees in central and south of West Bank and Gaza.



[IGNITE Programme](#)

Duration: 2020–2023 (3 years)

Countries: Pakistan, Peru, Vietnam

Objectives of the project: Unleash the power of women entrepreneurs by re-positioning financial products for women-led enterprises.



[GEWEP II – Gender Equality and Women's Empowerment Programme](#)

Duration: 2016–2020 (4 years)

Countries: Burundi, DRC, Mali, Myanmar, Niger, Rwanda

Objectives of the project: Empower women and girls facing poverty, inequality, violence, and social exclusion to claim and realise their human rights.

CHAPTER 1: The Framework Underpinning our Work

1.1 Introduction

Women's Economic Justice is one of the six impact areas in [CARE's Vision 2030](#). As part of the [Women's Economic Justice \(WEJ\) Strategy](#), CARE has committed to working with economically marginalised women who have no or limited access to and control over economic rights, resources and opportunities. Our impact goal for WEJ is that 50 million women have more equitable access to and control over economic resources and opportunities by 2030.

In line with [CARE's Gender Equality Framework](#) (Figure 1) the WEJ Strategy aims to catalyse change at three levels.

Agency: Women have the choice, capability, and confidence to identify, pursue and realise their economic rights and aspirations.

Relations: Women have the power in their homes, communities, and places of work to – individually or collectively – influence, negotiate and make economic decisions, in allyship with men.

Structures: Formal and informal power holders work to build economic systems that are gender-just and equitable.

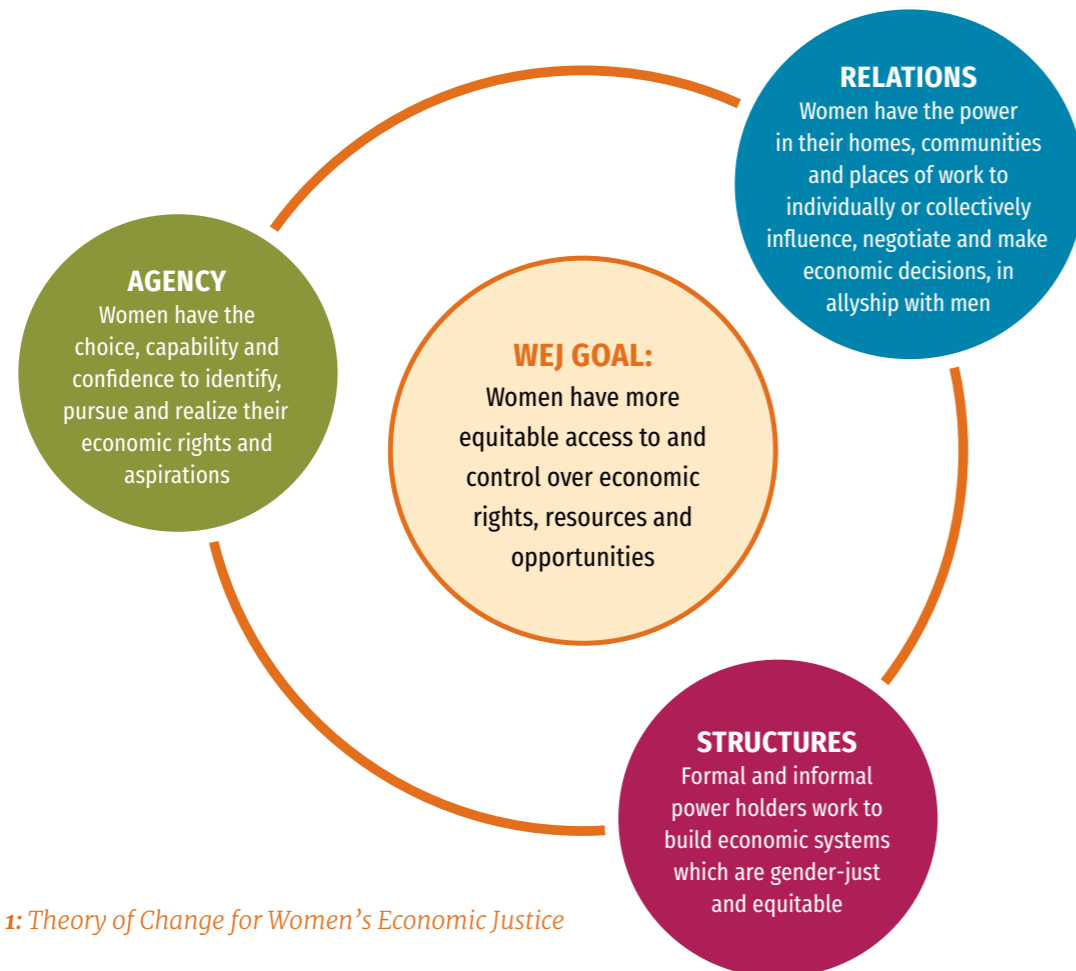


Figure 1: Theory of Change for Women's Economic Justice



One of the key impact groups of the WEJ Strategy are women entrepreneurs:

- Women who run (unregistered) microenterprises or engage in other income-generating activities in settings where other paid jobs are scarce.
- Women who run micro to small enterprises with the motivation for financial sustainability, wealth creation, or increased income. This group includes growth-oriented businesses.
- Women entrepreneurs in fragile and conflict-affected settings.

Over the past years, CARE has supported hundreds of thousands of women entrepreneurs to develop and grow their businesses and to have more control over their economic resources. Beyond strengthening women's aspirations and skills, our entrepreneurship programming also tackles structural barriers. The following section introduces CARE's Women's Entrepreneurship Theory of Change.

1.2 Women's Entrepreneurship Theory of Change

CARE's Women's Entrepreneurship Theory of Change (Figure 2) focuses on the specific needs of women entrepreneurs and the systemic changes required so that they have more equitable access to and control over resources, opportunities to run and grow financially resilient and sustainable enterprises, and the power to make decisions that benefit themselves, their families and their communities. The Women's Entrepreneurship Theory of Change

proposes change in three long-term outcomes aligned with the three dimensions of CARE's Gender Equality Framework (agency, relations and structures). Each outcome area also includes three specific outcomes. These outcomes are linked and reinforce each other, and they can be adjusted to a particular context. For lasting change to happen, interventions should take place in each of the three dimensions of CARE's Gender Equality Framework.



Figure 2: Women's Entrepreneurship Theory of Change

LONG-TERM OUTCOME 1 – AGENCY:

women entrepreneurs have the choice, capability and confidence to identify, pursue and develop sustainable entrepreneurial income-generating activities and make individual and business decisions.

SPECIFIC OUTCOMES:

1.1 Expanded awareness of economic rights, increased confidence, aspirations and self-efficacy.

Lack of awareness of economic rights and limited self-efficacy are barriers that inhibit women to initiate and run sustainable income generating activities and make individual and business decisions. CARE and partners work with women to raise their awareness of economic rights and boost their confidence and self-efficacy to pursue their rights and aspirations. Programme participants indicate that their strengthened confidence not only applies to their businesses, but also to decisions in their households.

1.2 Enhanced technical, entrepreneurial, and financial skills.

Technical, entrepreneurial and financial skills are key to enhance women's ability to take and/or influence decisions related to their productive assets, the expansion of their business, and accessing and using capital. From programming experience we learnt that the combination of increased awareness of economic rights plus increased knowledge and skills broadened women's options and gave them the choice to identify, pursue, enhance and grow their existing businesses.

1.3 Access to and control over capital, assets and financial resources

Lack of access to and control over assets, capital and financial resources are major barriers to women's economic participation. CARE's work strengthens women entrepreneurs' access to formal and informal financial institutions, and their decision-making power in the household, workplace and community. Decisions include those related to productive assets, access to and control over financial resources (e.g. loans), and capital investment in their enterprises.

LONG-TERM OUTCOME 2 – RELATIONS:

women have the power in their homes, communities and places of work to individually or collectively strengthen linkages, influence norms, negotiate and make economic decisions, in allyship with men.

SPECIFIC OUTCOMES:

2.1 Formal and informal women's groups take the lead on economic decisions that affect their lives.

Supporting women's groups and collectives is an integral part to increasing women entrepreneurs' access to decision-making spaces so they can influence decisions that shape their businesses and lives. Work with women's groups is not limited to forming groups or networks, but also includes work with existing

groups or networks and promoting joint actions to influence gender norms, economic systems and institutions.

2.2 Women and their networks build and maintain beneficial and equitable relations with market and business actors to pursue sustainable business outcomes.

CARE works with women and women's groups to establish business relations and linkages with market actors (e.g. traders, digital service providers, financial and marketing service providers, market authorities) in an equitable way. We support women to strengthen their capacities and skills to identify, build, negotiate and maintain relevant business relationships and leverage them to their advantage. This way, women-led businesses can equally partic-

ipate in value chains, and benefit from market system linkages.

2.3 Men, boys and other family members recognise and support women's economic contributions and roles in the household and as entrepreneurs.

CARE works in allyship with men and boys at household and community level to jointly influence entrenched social and cultural patriarchal norms and practices (e.g. regarding women's

role in decision-making, control over income, gender-based violence) and transform gender stereotypes about women's and men's roles in the household and as entrepreneurs (e.g. division of domestic work and work in non-traditional sectors). This work supports women's decision-making capacity in their households and businesses (i.e. capacity to manage loans, make strategic business choices).

LONG-TERM OUTCOME 3 – STRUCTURES: formal and informal duty bearers work to build gender-just and inclusive market, legal and financial and regulatory systems that foster the growth of women-led enterprises.

SPECIFIC OUTCOMES:

3.1 Market actors, especially enabling organisations and service providers, enable and promote women's equitable access to services, markets and business opportunities.

CARE works with market actors (e.g. financial, marketing services, suppliers, processors, traders) to influence their perceptions and practices to come to more gender-just and inclusive products and services, and to protect and respect women's economic rights in their operations and their supply chains.

3.2 Duty bearers promote positive norms and practices to reduce barriers to women starting and running enterprises.

CARE works with duty bearers (formal and informal community leaders) and in ally-

ship with men and boys to jointly influence entrenched social and cultural patriarchal norms (e.g. regarding decision-making, control over income) and transform gender stereotypes about caregiving and women's and men's roles as entrepreneurs (i.e. division of domestic work and work in non-traditional sectors).

3.3 Duty bearers amend or create policies, legislation and budgets that are responsive to the rights, needs and demands of women entrepreneurs.

CARE influences the transformation of inequitable economic structures, laws and policies that restrict women entrepreneurs at local, sub-national and national levels. To this end, we work with duty bearers and powerholders at all levels (e.g. regulatory actors, policy makers, Chambers of Commerce, business networks) to ensure effective delivery of laws, programmes and policies, to make services more accessible, and ensure that duty bearers are held accountable to deliver public goods and services that are gender-just, inclusive and meet the rights, needs and demands of women entrepreneurs.

1.3 Conclusions

This chapter introduced the Women's Entrepreneurship Theory of Change that builds on the Women Economic Justice Strategy, developed by CARE. This framework lays the foundation for actions taken at global and national levels to support women entrepreneurs, seeking change in

the agency, relations and structures dimensions. In the upcoming chapters, practical guidance for actions related to each of these three dimensions are provided. This guidance is complemented with case studies, showing how interventions can be applied in various settings and contexts.

CHAPTER 2: Strengthening Agency among Women Entrepreneurs

2.1 Introduction

This chapter introduces the agency component of the women's entrepreneurship framework and is structured according to the three specific outcomes as defined in the Women's Entrepreneurship Theory of Change:



Outcome 1: Expanded Awareness of Economic Rights, Increased Confidence, Aspirations and Self-efficacy



Outcome 2: Enhanced Technical, Entrepreneurial and Financial Skills



Outcome 3: Access to and Control Over Capital, Assets and Financial Resources

Agency is a person's capacity to exert power, be in control over actions and their consequences, make purposeful choices and pursue goals in life. It refers to strengthening consciousness, confidence, self-esteem and aspirations (non-formal sphere) and knowledge, skills and capabilities (formal sphere).

A key factor of sustainable agency strengthening is to find the intersection between what is required for businesses to be successful and the individual needs and interests of the entrepreneur. Prioritising one over the other might jeopardise sustainability of results or even be harmful for women. If interventions are designed based on business modelling solely, they might increase workload on women, especially if gender roles and awareness of economic rights are not explicitly addressed. If interventions are too narrowly

focused on strengthening women entrepreneurs' aspirations and self-efficacy, they might run low quality, financially unsustainable businesses. Therefore, a balance of 'soft' inter- and intrapersonal skills and 'hard' technical and financial skills is required.

Agency strengthening is a context-specific process where the barriers and opportunities vary across cultures, societies, and communities. Therefore, CARE has no single agency strengthening 'package' for projects to use. Depending on the context, the type of entrepreneurs and their needs, the stage of their businesses, their markets and growth options project teams should prioritise areas and modalities of agency strengthening. For guidance and resources on needs assessments and (gender) analyses to inform agency strengthening, see Chapter 5 and Resource Table 10. It is important to embed agency strengthening activities in other project work on relations and structures, rather than designing them as stand-alone activities, because changes in women's agency can strongly affect their relations to other actors and their ability to navigate structural barriers, and vice versa.

In the following sections, we give examples of agency strengthening activities with women entrepreneurs and provide links to practical tools and resources to support innovation, adaptation and piloting of agency strengthening approaches in different project contexts.



2.2 Awareness of Economic Rights, Confidence, Aspirations and Self-efficacy



Specific Outcome 1: Women (individually and in collectives) expand their understanding of economic rights and strengthen confidence, aspirations, and self-efficacy as entrepreneurs.

What we aim to change

Starting, formalising and running a business as a woman can be complicated, frightening, and even unacceptable in certain contexts. To make sure women entrepreneurs can defend their interests, effectively apply skills, acquire and use resources, and develop relations to advance their businesses, we strengthen women's awareness of rights, self-confidence and belief in their own dreams and aspirations. **Women's economic rights** include the right to work and participate in markets, to receive a fair and equal price for their products and services, to have safe working conditions, and to access social security and social protection. It also includes awareness of the right to acquire, own, inherit, and use property according to the rule of law, the right to engage in (collective) bargaining, the right to form and join unions, cooperatives, and collectives. **Intrapersonal skills** relate to how an entrepreneur perceives herself, and the behaviours and abilities to help her learn new information, handle thoughts, feelings, and impulses, and cope with challenges, stress and frustrations. Examples include self-confidence and self-efficacy. **Interpersonal skills** determine how an entrepreneur interacts with others, understands and deals with other people's feelings and motivations. Examples are communication skills (verbal, non-verbal, and listening skills), empathy, teamwork, negotiation, advocacy, persuasion and influencing skills, conflict resolution and problem solving.

Resource Table 1 details resources available for strengthening different types of intra- and interpersonal skills.

Resource table 1: strengthening awareness of economic rights, intra- and interpersonal skills

RESOURCES
<p>EN - VSLA Programme Guide covering the following skills and training topics for members of Village Savings and Loans Associations (VSLA):</p> <ul style="list-style-type: none"> • Women's rights: p. 161 – "Our Rights" • Self-esteem/Confidence: p. 121 – Treasure Hunt • Communication skills: <ul style="list-style-type: none"> - p. 120 – "Talking Stick" - p. 124 – "Learning to Listen" - p. 125 – "Telephone" • Decision-making & Negotiation skills: <ul style="list-style-type: none"> - p. 133 – "Cross the line" • Conflict Resolution: <ul style="list-style-type: none"> - p. 126 – "Fixed Positions" - p. 129 – "A conversation about conflict"
<p>EN - Training Module on Soft Skills used by Chrysalis in Sri Lanka, covering various intra- and interpersonal skills, including:</p> <ul style="list-style-type: none"> • Communication skills: p. 25-31 • Conflict resolution: p. 11-12 • Leadership skills: p. 14
<p>EN - Training Manual for Facilitators - Soft Skills in Non-Formal Education, covering the following skills:</p> <ul style="list-style-type: none"> • Communication skills: p. 75-81 • Decision-making & negotiation skills: p. 64-69 • Conflict resolution: p. 82-86 • Leadership skills: p. 57-59
<p>SP - Módulos de Empoderamiento Personal (self-empowerment booklet) developed by CARE Guatemala, covering the following skills and training topics for women entrepreneurs/producers:</p> <ul style="list-style-type: none"> • Women's rights: Módulo I: Derechos Humanos de las Mujeres • Self-esteem/confidence: Módulo II: Poder y Autoestima • Communication skills: Inteligencia Emocional y Comunicación Asertiva • Decision-making and negotiation skills: Módulo III: El empoderamiento para la toma de decisión y la negociación • Time management: Módulo V: Gestión y el uso del tiempo • Leadership skills: Módulo VI: Gestión Liderazgo y Organización
<p>SP - Módulo para Facilitadores Capacitación en Habilidades Blandas, covering the following skills:</p> <ul style="list-style-type: none"> • Self-esteem/confidence: Taller 5: La Autoestima • Conflict resolution: Taller 3: Resolución de Conflictos • Leadership skills: Taller 1: Liderazgo • Empathy: Taller 4: Empatía • Resilience: Taller 6: Resiliencia
<p>SP - Módulo de Solución de Problemas y Toma de decisiones, covering the following skills:</p> <ul style="list-style-type: none"> • Conflict resolution • Decision-making & Negotiation skills • Problem solving
<p>Other resources specifically covering Communication skills:</p> <p>EN - Training Outline Presenting with Impact - Public Speaking, and the resulting Training Report on Public Speaking</p> <p>SP - Módulo de Habilidades Comunicativas</p>
<p>Other resources specifically covering Time management skills:</p> <p>SP - Módulo Manejo del Tiempo y el Estrés</p> <p>SP - Agenda de Emprendimiento</p>
<p>AR - 2020 رېمسي د روسچ لاملو لار تادئارل قېتاي چ لار تاراهم لار قې پي ردت لار اقدام لار (Training Manual on soft skills)</p>
<p>More training manuals and resources are available on the Entrepreneurship Repository on CARE Shares.</p>

How we bring about change

CARE's successful modalities to strengthen agency of women entrepreneurs include:

► **Group training**, where **groups of women entrepreneurs or associations** receive training sessions on topics such as women's rights, self-confidence, communication skills and self-efficacy. Group training enables projects to reach more entrepreneurs in the same training cycle, creates

a conducive and familiar learning environment, and facilitates exchange between peers. Groups can also develop strategies to effectively apply the learnings as a group. Resource Table 1 provides an overview of training modules and tools that have been used to increase women's understanding of economic rights and strengthen their intra- and interpersonal skills. These sessions can be aligned with technical training sessions highlighted in section 2.3.

Case study 2.1: Collective Agency Strengthening in Peru

Agency can be built at the individual level, but also among collectives. In the Women in Enterprise programme in Peru, eight different organisations agreed to join forces and form a consortium to market their products, offering traditional products from the Peruvian region of Piura. The consortium, called **PIRÚA**, brought together associations in different value chains, such as handicrafts, ceramics, and honey, seeking to add value to one another and aiming to increase profits and improve the living conditions of the members and their communities. Besides strengthening capacities at the individual level, CARE included modules to work on collective agency in the curriculum for this consortium. These modules focused on team building, women's voice and representation, collective negotiations, advocacy, lobbying, influencing others, public speaking, and leadership. For more information on the impact of collective agency, see the Associativity model (Asociatividad) in section 3.2 and Resource Table 4.





► **Training of Trainers approach** where local experts or peers are equipped with CARE's course information to further disseminate it in group sessions in their own locations. This approach was successfully applied in more fragile settings like Northeast Syria and Yemen, where it helped the CARE team train more women entrepreneurs on the basic concepts of women's rights, self-esteem, aspirations and other skills.

► **Coaching and Mentoring** by successful women entrepreneurs, local sector experts or entrepreneurial groups from the same context and circumstances. Mentoring by experienced businesswomen does not only provide entrepreneurs with the opportunity to learn technical knowledge, but also to be self-confident and inspired by others' achievements. Group coaching and peer support helps entrepreneurs to develop positive entrepreneurial attitudes and skills such as negotiation, problem solving and empathy. Peer support groups can also help to discuss difficult topics like family relations and gender-based violence, providing a safe environment to talk and learn about the ways like-minded women deal with similar issues.

► **Role Model Campaigns** where successful businesswomen meet aspiring women entrepreneurs and their community members to set positive, relatable examples, share common challenges and solutions, and show women, men and leaders that supporting women entrepreneurs does not have to be a threat to society and can benefit everyone. In the Women in Enterprise programme, CARE Jordan and CARE Côte d'Ivoire integrated role

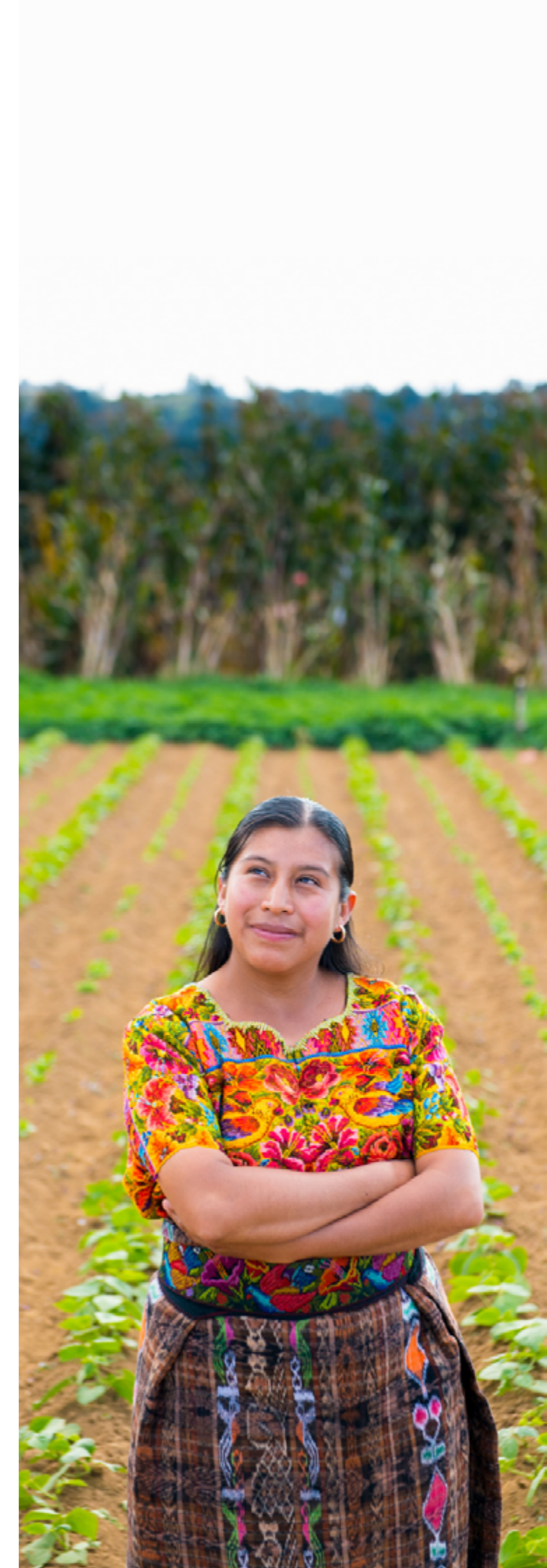
model campaigns. In addition to highlighting the importance of supporting women's economic rights, the campaigns strengthened women entrepreneurs' agency at various levels. The role models themselves mentioned that through being a role model they improved skills like public speaking and self-perception. For the participants, listening to similar women pursuing their aspirations was a source of motivation to develop their own entrepreneurial activities. Learn more about the Role Model Campaign in Jordan from this [Evaluation Brief](#). To learn about the Role Model Campaign developed in Côte d'Ivoire, see this [Campaign Report](#).

► **Partnerships with local training providers and expert organisations** to strengthen their capacities and include newly developed or adjusted course materials into their curricula. Local training centres can often continue to offer these curricula beyond the project duration. Where possible partnerships should lead to highly relevant training modules owned by local partners ranging from vocational training centres, academic institutes, incubation programmes, CBOs, business centres or others. CARE should be sensitive to existing perceptions and assumptions among these partners and ensure they are equipped to provide gender inclusive trainings that acknowledge psychosocial barriers and expectations specific to women entrepreneurs. In Côte d'Ivoire, CARE worked together with government training institutes for women and girls to update and improve the entrepreneurship training modules at institutional level and included examples of positive masculinities and reducing gender stereotypes in the courses.

Case Study 2.2: Designing training modules with a university and psychologists in Guatemala

The agency strengthening package for women entrepreneurs developed by CARE Guatemala through the Women in Enterprise programme consisted of two main modules: Business Development and Self-Empowerment. The CARE curriculum was developed in partnership with a university, who piloted the modules while adjusting the information to the needs of local entrepreneurs. The [Business Development for Entrepreneurs](#) module was designed to be relevant for all types of entrepreneurs, regardless of the sector or economic activity they were active in. To make sure the modules were relevant and applicable, it was crucial to equip the trainer with the right skills to be able to adjust to the needs of the specific women in his/her group. For more on this process see [this report](#) (Spanish).

The development of the [Self-Empowerment](#) module was supported by two psychologists who spoke to the women and allowed the team to understand more about the feelings, aspirations, needs, and conditions of the women in their economic activities and at household level. Through these conversations with the psychologists women also could begin to process past traumas. The modules were then developed based on the collective memories, stories, experiences and needs that the women shared. For instance, the team saw that topics around self-esteem, self-care and self-knowledge were a priority because of patriarchal systems that inhibited women to fully know themselves physically and mentally, and due to unhealed traumas from past civil wars and current gender-based violence.



2.3 Technical, Entrepreneurial and Financial Skills



Specific Outcome 2: Women entrepreneurs enhance their technical, entrepreneurial, and financial skills.

What we aim to change

Women often have less access to formal and informal education opportunities needed to get the knowledge and skills required to start and manage economic activities successfully. Lack of business planning and financial record-keeping skills are among the main constraints for women-led micro, small and medium enterprises (MSMEs) to access financial resources and invest in the growth of their businesses. Lack of access to financial resources affects business productivity and profitability. Furthermore, there is a large gap in women and girls' access to, possession, adoption, and use of digital products compared to men and boys. The COVID-19 pandemic has only emphasised this need to increase digital literacy for entrepreneurs. Therefore, besides supporting women's awareness of economic rights and strengthening their inter- and intrapersonal skills, women entrepreneurship programmes provide opportunities for women to access training and education that improve their technical, digital, entrepreneurial, and financial skills, so they can pursue their economic rights and aspirations, increase their abilities to make informed decisions on sustainably developing a business.

Resource Table 2 shows an overview of the different topics covered in each skillset and the related available training modules and tools used by CARE teams to strengthen women entrepreneurs' skills in different contexts.

How we bring about change

The agency approaches used for strengthening aspirations, self-confidence and other intra- and interpersonal skills (see section 2.2) are also useful for improving women's technical, entrepreneurial and financial skills:

- ▶ Mentors can encourage women to develop their entrepreneurial aspirations and overcome psychosocial barriers in the process of supporting their business plan development (see for example [CARE Rwanda's Business Mentorship Programme](#)).
- ▶ Training of trainers and peer support activities can strengthen entrepreneurs' vocational and financial skills, while also strengthening their self-confidence in applying those skills and advising others based on their learnings.
- ▶ Group training led by experts or role models to give women new insights in marketing strategies, links to service providers and networks can simultaneously boost leadership skills and awareness of rights.
- ▶ Local partnerships with academic institutes can support validation of business models as well as creativity and problem-solving skills. Accompaniment by local financial experts can strengthen bookkeeping skills as well as the ability to take calculated risks or increase awareness of their financial needs and rights.

When designing training activities to strengthen women entrepreneurs' technical, entrepreneurial and financial skills, the following factors should be considered:

- ▶ **Women entrepreneurs' level of experience and growth interests:** trainings should be customised to the level of experience of the participants and the development stage of their enterprises. The training needs of small-scale, home-based producers and microentrepreneurs are very different to those of manufacturers with employees and members of entrepreneurial associations or cooperatives. Similarly, training for women in the start-up phase of their business requires more attention to business plan development and basic bookkeeping compared to experienced entrepreneurs looking to expand their businesses. The latter group will benefit more from leadership skills, formalisation and finding new markets.
- ▶ **Gendered risk perceptions and preferences:** risk-taking is inherent to entrepreneurship, so interventions should include the subject of risk assessment and mitigation, and take into account

Resource table 2: strengthening technical, entrepreneurial and financial skills

KEY SKILLS	TRAINING CONTENT & RESOURCES
Technical skills	<p>Includes: sector-specific skills related to the value proposition of a business, such as quality production techniques and standards, processing, packaging, labelling, transportation, (digital) marketing, service delivery, workplace safety, use of equipment, value addition, market linkage.</p> <p>Training resources:</p> <p>SP - Ciclo de producción, la cadena productiva, producción y productividad: Training document about the production cycle, value chain, production and productivity.</p> <p>FR - Guide de Formation sur la Gestion des Affaires Exploitations Familiales: Training guide on management of family farm businesses.</p> <p>AR - قطاي خ ل ل - تاي ساس أ ل ا م ي ل ع ت: Introduction into sewing business.</p> <p>EN - Training Manual Packaging, Labeling, Marketing and Promotion</p> <p>EN - Module: Value Chain and Market Linkage</p> <p>EN - Farmer Field and Business School Toolkit Agricultural Tools, Marketing Tools, Gender Tools, Nutrition Tools, Monitoring, Evaluation and Learning Tools</p>
Digital skills	<p>Includes: using the internet, digital marketing (selling through websites, social media, and google ads).</p> <p>Training resources:</p> <p>SP - Módulo Ventas de Comercio Electrónico y Marketing Digital: Training document on e-commerce and digital marketing.</p>
Entrepreneurial skills	<p>Includes: starting a business, identification of an idea, resources, developing a business plan, Business Model CANVAS methodology (value proposition, key activities, key resources, channels, cost structure).</p> <p>Training resources:</p> <p>SP - Módulo de Desarrollo Empresarial para Emprendedoras y Productoras: Business development modules.</p> <p>SP - Presentación Modelo CANVAS: PPT on CANVAS model.</p> <p>SP - Plantilla Modelo CANVAS: Blank template for CANVAS model.</p> <p>SP - Plantilla para Plan de Negocios: Template to develop business plan.</p> <p>EN - Training Manual for Small Business Development</p> <p>EN - Selection, Planning and Management (SPM) of Income-generating Activities – Agent Guide</p> <p>EN - Business Mentorship Programme</p> <p>EN - Business Plan Development - Work Book New Business Start-up</p> <p>EN - Picture Booklet - What makes business work</p> <p>AMHARIC - Picture Booklet - What makes business work</p> <p>FR - Guide de Formation au Protocole 24h Chrono Entrepreneuriat: Training guide for entrepreneurs.</p> <p>FR - Plan D'affaires Simplifié Activite Generatrice De Revenus: Simplified Business Plan for Income Generating Activities (IGA)</p> <p>AR - ب ر د ت م ل ل ل ي ل د ي ر ا ج ت ل ل ا ل م ع ل ا ج ذ م ن: Business Plan and Marketing Training Materials</p> <p>AR - ق ر ي غ ص ل ل ا ع ي ر ا ش م ل ل ا ق ر ا د ل: ROTA - Entrepreneurship Training Material for participants and facilitators</p> <p>Includes: business formalisation, registration and legal requirements.</p> <p>Training resources:</p> <p>SP - Formalización de empresas: Training document on how to formalise a business.</p> <p>Includes: markets and marketing, market information (commodity, customers, competition, cost), marketing mix (product, price, place, promotion, people), collective brands.</p> <p>Training resources:</p> <p>SP - Marcas Colectivas: Booklet on collective brands.</p> <p>SP - Mapa de la empatía - Entendiendo las necesidades del cliente: Template to map customer needs.</p> <p>EN - Marketing Tools - Farmer Field Business School Toolkit</p> <p>Includes: business management, financial structure, financial management, personnel, structural organisation.</p> <p>Training resources:</p> <p>EN - Advanced Business Management Skills</p> <p>AR - الم ع ل ل ا ق م د خ و ق ي و س ت ل ل ا ق ب ع ل ه ي غ ص ل ل ا ت ا ع و ر ش م ل ل ق ب س ا ج م ل ل ا و ط ي ط خ ت ل ا و ي و د ج ل ل ا ق س ا ر د د ا د ع ل: Different manuals on entrepreneurship training - strategic planning, marketing, feasibility analysis and accounting</p>
Financial skills	<p>Includes: personal finances (savings, household income & expenses, budget, debt, financial negotiation), business finances (costs, prices, income, expenses, financial statements, balance sheet, cash flow) and financial products and services (savings account, loans, insurance, mobile financial services).</p> <p>Training resources:</p> <p>SP - Módulo de Educación Financiera para Mujeres: Training document on financial literacy for women.</p> <p>SP - Formato Análisis de Costos: Excel template to develop cost analysis.</p> <p>EN - Financial Literacy And Digital Subwallet Training Manual</p> <p>EN - Financial Education for VSLA - Trainer's Guide</p>

More training manuals and resources are available on the [Entrepreneurship Repository on CARE Shares](#).

¹Policy Framework for Women Led MSMEs Access to Finance; AFI, 2021; for further information visit the following [link](#).

participants' specific risk perceptions and preferences. Although individual risk preferences can vary between contexts and over time (e.g. depending on resource abundance), women are often more risk averse than men, and tend to take a more calculated approach to risk-taking. On the one hand, risk aversion supports careful enterprise development and may explain why women generally are stronger savers, more prudent borrowers and less likely to discontinue their business than men. On the other hand, too much risk aversion can lead to underinvestment in promising new practices, innovation and business opportunities perceived as risky or uncertain (see e.g. [this research project with CARE Tanzania](#)). Sticking to the same practices and 'business as usual' may be considered safe and predictable, but it could limit returns on investment and inhibit women from responding to changed circumstances like climate change. Risk is inherent to entrepreneurship, so interventions should include an analysis of gendered risk perceptions, and where needed design interventions to encourage risk taking, risk assessment and mitigation among women, by responding to the factors determining their risk perceptions and analysing the following:

- **Why women perceive certain choices as (too) risky:** understanding the reasons (e.g. bad experiences in the past, lack of knowledge on the consequences of different options, or peer influence) helps to provide relevant information and examples about risk-taking.
- **What types and sources of information are deemed useful and trustworthy to base decisions on:** based on the analysis, project teams can provide specific information to build confidence, manage hesitations and help to re-assess risks. In the agricultural context, increasing women's awareness of and knowledge about the risk-reducing benefits of certain climate-smart practices can stimulate their adoption. [Farmers' Field and Business Schools \(FFBS\)](#) can be a safe space for risk experimentation and [Participatory Scenario Planning](#) can be used as a tool to support farmers in assessing risks and taking informed decisions. Informing women about different types of (business) insurance can also support them to mitigate risks that are outside of their control.

► **Market demand and customers' preferences:** particularly for technical and entrepreneurial skills, trainings should incorporate learning goals on how to increase the competitive advantage and marketability of products and services to ensure that businesses are responding to market demand. A common challenge for small entrepreneurs is how to consistently distinguish themselves from competitors in order to create a stable customer base and profit margin. For example, in the case of rural microentrepreneurs involved in petty trade of seasonal produce, they may distinguish themselves by processing raw products, building a reputation of reliable quality, healthy produce, or offering larger volumes through collective marketing. Utilising market information, consumer-driven design processes and digital skills and e-commerce are key skills and resources for this and should not be ignored.

► **Governmental standards and formal requirements:** when designing interventions to strengthen technical and entrepreneurial skills, teams need to analyse with which formal requirements and procedures entrepreneurs need to comply, depending on their sector, and subsequently which specific skills they need to strengthen to be able to fulfil the requirements. This includes obtaining quality certificates, complying with health and safety standards, business registration requirements, relevant national policies, laws and regulations, trade related institutions, export and trade rules and standards. These requirements and processes are often complicated to understand, so it is important for entrepreneurs to not only know how to comply practically (e.g. by changing hygiene practices), but also how to access information and who to contact when policies change or new requirements come into play.

► **Creativity and innovation:** many entrepreneurship programmes have supported the development of innovative businesses and activities that can respond to market demands and changing circumstances. To support innovation, CARE teams have used innovation labs, business plan competitions, collaborations with researchers and academic institutes, entrepreneurial contests and partnerships

with value chain experts to uncover solutions that are financially feasible and socially impactful, such as through its [Innovation Programme](#). Identifying and nurturing creative ideas and innovative processes is key to develop businesses with potential to scale and to differentiate themselves in the market. In the Women in Enterprise programme in Guatemala, a consultant coached a women's association on how to develop new soy-based products that responded to consumer preferences, such as soy pancakes, soy sausages, chocolate soy milk and yogurt. In Palestine, through the OBADER programme, CARE supported the creation of an artisan's hub to develop the sector's capacity to incorporate market-driven designs and assist entrepreneurs to analyse market data at the start of their product design process.

► **Digital literacy:** being digitally savvy is becoming increasingly important for entrepreneurs to strengthen their technical, entrepreneurial and financial skills, to innovate, find information, and respond to market demands. With the COVID-19 pandemic, digital training modalities and online service provision and marketing tools have become more common and accessible. However, often times women have less access to digital devices and are less digitally literate than men. This can pose an additional barrier to accessing and applying knowledge that is critical for busi-

ness development. Therefore, it is important to assess and strengthen women's digital skills when introducing a digital intervention modality and encourage women to expand their digital literacy from messaging and social networking to digital accounting tools, e-commerce, market research and online registration forms. Accessible digital training modalities like the LISTA app described in Case Study 2.3 are promising tools to reach large numbers of participants and reduce perceived barriers to digital devices. Particularly for older women with limited literacy, it has proved useful to actively involve younger family members or fellow participants to help the women navigate digital devices and prevent them from becoming demotivated.



Case Study 2.3: Strengthening Financial Literacy through Gamified Learning App "LISTA" - Peru

Responding to low levels of financial education in Peru, the Women in Enterprise project developed a partnership with Fundación Capital, a non-profit entity specialised in the design and implementation of scalable strategies for financial inclusion and income generation. Project participants were part of the [micro-pilot of the LISTA app](#), which included a mobile financial education app to improve women's financial skills. The app was introduced into the communities by CARE facilitators who were trained in its use and supported with a guide. Towards the end

of the training process, the women indicated that they felt comfortable using the tablets, especially since it was interactive and there was a voice-over guiding them through the process. The tablets were passed from member to member through a rotation scheme, which allowed the women to learn at their own pace and in the companion of other family members. Several women reported that their children supported them through the process. Women indicated their interest to access other training sessions through such digital applications.

2.4 Access to and Control Over Capital, Assets and Financial Resources



Specific Outcome: Women entrepreneurs have more control over capital, assets, and financial resources.

What we aim to change

Entrepreneurial activities are capital intensive and require equipment, inputs, physical work-place, and funds to cover costs related to starting, running, and growing a business with huge consequences for businesses productivity, profitability, competitiveness and growth. However, many women entrepreneurs struggle with exercising full control over the assets of their business and the income they earn with it. Furthermore, accessing sufficient, suitable, and affordable financial products and services, such as savings, credit, digital payment methods and insurance is among the main challenges women entrepreneurs face. Financial institutions struggle to provide loans and other services to women entrepreneurs, especially in fragile settings and rural areas. CARE therefore facilitates and stimulates increased access to and control over capital, assets and financial resources:

- **Capital** refers to money (cash, savings, borrowed money, grants) an entrepreneur uses for day-to-day operations and for investing in future activities.
- **Assets** refer to the natural resources (e.g. land, water), physical spaces (building, store fronts, storage space), equipment and machinery available to entrepreneurs to develop economic activities.
- **Financial resources** refer to the financial products and services used by entrepreneurs to finance their economic activity, manage financial risks and save for later. These can include such as savings and loans from informal structures like Village Savings and Loan Associations (VSLAs) and products and services from financial service providers such as current accounts, savings accounts and loans for groups or individuals, e-wallets, credit, personal or business insurance, pensions, etc.

How we bring about change

Depending on project contexts, a combination of interventions promoting control over and access to capital, assets and financial resources can be implemented to match the needs and abilities of entrepreneurs, as well as the barriers they face. These include:

► **Seed capital and grants given directly to entrepreneurs** in the form of machinery, industrial equipment, computer equipment, biosafety elements, publicity, and advertisement and/or working. Investing directly in productive assets has been useful to boost productivity on the short term. In contexts where women face challenges to acquire financing needed to invest in assets, it has been a way to support entrepreneurs to acquire and control an asset base in their own name, which makes it easier to access formal financing in the future. When providing grants for machinery, it is critical to analyse women's capacities to maintain and safely use the equipment on the long term, and the timing of its delivery (particularly for agricultural equipment). Besides direct grants, CARE teams have supported the development of business plan contests where entrepreneurs can participate to receive financial prizes (see [Business Plan Contest](#)), or have supported women's associations to be eligible for public or private funds in support of women entrepreneurs. In Peru, for example, various women's associations have been supported by CARE to develop their business plans to participate in locally run competitive funds.

► **Village Savings and Loan Associations (VSLAs), VSLA in Emergencies (VSLAiE), and other savings group modalities** are an important platform for many women entrepreneurs to access capital and informal finance. Savings groups are an accessible, affordable, and trusted way for women to save money, take out small loans, and form the initial foundations to start and develop an entrepreneurial activity. Because savings groups are usually informal, self-selected, based on peer support, and have low barriers to entry, they are also suitable for women with limited capital and (financial) literacy levels. In countries where VSLAs are widely present, they can be used as a springboard

to develop entrepreneurship programming based on the strong savings habits and group solidarity that often characterise VSLAs. Savings groups are also used as platforms to access formal finance through banks or microfinance institutes (MFIs). In these cases, CARE worked alongside financial institutions and VSLA members to co-design or adapt financial products and services suited for women (micro) entrepreneurs, such as group and individual savings accounts and credit products.

► **Linkages with MFIs and Banks** to access greater pool of funds through loans or other financial services and products. CARE teams have worked with financial institutions (e.g. microfinance institutions or commercial banks, and to a lesser extent

not-for-profit organisations, cooperatives, and postal savings banks) to adapt and co-design their financial products and services to suit women's needs in terms of amounts, fees, length, and repayment schedules and financial priorities. Formal requirements for (male) guarantors and formal collateral have also been changed, for example by allowing for group loans where members are each other's guarantors. To lower practical barriers to access and increase active control over financial products, some financial service providers have appointed travelling loan agents to visit the women in their communities, rather than requiring the women to travel to the office to make transactions. See also section 3.2 on strengthening capacities and relations with financial institutes.

Resource table 3: access to and control over capital, assets and financial resources

KEY RESOURCES
EN - Manual to Develop Contest for Entrepreneurs - Business Plan Contest (BPC) Operational Management : Guide to run a business plan contest among entrepreneurs. Includes the process to identifying candidates and planning the contest and the M&E plan. Also available in Amharic .
EN - VSLA Programme Guide : for more training resources related to VSLA development, see Resource Tables 1 and 2
EN - VSLA Annual Report 2020
EN - VSLA in Emergencies brief
EN - CARE Partnerships with Financial Service Providers : about the partnerships CARE has developed with Financial Service Providers over the last 10 years, including a detailed dataset per country and the key aspects learnt from developing partnerships with financial institutions.
Financial skills manuals: see resource table 2
More training manuals and resources are available on the Entrepreneurship Repository on CARE Shares .

2.5 Conclusions and next steps

Agency strengthening does not entail a pre-defined set of training sessions that is implemented at the early stage of women's entrepreneurship programmes. On the contrary, agency strengthening is a comprehensive process that is designed based on strong analysis that goes beyond women's business and technical skills, and also includes a holistic understanding of the needs, challenges and opportunities of women entrepreneurs in their business ecosystem. Understanding social and cultural norms (sections 3.3 and 4.2), market system actors' perceptions and incentives (section 4.1), service providers practices (section 4.1), and legal environment (section 4.3) are major additional factors

to consider when finalising the design of comprehensive agency strengthening interventions, ideally covering: entrepreneurs' rights and self-awareness, intra- and interpersonal skills, technical, entrepreneurial and business skills, and improved access and control over capital, assets and financial resources. If all these components are well-developed and interlinked, women will enhance their entrepreneurial mindsets to progress towards the realisation of their business goals. The next chapters build on this chapter, by explaining successful approaches and examples of supporting women entrepreneurs to engage in equitable, supportive relations and transform structural barriers to gender-just economic participation.

CHAPTER 3: Influencing Relations in Women's Entrepreneurship

3.1 Introduction

This chapter introduces the relations component of the women's entrepreneurship framework and is structured according to the three specific outcomes as defined in the Women's Entrepreneurship Theory of Change:



Outcome 1: Formal and informal women's groups take the lead on economic decisions that affect their lives



Outcome 2: Women and their networks build and maintain beneficial and equitable relations with market and business actors to pursue sustainable business outcomes



Outcome 3: Men, boys, and other family members recognise and support women's economic contributions and roles in the household and as entrepreneurs

When we talk about changing relations, we refer to power relations in the informal sphere (e.g. intimate, family relations and social networks) and in the formal sphere (e.g. group membership, activism, citizen and market negotiations) through which people live their lives. Power relations are often intangible but affect women entrepreneurs in very tangible ways. Reliable business relations are essential for entrepreneurs to retain a client base and make a profit. Supportive relations with family and community members are important for women to gain the power and resources to make personal and business decisions. Therefore, when women

associate in groups and networks to influence economic decisions, establish strong and equitable relations with market actors and receive family members' support and recognition for their work, they will gain power in their homes, communities and workplaces to negotiate, leverage relations to their advantage and make informed decisions on matters that shape their economic opportunities.

CARE's key approaches in the relations domain are all based on a thorough understanding of the influence of key actors in the entrepreneurial ecosystem, linkages that exist among them, and their power to affect women's entrepreneurial aspirations and business growth. Interventions should be informed by a mapping of the formal and informal women's groups in the project context, relevant business and market actors, their power, capacities and relations with women entrepreneurs. Teams need a solid understanding of how market actors perceive women and what social norms, cultural practices and power dynamics impact women's relations to other actors. For guidance and resources on these different types of analyses and mappings to inform interventions, refer to Chapter 5 and Resource Table 10.

In this chapter we demonstrate how the right combination of relations interventions can strengthen women's decision-making power in their businesses and households, and how it can transform entrepreneurs' communities to become an enabling environment instead of a limiting factor.

3.2 Formal and informal women's groups take the lead on economic decisions



Specific Outcome: Formal and informal women's groups take the lead on economic decisions that affect their lives.

What we aim to change

CARE supports women entrepreneurs to organise themselves in groups and collectives and to increase their access to decision-making spaces, where they can influence and take the lead on economic activities and decisions that affect their lives. **Economic decisions** are decisions about how economic resources (money, time, labour, financial and productive assets) are controlled, used and allocated to serve the needs of individuals or groups.

Supportive networks among women entrepreneurs provide crucial practical and business support that can help entrepreneurs in their business performance. The main starting point to work on power relations is therefore among women entrepreneurs themselves, supporting them to:

- Connect in formal and informal groups, to share information, networks and customers, offer professional and psychological support to peers, improve their bargaining position and collectively negotiate fair prices, sales and agreements.
- Participate in decision-making spaces (e.g. local councils, advisory groups, advocacy platforms) collectively and/or through women's representatives/leaders who can channel their demands to relevant actors.
- Influence economic decisions, public agendas and norms that affect their businesses and lives.



Resource table 4: Strengthening formal and informal women's groups

RESOURCES
<p>EN - Gender Equality and Women's Voice Guidance Note: CI guidance note providing core models and implementation guidance on strengthening relations and amplifying women's voices in public spaces.</p>
<p>EN - CARE International Advocacy Handbook: comprehensive guidance on developing and implementing advocacy strategies</p>
<p>SP - Asociatividad: Booklet about the associativity model used in Peru as part of entrepreneurship programming. Includes the benefits of creating associations to increase capacity of acquisition, lower costs and increase profits. (For more information in English go to the Business Enterprise Models systematised by CARE Peru).</p>
<p>SP - Activities and Accompaniment Processes of the Promotion of Initiative 5452 - Economic Development Law for Women: Systematisation of experiences accompanying the LEYDEM platform, advocating for the adoption of Women Economic Development Law.</p>
<p>EN - Stories to Tell - Women entrepreneurs' associations participate in a Regional Fair in La Victoria, Lima: Two stories of resilience of women entrepreneurs' associations during the COVID-19 crisis.</p>
<p>EN - VSLA impact conflict-affected settings - CARE Yemen Study: Research report on impact of VSLA interventions on savings, income, financial status and women's empowerment on families affected by the conflict in Yemen. Includes recommendations for further programming.</p>
<p>More training manuals and resources are available on the Entrepreneurship Repository on CARE Shares.</p>

Resource table 4 shows an overview of the key resources developed by CARE International and CARE Country Offices to support women's groups and their entrepreneurial relations.

How we bring about change

► **Support the organisation of women in formal and informal groups:** while CARE often works with existing groups or networks, in many cases these groups do not exist and CARE encourages women to organise themselves in a formal or informal group. CARE's support to these formal and informal groups includes capacity strengthening in the area of team work, communication, role division and leadership, advocacy strategies, peer-to-peer support and networking, and (financial) resource mobilisation. Examples of groups and networks involving women entrepreneurs:

- **Cooperatives:** particularly in agricultural value chains, projects have facilitated women's access to cooperatives, and encouraged business relationships between cooperatives, buyers and other market actors for greater profits. Cooperative membership can facilitate collective bargaining, easier access to products and services (e.g. agricultural inputs, credits, advice) and amplify women's

voices in business negotiation. In many contexts, cooperatives are traditionally dominated by men, which has excluded women producers and entrepreneurs from the benefits of formal collectives. Through CARE's interventions in the Women in Enterprise project in Guatemala, cooperatives have become more inclusive to women as members and leaders, and new cooperatives have been formed by women themselves.

- **Market-based groups:** In some contexts, (aspiring) women entrepreneurs are interested in starting a business with likeminded women, rather than individually. Especially when social norms and/or limited infrastructure restrict women's mobility and economic participation, bringing together women entrepreneurs into market-based groups can be a viable option. Market-based groups consist of several entrepreneurs who live in the same area, have similar technical and entrepreneurial interests and establish a joint business to share costs and reach a larger scale.

- In the Women in Enterprise project in Jordan, CARE provided tailored training and coaching in entrepreneurial and technical skills such as sewing, embroidery and cooking, and arranged physical spaces for groups of 5 women to run their busi-

nesses. Without these connections, most women would run smaller home-based businesses to comply with prevailing social norms. Through the market-based groups, women entrepreneurs overcame obstacles posed by social norms, increased their mobility and contributed to a change in social expectations around women's roles and activities.

- In Côte d'Ivoire CARE supported adjacent VSLA groups involved in agricultural production to establish a formal market-based group enterprise, leveraging their collective produce and capacities to access affordable means of production (e.g. land, inputs), connect with larger buyers, sellers and service providers (e.g. MFIs, agricultural extension). Collective marketing allows members to overcome common hurdles, such as negotiating collective transport of produce to reduce the high transportation costs in remote areas. CARE provided training and technical support to arrange formal registration and develop a business model with diversified revenue streams for year-round profitability.

- **Savings Groups:** One successful group model utilised in entrepreneurship programming are **VSLAs**. These can provide a collective platform for women's engagement with market actors and for enterprise support work, while tackling the challenge to access funds by providing loans to its members. Through the VSLA groups, members can also receive tailored business training depending on their needs and level of business skills required to set up their own businesses. In some contexts, teams decided to support (adaptations of) existing models and customs around savings groups instead of introducing the VSLA model. For example in Sri Lanka, women entrepreneurs in the same district were supported to form **Women Entrepreneur Savings & Credit Groups (WE Save)**, primarily to mobilise savings and access emergency loans when the COVID-19 pandemic severely restricted women's businesses. Those informal WE Save groups are linked to larger, formally registered **Entrepreneur Thrift & Credit Cooperative Societies (ETCCS)**, of which women entrepreneurs became members and thereby gained access to the societies' incentives and credits.

- **Women's Associations:** one flagship model used with entrepreneurs relates to creating formal

associations between entrepreneurs in the same business or value chain to increase their acquisition capacity, the quality of products and services, and increase their profits. CARE can support such associations by identifying and linking (potential) members, strengthening capacities to build trust, team work, develop a collective value proposition and business plan, comply with formal registration procedures, and find markets. The Women in Enterprise project in Peru, associativity has been a core model to support women entrepreneurs in scaling up their production and formalising their businesses, especially in remote rural areas where producers live far apart.

► **Strengthen capacities of formal and informal women's groups:** CARE teams have organized training sessions that focus on how to run joint businesses, team work, roles and tasks division (depending on the nature or business model of the group), besides trainings for individual agency strengthening as described in section 2.2. While working on these modules with women entrepreneurs and their groups, teams identify potential group leaders who can participate in additional tailored activities on leadership skills, public speaking, advocacy and lobbying. All these topics should be adjusted according to the specific key actors in the business environment of the women's groups, as identified in the actor mapping.

► **Prepare women for participation in dialogue spaces:** CARE works with women entrepreneurs to be prepared to enter formal and informal dialogue spaces with the aim to (1) enlarge women's supporter base, (2) jointly promote and advocate for women's socio-economic rights, and (3) change norms and relevant restrictive structures (policies, budgets, regulations). Trainings and technical assistance on advocacy strategies, understanding (governmental) planning and decision-making processes are important for effective influence on public agendas. Each platform requires different types of preparations; for example, platforms with family and local community members would require a different skillset than municipal participatory budgeting, or business development and investment platforms.



Case Study 3.1: Digital and analogue solutions to strengthen women's participation in markets and dialogue spaces

The Women in Enterprise project in Guatemala trained women in rural areas in digital literacy, using the internet, digital devices and applications, social media and collaborative online platforms. Women increased their participation in new online markets and groups to seek advice, as well as in online forums and dialogue spaces for advocacy purposes. Alongside these individual trainings, the team developed a mobile application called Advocacy School, used by municipal women's directorates and women's organisations to learn about effective influencing, personal and business empowerment, advocacy planning & implementation, council system development and planning of municipal programming. This way, CARE has supported the LeyDem platform promoting the initiative Ley No. 5452 for economic development for women, by strengthening women's groups' capacities to engage in public dialogues and influence local governors to support the law.

In Sierra Leone, CARE partnered with a local radio station and the Ministry of Agriculture to provide relevant market price information to women entrepreneurs in intervention areas of the Women in Enterprise project. Ministry staff regularly collected local market prices for a range of commodities, while the radio station broadcasted this information in radio shows. CARE initially covered fuel and broadcasting costs for both parties, and informed women on how to access and use the information bulletins. Upon request of VSLA groups, CARE also provided hard copy lists of market prices to the groups. In the third phase of the project, the team successfully advocated with the Ministry to include the costs for collecting and disseminating market information in their annual budget, to continue offering the service on the long term. Having access to up-to-date information on prices and commodities on markets supports women to make informed business decisions and improve their bargaining position in negotiations with traders and middlemen.

3.3 Equitable relations with market and business actors



Specific Outcome: Women entrepreneurs and their groups build and maintain equitable relations with market and business actors to pursue sustainable business outcomes.

What we aim to change

In this section we describe how women entrepreneurs can build and leverage equitable relations, what CARE can do to stimulate these relations and support sustainable, mutually beneficial linkages.

Relations with business and market system actors are crucial for entrepreneurs if they want to grow, increase their reach and benefit from the many advantages of being part of the formal market system. Building inclusive market systems will allow more entrepreneurs to benefit from services, increase trust, reduce transaction costs, and develop channels to communicate their needs and advocate for them. The aim is to:

- Create more opportunities for women entrepreneurs to engage with relevant market and business actors in their areas and market segments and facilitate an enabling business environment beyond the project scope.
- Support women entrepreneurs to build more equitable, non-discriminatory relations with those actors, in which all parties can make their demands known, set boundaries and negotiate terms and conditions, regardless of their gender, age or societal status.

Among market and business actors, we can distinguish key private sector actors and (semi-) public actors, with their own roles:

- **Private sector actors:** including traders, wholesalers, input suppliers, agro-dealers, processors, cooperatives, digital service providers, financial service providers, marketing platforms, wholesalers, input suppliers and processors.
- **Public and semi-public actors:** including regulatory and enabling organisations that influ-

ence the business environment, such as market authorities, quality standards institutes, certification bodies, chambers of commerce, unions, trade promotion agencies, relevant ministries and departments, training and advisory agencies like agricultural extension and vocational training institutes, business development service providers such as accelerators, incubators, etc.

An actor mapping and analysis should give insight in the level of influence both types of actors have on women entrepreneurs, and which specific actors are of particular interest. This will vary strongly between contexts and depend on specific actors' capacities, existing relations, practices and (enabling and limiting) perceptions towards women entrepreneurs. See Chapter 5 for more guidance on value chain analyses.

How we bring about change

Work on relations is closely linked to interventions around Agency and Structures. This section focuses on activities with women entrepreneurs and their business partners together. Section 2.1 dives deeper into strengthening women entrepreneurs' self-confidence, negotiation skills and other skills that enable women to engage in new business relations and make their demands known. Section 4.2 includes more information on work with market actors separately for a structural change in their policies and practices.

The following activities can be implemented to promote equitable relations with market and business actors:

- ▶ **Networking events and trade fairs** among entrepreneurs, between entrepreneurs and market actors, as well as among market and business actors. Such events provide women entrepreneurs with a platform to present their products and services, find new customers, suppliers and business partners that they may otherwise not be able to access. It also gives women opportunities to learn from other entrepreneurs and competitors, get new ideas and feedback on how to improve their wares and distinguish themselves. Women's groups can use these platforms to present their

collective business and brands, and showcase the advantages of doing business with a reliable network of producers, compared to individuals. Role Models can also play a role in these events to emphasise the potential of women entrepreneurs (see also Role Model Campaigns in section 2.2)

- In the Women in Enterprise project in Sri Lanka, Chrysalis organised Enterprise Forums for women entrepreneurs and other small and medium enterprises (SMEs), traders, private sector actors like traders and processors, and relevant government departments to come together. These forums helped entrepreneurs to not only promote their products and make direct connections with potential clients and buyers, but also raise their concerns with government officials directly, rather than having to go through long and tedious administrative procedures to meet the right person. This way, entrepreneurs and government staff could instantly solve problems in the process for business registration.

► **Dialogue platforms** between women entrepreneurs and public and private market system actors to increase mutual awareness, support women entrepreneurs to access information, advocate for their needs and demands, and improve complementarity and create linkages between different service providers to expand the offer of suitable

services that meet women’s needs (e.g. between vocational centres to incubators to accelerators). CARE can support or connect with existing local platforms or create new ones. Such platforms can take different forms and are often connected to advocacy work to improve the business environment and address restrictive or non-inclusive policies and practices of market actors (see for example Case Study 3.1 on the LeyDem platform in Guatemala).

- In Sierra Leone CARE organised regular dialogue spaces for women entrepreneurs to meet with public representatives and community leaders to discuss the challenges they face to better develop their businesses, and what their needs are. In some communities, women raised the issue of police officers asking for bribes on their way to the market, which posed a structural barrier for their mobility and business development. Through the dialogue spaces, women convinced their leaders of the gravity and impact of these unequal power relations, leading to new by-laws and increased monitoring of the concerned police checkpoints.

- Another example of these platforms are the Technical Steering Committees introduced through the Women in Enterprise project in Yemen, to facilitate better relations and more effective collaboration between various actors in the business environment. See Case Study 3.2.

► **Mentoring sessions** for women entrepreneurs to complement agency strengthening packages (see section 2.2), where women are coached in real-life negotiations and deal making, networking and establishing new partnerships with suppliers, marketing platforms, (financial) service providers, Chambers of Commerce and others.

Resource table 5: Establishing and Supporting Linkages with Market and Business Actors

RESOURCES
SP - Módulo Marcas Colectivas: Module on collective brands, addressing the advantages these have for businesses, the requirements and steps to request a collective brand registration and examples during 2017-2019. Specific for the Peruvian context.
EN - Collective Brands: Explanation of entrepreneurship business models in Peru, including collective brands, exposing relevant experiences in different regions.
EN - Embarking On Social Enterprise Initiatives – Initial Learning and Guidance: Introduction to the potential contribution that Social Enterprise (SE) can make to CARE’s programmatic objectives, providing general guidance to staff embarking on market based development initiatives and considering their progression to a SE.
EN - Analysis of Profitable Economic Activities for Women and Youth in Cocoa Production Areas – IRGECC project: Study on profitable and sustainable agricultural and non-agricultural activities for women and youth, including a gender analysis.
For more examples and guidance on value chain analyses, see Resource Table 10
More training manuals and resources are available on the Entrepreneurship Repository on CARE Shares .

Case Study 3.2: Steering committees and roundtables in Yemen to improve the enabling environment

In Yemen, during phase II of the Women in Enterprise programme, CARE supported the creation of a technical steering committee (TSC) to support the linkage between women entrepreneurs with business and market actors. This TSC included representatives from government agencies and departments, NGOs, financial institutions, chamber of commerce, union, tax authorities, and representatives of a network of women entrepreneurs.

Among the roles of the TSC is to support the coordination and complementarity among the different stakeholders, sharing information on

available opportunities and providing technical and practical support to support women as economic actors. Other types of support include facilitating the acquisition of business licences at affordable prices and assisting women to access available financial services in the market. After participating in these discussions, the Chamber of Commerce (CoC) in the Aden governorate, for example, began a process of opening a new branch dedicated to small-scale entrepreneurs to offer legal and mentoring support to them and to create a database that included all the women entrepreneurs in the Aden. Also, the Chamber is working on facilitating the inclusion of the entrepreneurs as members, which would allow them to access networks and market and business information that are relevant to their entrepreneurial activities.





3.4 Men, boys and other family members support women's economic rights and roles.



Specific Outcome: Men, boys and other family members (e.g. mothers, grandmothers, in-laws) recognise and support women's economic contributions and roles in the household and as entrepreneurs.

What we aim to change

CARE recognises that men, boys and other family members (e.g. mothers, in-laws) are key actors in gender transformation and can be, at the same time, obstacles or allies for gender equality. Deep-rooted patriarchal norms limit women's main tasks to household and reproductive roles, leaving entrepreneurship (and paid work in general) as a male duty. As explained in the [Engaging Men and Boys guidance note](#), CARE aims to involve men and boys as participants, supporters, allies and champions to support gender equality and the fulfilment of rights by women and girls (including economic rights). The engagement of men and boys reduces the barriers women and girls face in strength-

ening their own individual agency, addressing inequitable power relations, and ensuring that changes in power dynamics and social structures are sustained. Through this work, we also promote positive masculinities to champion inclusive and equal behaviours for stronger, more inclusive, communities.

How we bring about change

Based on gender and power analyses (including understanding social norms, masculinities, and potential risks), CARE identifies men (be they family members, community leaders, religious leaders, or male staff from market system actors) to be partnered with. Depending on men's roles and engagements, relevant activities can be designed to engage men either as participants, supports or allies.

- **Participants:** focusing on activities to raise awareness to consider the power relations present in their interactions with women and recognise women's roles at both household level and as entrepreneurs.
- **Supporters:** taking action to promote more equitable power dynamics, informally challenge discriminatory norms and structures, and speak out to encourage gender equality within

their immediate circles of influence at household, community, workplace or value chain.

- **Allies & champions:** proactively act and speaking out against discriminatory norms and practices and in support of gender equality. They take intentional action to ensure women and girls have the same opportunities, access to services and rights as men and boys. They hold themselves accountable for their actions and those of other men in their communities and workplaces.

Based on learning from project experience around Engaging Men and Boys, projects are advised to organise reflection spaces for men to discuss norms freely without pressure of action or change, and to include religious or community leaders for sustainable impact. After reflection, interventions move towards action and coaching, utilising peer-to-peer engagement and should always monitor for backlash and have support mechanisms avail-

able. The following approaches and interventions have been used to engage men and boys in CARE's women's entrepreneurship programmes:

- ▶ **Dialogues and educational sessions with individuals, couples and groups** (family members, intimate partners, community members and youth), on gender roles, positive masculinities, and women's socio-economic rights. These groups provide men and boys the opportunity to reflect on how society is shaped and how it affects women and men, and to identify behavioural patterns that can be changed. In the GEWEP II project such sessions were organised based on CARE's [Social Analysis and Action \(SAA\)](#) method and the [Journeys of Transformation \(JOT\)](#) approach with couples, which focuses on men's commitment to support their wives in household chores, income-generating activities, and decision-making.

Resource table 6: Engaging men, boys and family members

RESOURCES
EN - CARE's guidance note on engaging men and boys for gender equality : Summarises CARE's approach to engaging men and boys for gender equality in programmes, outlines key principles and provides guidance on integrating into projects.
EN - Training Manual on Engaging Men and Boys as Allies in Promoting Women's Economic Empowerment : Manual on engaging men and boys as allies to promote women's economic empowerment, including sessions on sex and gender, business knowledge, task sharing, decision-making, alcohol use and gender-based violence.
EN - Role Model Men & Boys : Guide on Role Model Men and Boys (RMMB) approach to work with Men as clients, Men as supportive partners, and Men as agents of change. Includes stories about activities on the role of men in the house and the community, their responsibilities as fathers, and their commitment as supportive partners.
EN - Journeys of Transformation - Training Manual for Engaging Men as Allies in Women's Economic Empowerment : Manual for facilitators to develop group education sessions for engaging men as allies in women's economic empowerment. Includes summary of the results of the field-testing of the process in Rwanda in 2011-2012.
EN - Household dialogues for financial empowerment of women : Discussion guides and resources for Community Based Trainers (CBT) in sessions to support women's engagement in household decision-making. The sessions target women, men and children of the household.
EN - Final Evaluation Report - Engaging Men and Boys (EMB) in combatting Gender-Based Violence (GBV) in rural and low-income communities in Egypt : Final evaluation of project engaging men and boys to combat GBV. Includes key areas of success and achievements of the projects.
FR - Module de formation sur genre, entrepreneuriat et leadership : Tool developed by CARE and ANADER (extension agency) in Côte d'Ivoire to guide better integration of gender issues in training and capacity strengthening sessions aimed at women entrepreneurs and youth in rural areas, promoting positive masculinities and deconstructing harmful social norms.

More training manuals and resources are available on the [Entrepreneurship Repository on CARE Shares](#).

► **Adolescent and children awareness raising sessions** around recognising women’s role as economic actors and break social barriers and stereotypes, for example with children from entrepreneurs. Through the OBADER project in Palestine, children of entrepreneurs between 8 and 16 years old were given the space to speak about their mothers, what they know about their business, how they feel about their mothers in their role as entrepreneurs, and share ideas on how they can better support them.

► **Community initiatives, such as setting up men and boys networks with support of community leaders (such as chiefs or religious leaders)**, where men who have become allies to support women’s economic participation seek to convince other men who are reluctant to change the status quo to become allies too. Through the Women in Enterprise program in Sierra Leone, CARE and partners have supported the creation of these networks and male champions on how to guide others towards positive change. In Côte d’Ivoire, CARE has worked with the Network of Men Engaged for Gender Equality in (RHEEG-CI) to develop workshops on topics such as positive masculinity, myths and fears over what it means

to be a man, negative social norms, patriarchy, and engagement and support of men in women’s activities.

3.5 Conclusions and What is Next

This section highlighted the importance of supporting women entrepreneurs in their networks, market systems and households. Women’s relationships can be either sources of great support or can lead to tension, missed opportunities and additional burdens. To help women set up sustainable, profitable business activities, it is crucial they can count on fair, beneficial relations and partnerships. The topics around women’s relations described in this chapter are closely linked to women’s capabilities to participate in economic activities and access resources, as described in Chapter 2 on Agency strengthening. Work on influencing relations is also connected to transforming market structures and removing legal barriers, as will be described in chapter 4 on Structures. Notably, equitable relations with market actors supports women’s sustainable access to markets and services (see section 4.2) and engaging male relatives is key in achieving social norm change (see section 4.3).



CHAPTER 4: Transforming Structures around Women’s Entrepreneurship

4.1 Introduction

This chapter introduces the structures component of the women’s entrepreneurship framework based on CARE’s work with formal and informal duty bearers to build economic systems that are gender-just and equitable, and to make environments more enabling for entrepreneurs. The chapter is structured according to the three specific outcomes as defined in the Women’s Entrepreneurship Theory of Change:



Outcome 1: Women’s equitable access to services, markets, and business opportunities



Outcome 2: Positive norms and practices to reduce barriers to women starting and running enterprises



Outcome 3: Responsive policies, legislations, and budgets to the rights, needs, and demands of women entrepreneurs

Inclusive business environments require cohesive, non-discriminatory social and economic systems that enable and facilitate women’s equal access to markets and business opportunities and to products and services that meet their needs and demands. This requires working with a range of stakeholders to challenge discriminatory social norms, customs, values, and exclusionary practices (non-formal sphere) and laws, policies, procedures and services (formal sphere). When given space, voice and opportunities, women entrepreneurs can act based on the acquired resources and influence the systems in which they live. This results in

increased gender equality throughout the market system, opening new opportunities for women to access additional resources, enhance their agency and ultimately allow women and men entrepreneurs to equally compete for and reap the benefits of market systems on a level playing field.

In the following sections, we demonstrate strategies and tools to identify influential actors, influence their perceptions and practices, and partner with them to promote and advocate for women entrepreneurs’ equitable access to markets and business opportunities. Designing and adapting such strategies to project contexts requires sufficient analysis of value chains, social norms and policy frameworks. For guidance and examples on these analyses, see Chapter 5 and Resource Table 10.





4.2 Women's equitable access to services, markets, and business opportunities



Specific Outcome: Market actors promote women entrepreneurs' equitable access to markets and business opportunities.

What we aim to change

Influencing market practices and systems requires CARE to partner with market actors to change their perceptions towards women entrepreneurs and deliver gender-just and inclusive products and services. CARE's work with market system actors goes beyond changing their own operations, services and products; it includes supporting them to actively contribute to protecting women's economic rights in their extended supply chains.

Barriers to women's entrepreneurship are deeply rooted in the prevailing discriminatory legal structures, entrenched social norms, and exclusionary market systems.⁴ Among these barriers are the restricted access to timely and relevant market information and low bargaining power to negotiate prices with buyers. This undermines women's opportunities to sell their products at competitive prices. Also, due to poor infrastructure, limited transport opportunities, household responsibilities and cultural restrictions to leave the house, women have greater difficulty to physically access markets. Entrenched harmful social norms

prevent women's equal participation in markets by obstructing women's engagement in entrepreneurial activities due to the burden of unpaid care and domestic work traditionally shouldered by women, and dictating the sectors, type of jobs and spaces deemed appropriate for women. Additionally, lack of access to suitable financial products and business development services designed for and accessible to women is a major barrier, leading to fewer women-led businesses and unequal participation in market systems. Small-scale female entrepreneurs face challenges to access banks, may struggle to find accurate and reliable information about financial institutions and therefore mistrust them. At the same time, financial institutions sometimes have negative perceptions towards women entrepreneurs and uphold conditions that are not flexible, such as strict guarantee requirements that can be difficult to meet (e.g. land as collateral, male guarantor) or prohibitive interest rates, because they are wary of the (perceived) increased risks of doing business with women.

Preparing both sides for a successful collaboration is key. On one side, increasing the capacity of entrepreneurs (as discussed in Chapter 2), and on the other side, ensuring the services and staff from market actors and service providers are suitable for and supportive of women entrepreneurs. Resource Table 7 details resources available for influencing market systems and practices to create opportunities for women's equal participation.

⁴As discussed in more detail in CARE's Women Economic Justice Programme Strategy 2030.

Resource table 7: Influencing market systems and practices

RESOURCES
<p>EN - CARE Partnerships with Financial Service Providers: Report about the partnerships CARE has developed with Financial Service Providers over the last 10 years, including a detailed dataset per country and the key lessons learnt from developing partnerships with financial institutions.</p>
<p>EN - Resilient Market Systems Compendium: Guidance on designing programmes on women's economic resilience in fragile and conflict-affected settings.</p>
<p>EN - The Impact of Conflict in Market and Business opportunities for Yemeni women: Study about the impact of conflict in Yemen on investment, production and labour market, and barriers for women to participate in business. Study ToR is also available.</p>
<p>EN - Financial Products and Services Assessment - Women in Enterprise: Assessment of formal and informal financial products, including savings, loans, and grants, their suitability for women's entrepreneurs, and main constraints to women's financial inclusion in Yemen. Study ToR is also available.</p>
<p>EN - Rapid gender assessment (RGA) of E-Commerce Actors in the Handicrafts Value Chain: RGA conducted to assess the implementation of gender related policies within selected market actors in the handicraft value chain. Examines organisational culture, organisational accountability/political will, service delivery, and technical capacity.</p>
<p>EN - Rapid gender assessment (RGA) of service providers and entrepreneurship enabling organisations - OBADER: RGA conducted to assess the services and products of 4 identified entrepreneurship organisations from a gender perspective. Examines organisational culture, organisational accountability/political will, service delivery, and technical capacity.</p>
<p>For more examples of gender and value chain analyses, see Resource Table 10</p>
<p>More training manuals and resources are available on the Entrepreneurship Repository on CARE Shares.</p>

How we bring about change

To select or prioritise the market system actors to be included in programme, teams should be led by context and value chain analysis to see where priorities should lie. Below is an overview of actions to influence market actors to create a more gender-just and inclusive enabling environment:

► **Gender audits:** a process through which gender equality in organisations and companies is analysed and the main gender biases are identified. It can be used as a participatory analysis tool for many types of partners (public, private, service providers, marketing actors), and its results can unravel the interest and motivation of organisations to work towards gender equality, and to invest skills and resources to contribute to change. Understanding organisational perceptions and gaps can be a major entry point to define strategies for adaptation of the organisational culture, strategy and its products/services.

► **Capacity strengthening of market actors,** following the needs, gaps and biases uncovered in gender audits and other additional analytical tools in order to improve strategies and adjust products/services to better reach the underserved communities. Topics of these sessions include gender equality, diversity, needs of women entrepreneurs. It is very important to include actual power holders, as well as staff in direct contact with women entrepreneurs in the design and implementation of such workshops to ensure buy-in and effective change in practices and behaviours.

► **Influencing the creation of market spaces and flow of market information by:**

- Working with governments and private sector to **increase and improve the spaces where women entrepreneurs can sell their products** and engage with actors from across the value chain. Approaches include the promotion of fairs or local markets, (online) market platforms for women

entrepreneurs to reach different market segments and work with governments to increase the inclusion of women in public tenders. For example, by facilitating the participation of women as providers of School Feeding Programmes, as was done in Guatemala.

- **Improving access to information** through work with government, media (radio stations and TV) and private actors, ensuring that the entrepreneurs have access to timely and relevant information for better decision-making and bargaining power, as was done in Sierra Leone in the Women in Enterprise project.

► **Develop and adapt products and services with existing market actors**, seeking to improve the offer of services and products on the market that remove key barriers for women entrepreneurs. Some examples include:

- **Exploring financial models** and developing financial products and services suited for women entrepreneurs through partnerships with finan-

cial service providers to increase the availability of financial products and services (such as savings accounts, loans and insurance) that meet the needs of entrepreneurs in terms of loan size, repayment terms, collateral requirements and interest rates. For more information on CARE's work with financial service providers, visit the report on [CARE's Partnerships with Financial Service Providers](#).

- **Creating or linking to e-commerce platforms** where entrepreneurs can create their own online store and manage transactions, as developed by CARE Yemen through the Women in Enterprise Programme. The Aden Bazaar will allow entrepreneurs to access different market segments through e-commerce, while also providing access to training services in marketing and business development. It is expected that the Chamber of Commerce engages with the Aden Bazaar by promoting it through its networks. Similar approaches to e-commerce platforms were developed in other countries in response to restrictions imposed during the COVID-19 pandemic.

Case Study 4.1: Influencing financial service providers to better serve women - U Bank in Pakistan.

With support of the Mastercard foundation, the Ignite Programme has sought to adapt or co-design financial products for "growth-oriented entrepreneurs" with a specific focus on women owners of micro and small enterprises with ability and ambition to grow. In Pakistan, one of the focus countries of this programme, CARE partnered with U Bank in 2021. After a collaborative assessment of services and loan sizes, workshops were conducted with U Bank staff members to discuss ideas for more inclusive and empowering services for growth oriented entrepreneurs. Subsequently, the following steps were taken:

- Pilot of two financial products (Apna/Barhta Karobar) with a size range of PKR 40.000-600.000.

After the pilot, the entrepreneurs indicated greater demand for larger, targeted product-based loans, such as tractor and equipment financing, motorbike loans, dairy enterprise loans, livestock enterprise loans, agri-passbook enterprise loans, and gold backed loans. Thus, the portfolio of products available for Ignite Strivers (as well as for other customers) was enhanced to include the aforementioned products. The loan size of the products ranges from PKR 50.000 to 3 million.

- A guarantee mechanism where women can arrange any family member to be a guarantor, and not necessarily a male member.
- A digital app for loan acquisition and disbursement, where entrepreneurs can provide the necessary information through the app and get the loan into a digital wallet.

4.3 Positive norms and practices to reduce barriers for women entrepreneurs



Specific Outcome: Duty bearers advocate for and promote positive norms and practices to reduce barriers to women starting and running enterprises.

What we aim to change

Social norms have a strong impact on the enabling environment for women entrepreneurs, and the acceptance of and support for women entrepreneurs' ambitions by their communities. Duty bearers are influential actors who, intentionally or unintentionally, uphold and promote social norms through their actions and words, in the enabling environment for entrepreneurs. Duty bearers can be formally recognised authorities, such as community leaders and government officials, but also informal power holders and influential positions such as traditional chiefs, religious leaders, and even leaders of local organisations, political parties or companies. By identifying which duty bearers could be or become supporters, allies and champions of positive gender norms, supporting them to speak up about positive norms and take the lead in gender-just practices, they can have a crucial contribution in removing barriers to the growth of women-owned businesses.

Language matters

*We refer to relevant power holders as **duty bearers**, to emphasise that we call them to account regarding their duties and responsibilities towards women entrepreneurs, rather than merely confirming their position of power. Shifting the emphasis from power to duty corresponds to the shift from 'women's economic empowerment' to 'women's economic justice' as per CARE's 2030 strategy.*

How we bring about change

Programmes should support and encourage formal or informal duty bearers in any social setting to 1) promote reflection and discussion around social norms and how they impact people in society differently, 2) challenge discriminatory social and gender norms that are barriers to women starting and running enterprises, and 3) promote equitable gender norms that offer women equal access to resources and opportunities.

A step-by-step approach ensures impactful and sustainable results of social norms transformation:

1. Identification of the exact social norm(s) that are creating barriers for women entrepreneurs. Many contexts will have norms around the same themes (e.g. women's mobility or public participation), but the details of the norm can vary between countries, regions and even communities. Different tools for social norms analysis (such as the [Social Norm Analysis Plot tool](#)) support a precise understanding of what social norms are restricting women entrepreneurship, how strongly norms are valued by different groups, what the exceptions are to the norm (something that is generally not accepted might be accepted for specific sub-groups or specific activities), what the (perceived) sanctions or consequences are for defying the norm, and who is enforcing the norm (e.g. elderly men, religious leaders, mothers-in-law). All these details can offer entry points for interventions to better support women, find openings to start reflection on norms, identify the right allies, campaign messages and follow-up interventions.

2. Identification of (possible) allies and partners:

Following from the social norm analysis and actor mapping, it will become clear who the key duty bearers are (informal leaders, business managers, governmental bodies etc.), what the power relations are, and what are their perceptions and the openings for change. This could look different in each setting; for example male household members who can become allies for women's economic rights to be engaged in community awareness activities, or local religious leaders who are willing to talk positively in public settings about shared

responsibilities in the household. Allies could also come from more formal settings, such as mayors willing to lead peer-to-peer engagement to take steps on non-discriminatory budgets or inclusive governmental tenders.

3. Identifying overlapping priorities: The next step is to look for the overlap between the priorities and interests of women entrepreneurs on the one hand, and the openings and interests with duty bearers and their constituencies on the other hand. To form successful alliances, projects should analyse and use this common ground and work on those shared priorities that all parties will benefit from. The [Social Analysis and Action approach](#) is useful to support reflection and local ownership of change processes.

4. Implement activities in synchronisation with each other: Rather than working with women and then engaging with duty bearers separately, gender synchronisation reflects the optimal collaboration and coordination among actors and activities to multiply the effect of the messaging. Projects can integrate some of the social norm tools, such as expert peer-to-peer engagement, capacity strengthening, local role models, advocacy/awareness campaigns with other activities that strengthen agency, capacities and linkages. Examples and success stories can be found in the [Engaging Men and Boys Guidance Note](#) and CARE's [Tipping Point project](#).

Resource table 8: Changing social norms

RESOURCES
EN - CARE's SharePoint page on Social Norm change
EN - Gender in Practice Promising Practices: social norm change – for evidence, ideas for activities and guidance.
EN - CARE UK evidence page on social norm change – with more examples, especially from the Tipping Point project
EN - Social Norm Analysis Plot (SNAP) – analysis framework to design measurement tools and analyse data on social norms.
EN - Social Analysis and Action (SAA) - facilitated process through which individuals and communities explore and challenge the social norms, beliefs and practices that shape their lives and health.
EN - Rapid Mapping Report on Mandatory Day Care in Jordan on Existing Initiatives Working on Enforcing Labour Law on Mandatory Day Care for Children in Facilities where Women Work : Mapping of local and international efforts to enforce provision of day-care facilities for children of male and female workers.

More training manuals and resources are available on the [Entrepreneurship Repository on CARE Shares](#).

Case Study 4.2: Social Norm Campaigns in West Bank and Gaza

The OBADER project in West Bank and Gaza developed a range of online and offline activities to contribute to social norm change. For example, a large social media campaign used the stories of role models in business to challenge the narrative around women entrepreneurs. In addition, prominent community members, religious leaders and public figures participated through TV and radio spots, social media videos and a launching event. Community awareness sessions were organised, specifically around inheritance rights and women's economic rights, leading to 72% of female and 76% of male attendants demonstrating change in their perception towards women's socio-economic roles and inheritance rights. Over the course of the project, 12 community initiatives were implemented in Gaza by university students around topics related to women's rights, mobility, entrepreneurship and identity. Theatre and cultural events at universities as well as bazaars were organised to promote entrepreneurship among youth, reaching almost 60,000 people with positive social norm messaging



4.4 Responsive policies, legislations, and budgets that address the rights, needs, and demands of women entrepreneurs



Specific Outcome: Duty bearers create or amend policies, legislation, and budgets that are responsive to the rights, needs and demands of women entrepreneurs.

What we aim to change

A gender-sensitive regulatory and legal environment supports women to be able to claim the same economic rights as men. It also ensures that specific laws and regulations are clearly enforced so women are not subjected to restrictive customary practices and denied their legal rights. CARE works with entrepreneurial ecosystem actors at all levels to ensure effective delivery of inclusive laws, programmes and policies that promote women's equal access to services and opportunities. Duty bearers are held accountable to deliver public goods and services that are gender-just, inclusive, and meet the rights, needs, and demands of women entrepreneurs.

From a legal perspective, there are three important building blocks for the regulatory system⁵.

⁵Adapted from the ILO's series on country specific Women Entrepreneurship Development Assessments (2016 and beyond)

⁶Different global studies such as the [World Bank Ease of Doing Business report series](#) have shown that complex and pricey administrative procedures are a deterring factor and keep women from growing their business (through accessing credit or BDS) or accessing new business opportunities (such as exports or official tenders).

- **Labour laws and regulations:** women's position in the regulations related to the labour market is weak in many countries, leaving them with more instable contracts, less benefits and lower pay. Regarding entrepreneurship, there are often gaps in the legal frameworks that should protect women entrepreneurs through access to health and damage insurance and business formalisation.
- **Business registration and licensing regulations and procedures:** these processes can be complex, non-transparent, costly or even impossible for women to comply with (due to identification challenges, property rights, written approval letters).⁶
- **Property and Inheritance rights:** legal limitations in asset and land ownership by women across different contexts decreases their chances to access loans or physically expand their businesses. Discriminatory inheritance rights can limit women's options to acquire property and wealth.

How we bring about change

Based on the analysis of the entrepreneurial ecosystem, including governing legal structures, policies, frameworks, budgets and regulations, teams can identify legal barriers and gaps in their implementation that can prevent women from reaching their entrepreneurial aspirations. Mapping of strategic actors and opportunities supports the

prioritisation of barriers and co-design process for action or advocacy. Sometimes opportunities arise to contribute to legal change, other times capacities were improved for fairer, more inclusive implementation. Examples of approaches to contribute to enabling environments are:

► **Creating an evidence base** based on results from CARE projects, pilots and reliable external sources showing women entrepreneurs' potential and the positive impact of changed legislation or improved procedures on women and other population groups, which can be used for further advocacy work. Public actors may not be aware of the best practices or current gaps around the economic role of women and can be convinced with evidence either from local or global data. For example, to convince government officials to change complex, non-transparent and costly business registration processes, they need to be aware of the potential budget savings and increased economic opportunities for female and male entrepreneurs resulting from easier processes.

► **Capacity strengthening of government actors**, especially on gender norms, women's rights, and women's participation in economic activities. Through the Women in Enterprise programme in Peru, CARE trained technical teams and decision-makers of local governments in the [entrepreneurship models](#) used throughout the programme for them to replicate the approaches and reach more women in the regions.

► **Advocacy with national, regional and municipal governments and other public institutions** to influence these entities to develop and approve legal regulations that allocate budget and human resources in favour of women's entrepreneurship. This may require extensive accompaniment by CARE to support local governments and public institutions on how to implement national policies or programmes, and access public funds to allocate more funds to support women entrepreneurs. Advocacy efforts can also facilitate entrepreneurs' access to documents and services (such as social insurance, sanitary registrations, commercial licences, quality standard certificates and busi-

ness counselling) to formalize their businesses, comply with standards and access new markets. Through advocacy efforts by the Women in Enterprise project in Yemen, the Ministry of Trade and Commerce in Aden governorate began to facilitate the process for small entrepreneurs to obtain commercial licences at reduced prices, from USD 130 to USD 30 for at least two years.



Case Study 4.3: Legal tools to ensure investment in women entrepreneurs in Peru

Among the advocacy objectives of the advocacy work in the Women in Enterprise project in Peru was to influence regional and municipal governments in Piura and Huancavelica to develop and approve legal regulations that favour women's entrepreneurial activities. By the end of the project, 1 regional programme (Huancavelica) and 13 municipal ordinances (8 in Huancavelica and 5 in Piura) were approved, focusing on developing activities and allocating funds to contribute to women's entrepreneurship; in most cases implementation has already started. This could be achieved by deliberate integration of different project activities, such as systematising the approaches and models used by the project to support entrepreneurs, validating these models with academic institutions, and strengthening the capacities of women entrepreneurs to raise their voices and advocate for policy change in their own regions.

► **Partnering with women-led organisations and women rights organisations** to amplify the reach of advocacy activities and influence government actors, and to transfer knowledge and experiences of work with women entrepreneurs to these organisations for them to replicate with more women. In Guatemala, through the Women in Enterprise programme, CARE engaged with the LEYDEM platform, a women-led network promoting the Initiative Ley No. 5452 (Law of economic development for women) to favour the economic participation of women in the country. CARE has supported the platform through workshops to develop a clear advocacy strategy with members of the platform, strengthening the advocacy capacities of women's groups, presenting the initiative to the media and mobilising resources and actors at national and regional level (see also Case Study 3.1).

► **Pilot new schemes and initiatives with systemic actors** to improve access to services and information for entrepreneurs. An example is the creation of "one-stop shops" at district level in Sri Lanka to harmonize and provide government services to entrepreneurs in one place (see Case Study 4.4). These district level business service centres were proposed to the Ministry by Chrysalis as a solution for the bureaucratic burdens limiting SME development. The concept was successfully piloted with relevant government agencies and subsequently included as a model in nation-wide SME policy.

Case Study 4.4: Business Service Centres in Sri Lanka

Alongside the Ministry of Industry, Chrysalis has been piloting "One-stop Shops" to convene the offer of services for MSMEs under one roof in each district, including business development service providers (public and private) and financial institutions. Often entrepreneurs are unable to access needed services due to these being centralised in cities, unclear and lengthy administrative processes, the lack of information about the availability and accessibility of the services and the high transactional costs. This affects all entrepreneurs, but hinders women disproportionately in the context of strong patriarchal norms that discourage women to be involved in business development processes, limited mobility and financial resources. Through these Business Service Centres, entrepreneurs can access regulatory services (e.g. registration of the business, legal and tax advice, certifications and quality standards) and development services (e.g. access to finance, business counselling, coaching and mentoring and marketing advice).



RESOURCES
<p>EN - CARE International Advocacy Handbook: toolkit of approaches, techniques and additional resources to help CARE staff think about how to integrate advocacy into their work.</p>
<p>SP - AIIR Tool - HM Perú - Ordenanzas (AIIR Tool - Legal Norms): AIIR Tool on reached goals of the advocacy process to approve legal norms in favour of women entrepreneurs.</p>
<p>SP - Actividades y Procesos de Acompañamiento Promoción de la Iniciativa 5452 - Ley de Desarrollo Económico para las Mujeres (Activities and Accompaniment Processes of the Promotion of Initiative 5452 - Economic Development Law for Women): Sistematización de la experiencia con la Plataforma LEYDEM, la cual ha incidido por la adopción de la Ley de empoderamiento económico de mujeres.</p>
<p>SP - Guía para la estrategia de incidencia y relacionamiento - (Guide to execute Advocacy Strategy): Guide for advocacy officers, including objectives, actor selection, key messages and tools to monitor the advocacy process.</p>
<p>SP - Matriz de Monitoreo de Incidencia - (Advocacy Monitoring Matrix): Monitoring tool to register activities linked to advocacy initiatives. Includes guide on how to use the matrix and pre-filled examples.</p>
<p>SP - Módulos sobre Incidencia para Capacitación Internal (Module for Internal Training on Advocacy): Presentation to develop advocacy training for staff, including theory and practical exercises.</p>
<p>SP - Estrategia y Plan de Implementación Incidencia para Escalamiento de Modelos Exitosos de Emprendimientos Empresariales de Mujeres (Advocacy Strategy to Scale Women Entrepreneurship Models): Advocacy strategy to scale entrepreneurship models, including target actors, implementation plan, and logical framework.</p>
<p>More training manuals and resources are available on the Entrepreneurship Repository on CARE Shares.</p>

4.5 Conclusions and What is Next

This chapter discusses the role of the enabling environment in supporting women entrepreneurs, and finding pathways towards more inclusiveness. Although it requires sufficient investment of time and capacities to achieve structural change, interventions at this structural level offer unique opportunities for sustainable scaling, and can create a unique position for CARE as a trusted facilitator and connector between different interests and needs to advocate for a common goal. The chapter presents a range of tools and approaches

available that can help project teams to contextualize, design and implement activities to transform market systems, social norms and formal policies.

Chapter 5 will provide guidance for monitoring, evaluation, accountability and learning in women's entrepreneurship programmes. The chapter includes practical resources to analyse project settings from different angles and an overview of relevant project indicators to track progress and impact.

CHAPTER 5: Monitoring, Evaluation, Accountability and Learning (MEAL)

Appropriate research, monitoring and evaluation strategies are necessary to capture the impact of our programming during and after implementation, and report this in a clear manner to our colleagues in the CARE Confederation, our partners, donors and other stakeholders. But with a solid and smart M&E plan that is well integrated into a project, we can do more than just reporting: M&E tools can help us to learn during implementation, and adapt where necessary. Evaluations can also provide key insights on what works in which contexts with respect to women's entrepreneurship, which is useful for future programmes. It is therefore important to integrate M&E efforts throughout the project cycle and not treat it as an entirely separate process. Sharing and interpretation of M&E results and findings regularly within project teams is necessary to make the most out of project activities and of the M&E methodologies themselves.

Analyses to inform interventions on women's entrepreneurship

Several types of analyses are useful to inform entrepreneurship interventions and adapt to diverse local settings, at the inception or design phase of a project and where needed throughout the project to inform specific activities. **Gender analyses** create an understanding of gender relations, intersectionality and power dynamics between women entrepreneurs and other actors in their environment. **Social norms analyses** provide insights into what specific social norms are at play in the project context, how they affect different groups of people and who keeps the norms in place. Social norms analysis also increases awareness of staff members' own biases and preconceptions

regarding women entrepreneurs. See section 4.3 for more details about social norms analysis for entrepreneurship. **Context and policy analyses** can consist of literature and policy reviews as well as interviews with policy makers and other key stakeholders and are useful to map relevant legal frameworks and assess effective policy implementation on topics of women's economic rights, SME development and financial inclusion. This provides insights in structural barriers and opportunities for women entrepreneurs and is particularly useful to inform advocacy work. **Market systems and value chain analyses** are key to entrepreneurship projects because entrepreneurs need markets and deal with various other economic actors. It is therefore important to understand which actors are important in the relevant value chains, and what are barriers to access new markets (e.g. lack of specific knowledge or skills, certification, production standards, transportation costs, etc.). Moreover, value chain analyses can inform technical training programmes (e.g. to include training on good agricultural or manufacturing practices for specific value chains), decision-making on what profitable value chains and production stages to engage in (e.g. processing or primary production), and strategic networking. **Needs assessments** of project participants (SMEs, individual women entrepreneurs as well as other groups, like male relatives) help to identify the different types and levels of enterprises present among the target group, and design interventions (notably agency strengthening like skills training and business coaching) that suit their needs. See Resource Table 10 for an overview of CI resources and examples to guide analyses and set up MEAL frameworks for women's entrepreneurship programmes.

Resource table 10: Analysis tools and meal resources

RESOURCES & EXAMPLES	
Gender Analysis	<p>EN - CARE's Good Practices Framework on Gender Analysis</p> <p>EN - Rapid Gender Analysis overview page</p> <p>EN - Rapid Care Analysis (RCA) to assess who in a community carries out unpaid care.</p> <p>Examples and tools:</p> <p>EN - Syria Rapid Gender Analysis: RGA done in Syria at the start of the PERSEVERE project.</p> <p>EN - Situational and Gender Analysis – Advancing Women's Enterprises in Addis Ababa: elaborate gendered analysis of barriers and opportunities for micro- and small enterprises in Ethiopia.</p> <p>EN - Rapid Gender Assessment Questionnaire – COVID-19: Survey tool for rapid gender assessment of covid-19 impact, specific attention to impact on women's leadership and voice, MSMEs, and access to and control over financial resources. (CARE Palestine)</p>
Social Norms Analysis	<p>EN - Social Analysis and Action (SAA) - facilitated process through which individuals and communities explore and challenge the social norms, beliefs and practices that shape their lives and health.</p> <p>EN - CARE's Social Norms Measurement tools include the Social Norms Analysis Plot, which is used specifically to assess social norms programming using social vignettes.</p> <p>EN - The Compendium of Gender Scales identifies scales that measure adherence to gender norms.</p>
Context and Policy Analysis	<p>EN - Terms of Reference Context and Policy Analysis - Advocacy Strategy & Action: ToR template to carry out a comprehensive policy, context and actors analysis at national and subnational levels in order to inform the design of a national and global advocacy strategy</p> <p>Examples and tools:</p> <p>EN - Defining Entrepreneurship in Sri Lanka: literature review and interview findings on characteristics of female entrepreneurs, the entrepreneurship policy framework, and legal and social barriers around female entrepreneurship in Sri Lanka</p> <p>EN - Yemen Context and Policy analysis Women in Enterprise - Advocacy Strategy & Action: Qualitative study examining Yemen's legal framework and available literature related to WEE in order to develop advocacy strategy. Includes main challenges female entrepreneurs face to access legal systems, markets, financial services and technology.</p>
Market Systems and Value Chain Analysis	<p>Examples and tools:</p> <p>EN - Market Assessment Understanding Micro- and Small-Growth Entrepreneurs: This report assesses access to finance among female strivers (growth-oriented businesses) in Pakistan, Peru and Vietnam, their current business practices, unmet business needs for skills development, gendered barriers to growth, with a focus on socio-cultural norms and other structural barriers.</p> <p>EN - Gender Value Chain Analysis of Women's Roles in the Ethiopian Spice Sector: assessment of gendered roles, opportunities, barriers and power relations in different stages of spice value chains in Ethiopia. Related interview and FGD tools are also available.</p> <p>EN - Analysis of Value Chains and Promising Sectors: Study on promising agricultural and non-agricultural sectors and value chain segments that are suitable for women's business development in Côte d'Ivoire.</p> <p>EN - Business Market Study and Stakeholder Analysis on SMEs: Analysis on SME context and stakeholders in value chains relevant to women's SME development in Sri Lanka</p>
Needs assessments at entrepreneur or business level	<p>Examples and tools:</p> <p>EN - Capacity and Needs Assessment Women-led MSMEs: Capacity and Needs Assessment developed for CARE Jordan.</p> <p>EN - Enterprise analysis – Questionnaire: Questionnaire for enterprises in order to map their activities, their upstream and downstream procurement, marketing strategies, human capacity in the business, and financial management.</p>
General MEAL resources	<p>EN - CARE's 3 markers: Gender Marker, Resilience Marker, and Inclusive Governance Marker</p> <p>EN - CARE's Gender Transformative MEAL Tip Sheet</p> <p>EN - CARE's Gender MEL Toolkit includes guidance on preparation and approaches.</p> <p>EN - MEAL for Vision 2030 on CARE Shares with an overview of all CI 2030 Indicators and guidance</p> <p>EN - CARE Guidance on Qualitative Methods</p> <p>EN - Literature Review and Bibliography on Women's Economic Empowerment</p> <p>Examples and tools:</p> <p>EN - Monitoring & Evaluation Framework – Women in Enterprise Phase 3 – Global Programme</p> <p>EN - CARE's International Evaluation e-Library with examples of project evaluations</p>

More training manuals and resources are available on the [Entrepreneurship Repository on CARE Shares](#).

This formative analysis and research is not only necessary to inform programming, but also to select and adapt relevant project indicators, M&E tools and activities that suit the context and needs of the project. Many standardised indicators, tools and guidance notes are available on the topic of Women's Economic Justice in general and women's entrepreneurship specifically, to track the reach

of the project activities and the level of change towards gender equity and sustainable entrepreneurship. Where applicable, it is good to use these and thereby allow for comparability between projects. In setting up the M&E framework and tools, it is key to keep rooting tools and methods in the specifics of the project design, goals, implementation pathways and context.

Applicable CI indicators for Agency, Relations and Structures components include:

AGENCY	RELATIONS	STRUCTURES
<p>WEJ Framing Indicator for Agency: # and % of women who have increased capability to participate equitably in economic activities</p> <p>CARE 2030 Global Indicator #30</p> <p>% of women who report confidence in their own negotiation and communication skills</p> <p>CARE 2030 Global Indicator #1</p> <p>% of women reporting high self-efficacy</p> <p>CARE 2030 Global Indicator #8</p> <p># and % of women who are active users of financial services (disaggregated by informal and formal services)</p> <p>CARE 2030 Global Indicator #12</p> <p>Proportion of women with information and communications technology (ICT) skills, by type of skill [SDG indicator 4.4.1]</p> <p>CARE 2030 Global Indicator #18</p>	<p>WEJ framing indicator for Relations: # and % of women who have actively participated in economic decision-making in (a) the household and/or (b) their workplace/community</p> <p>CARE 2030 Global Indicator #14 [WEJ]</p> <p>% of women reporting that they could work collectively with others in the community to achieve a common goal</p> <p>CARE 2030 Global Indicator #9</p> <p>% of people supported through/by CARE who report gender equitable attitudes towards social norms (GEM scale)</p> <p>CARE 2030 Global Indicator #13</p> <p>Proportion of women satisfied with their last engagement with service providers</p> <p>CARE 2030 Global Indicator #15</p>	<p>WEJ Framing Indicator for Structures: # of new or amended policies, legislation, public programmes and/or budgets which impact women's equitable access to and control over economic resources</p> <p>CARE 2030 Global Indicator #17 [WEJ]</p> <p># and description of positive shifts in informal structures (social norms, culture, beliefs, etc.) as defined and influenced by movements and/or activists supported by CARE.</p> <p>CARE 2030 Global Indicator #16</p>

These CI indicators and other potential indicators are further explained in the Annex, structured along the specific outcomes in the Women's Entrepreneurship Theory of Change. The annex also includes suggestions for measurement methods, survey or interview questions and ways to tailor indicators to the topic of entrepreneurship, where needed. For elaborate and standardised guidance for the CI 2030 indicators, click the indicator links above.

Besides measuring quantitative progress on project indicators, it is advised to include qualitative measurement methods (e.g. qualitative interviews, focus group discussions, case studies, outcome harvesting) to capture aspects that help interpret the quantitative findings. Qualitative data also help to understand the project contexts and detect unexpected (positive or negative) changes. This can be very valuable to inform project activities and other (quantitative) data collection tools. Furthermore, qualitative methods can help to explore why and how certain changes occurred, and uncover the mechanisms behind the changes to inform future programming. See case 5.1 for an example of qualitative research in the Women in Enterprise programme. Other examples of qualitative methods and links to further guidance are also included in the Annex.

Case Study 5.1: Qualitative research in Women in Enterprise

In Phase 2 of the Women in Enterprise programme, three rounds of qualitative interviews and focus group discussions were carried out with women entrepreneurs, to get a better understanding of the project contexts, the needs and wants of the entrepreneurs, and the ways in which the project participants themselves defined the goals and successes of the project. How do women entrepreneurs define empowerment and wellbeing, and how do they relate this to entrepreneurship? What do they identify as successes and sources of pride? Are they aligned with what CARE and other stakeholders aim for with the project?

These findings from qualitative research helped to adapt project activities, inform advocacy campaigns and a deeper understanding of the motivations and goals of the target group(s). When including such qualitative, contextual methods it is important to ensure that there is sufficient time and capacity within project teams to interpret and use the findings.

Relevant links on this qualitative research:

- [Research Abstract on Empowerment and Entrepreneurship](#)
- [Research presentation on Empowerment and Entrepreneurship](#)
- [Empowerment – Qualitative coding manual](#)
- [Women in Enterprise research protocol](#)
- [In-depth interview protocols with women entrepreneurs \(3 rounds\)](#)
- [Focus Group Discussion protocols with women's groups \(3 rounds\)](#)
- [Key Informant Interview protocol with market actors](#)



Quick Reference Lists

Main entrepreneurship projects, resources and contacts

[Women in Enterprise](#)

Duration: 2014–2022 (8 years)

Countries: Côte d'Ivoire, Guatemala, Jordan, Peru, Sierra Leone, Sri Lanka, Yemen (Phase I, II & III) Burundi, Indonesia, Nepal, Philippines, Zambia (Phase I)

Objectives of the project: Testing and developing approaches to support women-led enterprises in low-income communities, and taking successful approaches to scale and multiply the impact to include larger numbers of women. Consolidate and embed the approaches and learnings on women-led enterprise development with local stakeholders to sustainably support more women entrepreneurs.

[Women for Women](#)

Duration: 2015–2018 (3 years)

Countries: Ethiopia

Objectives of the project: Empower women entrepreneurs & women workers from low-income urban communities in Ethiopia to reach their full potential- skill development, creating access to financial services, and linkages to markets. Built upon VSLA and SACCO structures to build financial skills and assets.

[GEWEP II – Gender Equality and Women's Empowerment Programme](#)

Duration: 2016–2020 (4 years)

Countries: Burundi, DRC, Mali, Myanmar, Niger, Rwanda

Objectives of the project: Empower women and girls facing poverty, inequality, violence, and social exclusion to claim and realise their human rights.

[OBADER](#)

Duration: 2018–2022 (4 years)

Countries: West Bank and Gaza

Objectives of the project: Enhance economic empowerment and increase the prosperity of low-income women and or female/male youth as entrepreneurs and employees in central and south of West Bank and Gaza.

[Promoting Economic Resilience of Syrian Women \(PERSEVERE\)](#)

Duration: 2018–2022 (3.5 years)

Countries: Syria

Objectives of the project: Enhance the resilience of displaced and conflict-affected Syrian women, including women with disabilities.

[Mawe Tatu II](#)

Duration: 2019–2022 (3 years)

Countries: Democratic Republic of Congo (DRC)

Objectives of the project: Improve the socio-economic status of women and youth through entrepreneurship, engaging men and boys in positive masculinity and promoting sexual and reproductive health rights.

[IGNITE Programme](#)

Duration: 2020–2023 (3 years)

Countries: Pakistan, Peru, Vietnam

Objectives of the project: Unleash the power of women entrepreneurs by re-positioning financial products for women-led enterprises.

[Advancing Women's Enterprise \(AWE\)](#)

Duration: 2020–2023 (3 years)

Countries: Ethiopia

Objectives of the project: Strengthen skills, finance and enabling environment needed to overcome barriers and achieve women entrepreneurs' business goals.

Main CARE Resources

- [Repository of documents](#) on women's entrepreneurship programming
- Women's Entrepreneurship Theory of Change in [English](#), [French](#) and [Spanish](#)
- [Entrepreneurship at CARE](#) – Lessons from 5 years of programming
- Women's Entrepreneurship Programming: [Strategic Advising and 5-year Mapping](#)

Key CARE Contacts

- [Entrepreneurship Community of Practice \(CoP\)](#)
- [Women's Economic Justice Global Hub](#)
- CARE Norway
- CARE Netherlands





Annex: MEAL guidance on indicators and tools per outcome area

In this annex you will find a selection of suggested indicators for the different long-term and specific outcomes in the Women's Entrepreneurship ToC. For some of those indicators, specific and elaborate guidance on methods, tools and analysis is available (mainly CARE 2030 Global Indicators). For those indicators, we include key information from the CI guidance notes, add suggestions for adap-

tation to the topic of women's entrepreneurship where appropriate, and refer to the full standardised indicator guidance notes on CARE Shares. Where no CI guidance is available (yet), we suggest methods, provide example questions, and/or refer to examples from the Entrepreneurship Repository and other online available tools.

AGENCY LONG-TERM OUTCOME: Women entrepreneurs have the choice, capability and confidence to identify, pursue and develop sustainable income-generating activities, products and services, and make individual and business decisions.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>WEJ Framing Indicator for Agency: # and % of women who have increased capability to participate equitably in economic activities (CI Indicator 30)</p>	<p>Suggested survey methods: using a pre-post design method (baseline/midline/ endline), we can use surveys to find out the # and % of women with capability to perform and participate equitably in economic activities before the project, during the project and at the end of the project. These survey responses will be used to calculate the number and percentage of participants experiencing increased capabilities.</p> <p>Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs): we also recommend using KIIs and FGDs with project participants to find out why changes in women's capabilities took place or not and to what extent this can be linked and attributed to CARE's project activities. KIIs and FGDs may also be used to ask the survey questions if the project is too small for a quantitative study.</p> <p>Full CI guidance on Indicator 30 Examples on how to tailor this framing indicator to specific women's entrepreneurship projects are included below.</p>
<p># and % of women reporting net income increase per day</p>	<p>Suggested methods/tools: Baseline and endline survey (if possible also midterm) among representative sample of project participants. If you do not have baseline data, ask for income before project start and now. You can use national/local statistics on net income, but please try to verify using survey data.</p> <p>Suggested questions:</p> <ol style="list-style-type: none"> 1. What do you earn now on a typical day from selling [specify product or service]?; If baseline data is not available: What did you earn on a typical day before joining the project? 2. Have your working hours changed (increased/decreased)? <p>Guidance/notes:</p> <ul style="list-style-type: none"> - Please count # women who report net income increase. To calculate % please use numerator = sum of women who report increased income, denominator = sum of women surveyed. - Please document value of net income in local currency at baseline and endline and compare to know increase. - If sale of seasonal product, ask for high and low season income and for alternative income source for respondent and family. - To analyse increase/reduction, please compare baseline and endline numbers and indicate trend. - Please investigate any reduction in pay and any increase in working hours (should not be more than 60 hours/week (ILO standard) as more can be potentially harmful); - Net income = income after tax and other expenses net hourly pay from any economic activity. Income can be from any kind of economic activity, e.g. selling product or service, formal/informal employment. - Please document in case net income at endline is below or above living wage (ILO standard).
<p>Useful M&E tools & examples for Agency:</p> <ul style="list-style-type: none"> - Women in Enterprise Phase 2 – Quantitative Survey tool - IGNITE research tool - PERSEVERE project survey tool - Enterprise Performance Analysis rolling questionnaire – WEAVE Phase 2 – Sri Lanka - Questionnaire Women's Enterprise Development – WEAVE Phase 3 – Sri Lanka - M&E report form women entrepreneurs West Bank Gaza - (in English), and (in Arabic) - M&E report form women/youth entrepreneurs West Bank Gaza - (in English) and (in Arabic) - Survey Social enterprise women empowerment Zambia, including tools in appendix 	

SPECIFIC OUTCOME 1: Women (individually and in collectives) expand understanding of their economic rights and increase confidence, aspirations and self-efficacy as entrepreneurs.

Outcome description: Strengthening women entrepreneurs' aspirations and awareness of rights: CARE and partners work alongside women (individuals and in collectives) to strengthen their self-perception, confidence and aspirations; and to expand their understanding of their economic rights (in their households, communities, workplaces and markets), their economic opportunities and of how economic inequality and power affect their lives. CARE and partners work with women to translate knowledge into action to realise those rights and strengthen their confidence, aspirations and self-efficacy as entrepreneurs.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>CI Indicator 1: % of women and girls who report confidence in their own negotiation and communication skills</p>	<p>Suggested method/tool: Individual survey / Household survey For smaller sample sizes individual surveys may be done through participatory methods, such as ranking or sorting/piling.</p> <p>To collect data against this indicator it is recommend that the following measures and Likert scale be used in the individual survey: How confident do you feel that you can:</p> <ol style="list-style-type: none"> 1. Communicate/Negotiate for your needs with the head of household or other household members (e.g., mother-in-law, male relatives)? 2. Communicate/Negotiate for your needs within external forums and structures (e.g., local council, NGOs, markets, government, service providers)? 3. Communicate/Negotiate for your wants with the head of household or other household members (e.g., mother-in-law, male relatives)? 4. Communicate/Negotiate for your wants within external forums and structures (e.g., local council, NGOs, markets, government, service providers)? <p>(1. Not at all confident; 2. Not very confident 3. Neutral 4. Quite confident; 5. Extremely confident)</p> <p>Full CI guidance on Indicator 1</p>
<p>CI Indicator 8: % of women reporting high self-efficacy</p>	<p>Definition: Self-efficacy is one's individual belief in their capability to achieve their goals and/or complete tasks.</p> <p>Suggested methods/tools: Surveying a participant sample (if resources allow for it), focus group discussions, key informant interviews, and/or adapting story methodologies like vignettes</p> <p>To collect data against this indicator, we recommend using the following measure and Likert scale:</p> <ul style="list-style-type: none"> - Despite the challenges that exist in your life, think about one self-defined goal that you would like to achieve over the next year. - How confident are you that you could achieve this goal*? <p>(1. Not at all confident; 2. Somewhat confident; 3. Fairly confident; 4. Very confident; 5. Extremely confident)</p> <p>Note: 'this goal' refers to the goal selected by the participant(s) and can be changed to be context and/or participant-specific.</p> <p>Full CI guidance on Indicator 8</p>
<p>% of women who report enhanced knowledge about legal rights (i.e. mobility, business registration, assets and land ownership, inheritance rights, labour rights, etc.</p>	<p>For measurement methods, see the WEJ Framing Indicator for Agency above and see Full CI guidance on Indicator 30. Adapt to project-specific topics around legal rights. Example of adaptation of the base questions:</p> <ul style="list-style-type: none"> - To what extent do you feel confident that you have the skills and knowledge you need to argue for, and ensure, your right to access over land?
<p>% of women who report increased capabilities in stress management/ time management/ problem solving</p>	<p>For measurement methods, see the WEJ Framing Indicator for Agency above and see Full CI guidance on Indicator 30. Adapt to project-specific topics around entrepreneurial capabilities. Examples of adaptation of the base questions:</p> <ul style="list-style-type: none"> - To what extent do you feel confident that you have the skills and control over your time to stick to your plans and deliver on your agreements in a timely manner, without delays? - Think of common problems you encounter in your business. <p>To what extent do you feel confident that you have the skills and knowledge you need to deal with and solve common business problems, either by yourself or with the help of others?</p>

SPECIFIC OUTCOME 2: Women entrepreneurs enhance their technical, entrepreneurial, and financial skills.

Outcome description: Strengthening women entrepreneurs' technical, entrepreneurial, and financial skills: through CARE's programming, women strengthen their knowledge, skills, attitudes and practices related to enterprise development, so they have the choice, capability and confidence to pursue and realise their economic rights and aspirations. This includes, but is not limited to, entrepreneurial skills, financial literacy, digital literacy and skills, negotiation, business management, and leadership skills.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>% of women who report increased technical, entrepreneurial, and financial skills</p> <p>Where needed, specify with project-specific skills, such as:</p>	<p>Key Definitions Technical skills: job or sector-specific knowledge and techniques that require a level of expertise in the field of work of the entrepreneur. E.g. vocational skills (agricultural techniques, hairdressing, food processing), ability to use equipment, etc. Entrepreneurial skills: include hard and soft skills key to entrepreneurship, such as developing business plans, promoting products, branding, networking, finding new customers, negotiating deals. Financial skills: knowledge and techniques on financial literacy, accounting, financial business management.</p> <p>For measurement methods, see the WEJ Framing Indicator for Agency above and see Full CI guidance on Indicator 30. Adapt to project-specific topics around technical, entrepreneurial and financial skills.</p>
<p>% of women who report increased networking and negotiation skills</p>	<p>Examples of adaptation of the base questions:</p> <ul style="list-style-type: none"> - To what extent do you feel confident that you have the skills and knowledge you need to manage your business finances? - To what extent do you feel confident that you have the skills and knowledge you need to find new customers for your products/services?
<p>% of women who are using the newly acquired technical, entrepreneurial and financial skills and resources</p>	<p>This indicator serves to evaluate to what extent project participants are putting their newly acquired skills into practice, and can be used to complement the indicators regarding self-reported increase in skills (see above). The indicator should be adjusted to the specific skills and resources that are relevant to the project.</p> <p>Suggested methods/tools: using a pre-post design method (baseline/midline/endline), we can use surveys to find out the # and % of women who are using skills and resources before the project, during the project and at the end of the project. These survey responses will be used to calculate the number and percentage of participants using the project-specific skills and resources.</p> <p>Examples of survey questions are:</p> <ul style="list-style-type: none"> - Do you have a business plan for your income-generating activities? - If yes, when did you update it for the last time? - Do you record your business transactions systematically? - How many new customers did you find in the last month?
<p>CI Indicator 18: Proportion of women with information and communications technology (ICT) skills, by type of skill [SDG indicator 4.4.1]</p>	<p>Key definitions ICT skills: As per the definitions of SDG 4.4.11, they refer to a person's ability to undertake certain ICT-related activities in the last three months. Examples include: sending messages, using digital data, using software and apps. Digital literacy: refers to the ability to access digital devices, think critically and evaluate digital information, communicate and exchange ideas with others, use the web/internet and execute actions for learning, work, and other everyday activities through digital devices and networked technologies for participation in economic and social life. Can include: finding relevant market or climate information, making online payments. See indicator guidance for full definitions.</p> <p>Suggested methods/tools: household survey, through pre-post design or quasi-experimental design that accounts for the counterfactual.</p> <p>Examples of data collection tools:</p> <ul style="list-style-type: none"> - Digital Skills Assessment Guidebook by ITU publications. - Sample of survey questions used by AAL Programme. <p>Full CI guidance on Indicator 18</p>

SPECIFIC OUTCOME 3: Women entrepreneurs have more control over capital, assets and financial resources.

Outcome description: Strengthening women entrepreneurs' control over capital, assets and financial resources: through CARE's programming, women increase their access to formal and informal financial institutions, and strengthen their decision-making power at household, workplace and community. Decisions include, but are not limited to, those related to productive assets, access and control over financial resources (e.g. loans), and capital investment in their enterprises.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>CI Indicator 12: # and % of women who are active users of financial services (disaggregated by informal and formal services)</p> <p>Optional sub-indicators:</p> <ul style="list-style-type: none"> - % of women and men who received a loan in the last # months from a formal or informal financial institution; - % of women who own and actively use a bank account in their own name - % of women and men who saved money in the last # months through a formal or informal financial institution; 	<p>Key definitions</p> <p>Financial services: Financial services are economic activities and services provided by the finance industry and include savings or deposit services, payment and transfer services, credit/loans and insurance, mobile money services. The relevant financial services will be context specific.</p> <ul style="list-style-type: none"> - Formal financial services: Formal financial services are economic services provided by financial institutions regulated and supervised by government. - Informal financial services: Informal financial services are those that are provided outside the structure of government regulation and supervision. The system is simple and flexible in its organisation of members and is suitable for non-literate people. - Active user of informal financial services: A member of a VSLA or similar savings group. Data on membership in VSLAs or savings groups can be used as a proxy measure. - Active user of formal financial services: Active use is typically defined as having accessed (made a withdrawal or deposit) on the account in the last six months. <p>Suggested methods/tools:</p> <p>Survey methods: information can be collected through annual surveys by CARE and partners. Where relevant, baseline and end line survey questionnaires should align questions with what is required for reporting on SAVIX and add questions as needed. This data should be collected at least one year before the end of the project.</p> <p>Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs): we also recommend using KIIs and FGDs with project participants to provide a better understanding of barriers to financial inclusion and potential positive and negative effects of inclusion in financial services.</p> <p>Regular monitoring: include the question of access to formal and informal credit in the routine monitoring sheets for all groups supported or accompanied by the project. Monitoring is particularly useful if groups membership is very dynamic (e.g. changes in VSLA membership or access to formal financial services due to migration).</p> <p>Example questions:</p> <ul style="list-style-type: none"> - Are you an active member of a VSLA or savings group? - Do you have a bank account in your own name? - Do you regularly use any mobile banking service? - How often did you make deposits, withdrawals or transactions from your account in the past 6 months? - During the past 6 months, did you save any money in a savings group or in an account? <p>Full CI guidance on Indicator 12</p>

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>CI Indicator 14-WEJ: # and % of women who have actively participated in economic decision-making in the household</p> <p>Optional sub-indicators:</p> <ul style="list-style-type: none"> - % of women who decided (solely or jointly) how to use the loan; - % of women who decide about what to invest in their business - % of women participating in decisions about their productive assets (use of land/ equipment/ choice of product/choice of inputs/etc.) 	<p>Key definitions</p> <p>Active participation: refers to project participants who are not only present in decision-making spaces (e.g. household presence) but are able to contribute (actively participate) to decisions and actions in these spaces, by voicing their interests and demands. Active participation also refers to the leadership roles that women are holding within decision-making spaces.</p> <p>Economic decision-making: the process of making decisions involving income, financial resources and productive assets. This might include decisions about when or how to save money, spend money, or invest money; decisions about productive assets; and decisions about employment.</p> <p>Suggested tools/methods:</p> <ul style="list-style-type: none"> - Pre-post survey (baseline/midline/endline) - Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) to find out why changes in women's participation in economic decision-making took place or not and to what extent this can be linked and attributed to CARE's project activities. - Most significant change: identifying the most successful examples of active participation in decision-making spaces and how these led to change <p>For example questions in quantitative and qualitative methods, see Full CI guidance on Indicator 14-WEJ</p> <p>Domains of decision-making: Some examples of decisions relevant to Women's Entrepreneurship are:</p> <ul style="list-style-type: none"> - What to spend income on - What to spend savings on - What to invest in a business - How to use land and other productive resources (e.g. for agricultural production) - Whether to take a loan - How to spend a loan - How to spend man's/ woman's income - Major household purchases (land, real estate, car, TV) - Opening a saving account/ joining a savings group - Education and training costs (for self or family members) - Major purchase of productive asset (fertiliser, tools, machinery, land)
<p># and % of women who own or control productive assets (including land) or technology and have the skills to use them productively</p>	<p>Suggested methods/tools for data collection:</p> <p>Baseline and end line survey (if possible also midterm) among a representative sample of project participants. If available, you can also use land registry data or similar from local authorities, but please verify using survey data.</p> <p>Suggested questions to track indicator:</p> <ol style="list-style-type: none"> 1. Who in your HH owns (a) agricultural tools/seeds/machinery, (b) land that you cultivate, (c) technology used in your business, (d) assets in used in your business? Please modify questions by using specific examples of input, technology or assets relevant in this context; 2. Do you know how to productively use asset or technology?; 3. Is there anything you don't know about using it – or anything you would like to know in addition? <p>Further guidance on analysis/definition of terms:</p> <ul style="list-style-type: none"> - Ownership: belongs to women, her name is on land title deeds; - Productive asset: any machinery or item that is used to generate income, e.g. for a hairdresser equipment, restaurant cooking equipment, agricultural machinery, seeds, etc.; - Productive technology: any technology that is used to generate income (e.g. accounting software). - This indicator can be used jointly with CI Indicators 30 and 14 (above), as economic capability comprises ownership of or control over productive asset. <p>For analysis of increase/reduction, please compare baseline and end line numbers and indicate trend</p>
<p>Useful M&E tools and examples:</p> <p>Survey tool – promoting financial inclusion for Smallholder Farmers Rwanda</p>	

RELATIONS LONG-TERM OUTCOME: Women have the power in their homes, communities and places of work to individually or collectively strengthen linkages, influence norms, negotiate, and make economic decisions, in allyship with men.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>WEJ framing indicator for Relations: # and % of women who have actively participated in economic decision-making in their workplace/community (CI Indicator 14)</p>	<p>Key definitions Active participation: refers to project participants who are not only present in decision-making spaces (e.g. meeting attendance in workplace and community) but are able to contribute (actively participate) to decisions and actions in these spaces, by voicing their interests and demands. Active participation also refers to the leadership roles that women are holding within decision-making spaces. Economic decision-making: the process of making decisions involving income, financial resources and productive assets. This might include decisions about when or how to save money, spend money, or invest money; decisions about productive assets; and decisions about employment.</p> <p>Suggested methods/tools for data collection: using a pre-post design method (baseline/midline/endline) for quantitative data. For qualitative data, Key Informant Interviews, Focus Group Discussions and Most Significant Change are suitable.</p> <p>For example questions in quantitative and qualitative methods, see Full CI guidance on Indicator 14-WEJ</p> <p>Groups in workplaces and communities: Some examples of groups in workplaces and communities where decisions relevant to Women's Entrepreneurship are made are: <ul style="list-style-type: none"> - Enterprises - Networks - Unions - Cooperatives - VSLAs - Women's groups </p> <p>Domains of decision-making: Some examples of decisions relevant to Women's Entrepreneurship are: <ul style="list-style-type: none"> - Maternity leave - Salary/ benefits - Exercising labour rights - Group savings - Group investments - Access to productive assets (such as land, property, machinery) - Access to economic services or provisions </p>
<p>Optional sub-indicator: % of women report their active participation/membership in groups and networks</p>	<p>Example questions about women's membership of groups and networks: <ul style="list-style-type: none"> - Are you a member of any groups and networks? If yes, which one(s) are they? [note: these can be more than 1 group/network, and can be specific to entrepreneurship but may also be related to other topics, e.g. health, culture] - How often do you participate in activities or meetings of these groups/networks? - When was the last time you participated in such an activity/meeting? - Why are you a member of these groups/networks? </p>

SPECIFIC OUTCOME 1: Formal and informal women's groups take the lead on collective economic decisions that affect their lives.

Outcome description: Supporting women's groups and collectives to increase access to decision-making spaces and take the lead on collective economic decisions: CARE supports women entrepreneurs to organise themselves in groups/collectives and access decision-making spaces, where they can influence and take the lead on economic activities/decisions that affect their lives.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>CI Indicator 9: % of women reporting that they could work collectively with others in the community to achieve a common goal</p>	<p>Key definitions Collective efficacy: is the belief that a group has the capability to affect change within their environment; within this is the inherent believe that individual contributions add to the collective effort.</p> <p>Suggested methods/tools for data collection: <ul style="list-style-type: none"> - Surveying a participant sample (if resources allow) - Focus group discussions to capture the responses of the collective group. - Key information interviews, or adapting story methodologies like vignettes. </p> <p>To collect data against this indicator, we recommend using one of the following question as part of individual interviews or surveys and the Likert scale below: How strongly do you agree with the following statement? <ul style="list-style-type: none"> • I could collaborate with other members of the community to address a community need. • We can collaborate as a community to improve our quality of life. (1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree)</p> <p>This indicator and measurement method can be adapted to project-specific themes and actors around women's entrepreneurship. Examples of collectives relevant to women's entrepreneurship: <ul style="list-style-type: none"> - VSLA groups - Women's associations - Business networks - Women farmer groups, producer groups, cooperatives </p> <p>Examples of common goals relevant to women's entrepreneurship: <ul style="list-style-type: none"> - Access to land - Access to markets and market information - Safe and secure market places - Access to decision-making spaces - Addressing GBV and harassment against women entrepreneurs - Access to suitable (financial) products and services - Access to business registration </p> <p>Full CI guidance for Indicator 9</p>
<p>% of women in leadership roles (such as board members) in public domain and/or private sector</p>	<p>Key definitions: Leadership roles: recognised positions of influence and control, usually with defined set of responsibilities within formal/informal groups, institutions, committees, governing bodies, companies, etc. Typical leadership roles include board members like chairperson, vice-chair, secretary, treasurer, director.</p> <p>Suggested methods/tools for data collection: baseline and endline survey among a representative sample of companies, enterprises, groups, governing bodies, etc. that at project works with. Alternatively request information from the company/group/institution board, but try to verify with evidence (e.g. list of members, statutes). It is recommended to collect qualitative information too, about the type of positions held by women and men, how long they have held their positions, and about their relative power to identify gendered patterns in leadership.</p> <p>Example questions: <ul style="list-style-type: none"> - How many positions are there in the board of this organisation/group/company/etc.? - Which positions are they? - Which positions are currently occupied by women and which ones by men? - Since when has each board member occupied a position in the board? </p> <p>To calculate % use numerator = total # of women in leadership positions, denominator = total # of leadership positions available in all companies, organisations, groups, institutions the project works with.</p> <p>Where possible, disaggregate by informal/formal groups and by (administrative) level of responsibility and power (e.g. community level, municipality, regional, etc.).</p>

SPECIFIC OUTCOME 2: Women entrepreneurs and their groups build and maintain equitable relations with market and business actors to pursue sustainable business outcomes

Outcome description: Supporting women entrepreneurs to build and maintain equitable relations with market and business actors to pursue sustainable business outcomes: CARE works with women and their groups to establish/enforce business relations and network linkages with market actors (e.g. traders, digital service providers, service providers, market authorities) in an equitable way. We support women to strengthen their capacities to identify, build, negotiate and maintain relevant business relationships and leverage them to their advantage.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>CI Indicator 15: Proportion of people of all genders satisfied with their last engagement with service providers</p>	<p>Key definitions Satisfaction levels: are measured, for each service based on: Assessment of relevant service 'attributes' + Overall satisfaction. The most relevant attributes per service type, include: 1) Accessibility, 2) Affordability, 3) Quality of facilities, 3) Equal treatment, 4) Courtesy, 5) Timeliness, 6) Effective service delivery process. Services: may include healthcare services, education services, government services (e.g. obtaining identity cards, passports, business registration), financial services, advisory service (e.g. agricultural extension) offered by public or private parties. Last engagement (or last experience): typically specifies a reference period of "the past 12 months."</p> <p>Suggested methods/tools for data collection: surveys to quantify satisfaction level per service attribute, FGDs to better understand perceptions of service quality among different population groups, CARE's Community Score Card (CSC) method can be used as an implementation tool to improve service provision and accountability, but can also serve as a M&E tool to score service quality among different service user groups. Take note that aggregating scores across communities is not always possible if different communities formulate different service quality indicators. For more guidance see the CSC toolkit. Other methods are social audits and citizen charters.</p> <p>Examples of services relevant to women's entrepreneurship:</p> <ul style="list-style-type: none"> - Financial products and services (incl. bank accounts, loans, insurance) - Business development services - Business registration - Certification services (e.g. health and safety registry, good agricultural practices) - Advisory services (e.g. agricultural extension, business coaching) <p>Full CI Guidance on Indicator 15</p>
<p>% of women increasing their number of business relations (customers, vendors, service providers)</p>	<p>Suggested methods/tools for data collection: using a pre-post design method (baseline/midline/endline) for quantitative data. For qualitative data, Key Informant Interviews, Focus Group Discussions are suitable.</p> <p>Quantitative example questions: In the past 3 months/past season*,</p> <ul style="list-style-type: none"> - Has there been any change in the number of customers you reached, compared to earlier months? - Ask for evidence [e.g. customer registry], if available. - Has there been any change in the number of vendors/wholesalers/traders/input suppliers' you do business with? - Has there been any change in the number of service providers** you registered or interacted with? <p>[1. The number decreased severely. 2. The number decreased somewhat. 3. The number remained the same. 4. The number increased somewhat. 5. The number increased strongly.]</p> <p>* specify depending on project context **examples of service providers may be: mobile money operators, financial service providers, agricultural extension agents, accelerators, training providers, government services (e.g. business registration), transport providers, etc.</p> <p>Qualitative: Recommended to complement quantitative data with qualitative questions to understand why (no) changes were observed: did the entrepreneur change anything about her strategies? Did anything change in her business environment?</p>

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>% of women reporting improved trust and reliability in their business relations</p>	<p>Suggested methods/tools for data collection: using a pre-post design method (baseline/midline/endline) for quantitative data. For qualitative data, Key Informant Interviews, Focus Group Discussions are suitable.</p> <p>Quantitative example questions: To what extent do you agree with the following statements:</p> <ul style="list-style-type: none"> - When I sell my products or services to customers, it is easy to agree on the price and the conditions. - When I sell my products or services to customers, I am sure they will pay the agreed amount in time. - When I sell my products or services to customers, I feel confident that the customers trust my products and services. - When I do business with suppliers/input providers*, it is easy to agree on the price and the conditions. - When I do business with supplier/input providers*, I am sure they will deliver good quality goods or services in time, according to our agreement. - When I do business with suppliers/input providers*, I feel confident that the vendors trust me as a reliable client. - When I interact with service providers**, it is easy to agree on the price and the conditions of the service. - When I make an agreement with service providers**, I am sure I will have reliable access to the service according to our agreement. - When I interact with service providers**, I feel confident that the service providers trust me as a reliable client. <p>1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree)</p> <p>*specify depending on project context **examples of service providers may be: mobile money operators, financial service providers, agricultural extension agents, accelerators, training providers, government services (e.g. business registration), transport providers, etc.</p> <p>Qualitative: it is recommended to complement quantitative data with qualitative questions in FGDs or KIIs to better understand the levels of trust between entrepreneurs and the customers, suppliers and service providers they interact with, and the reasons behind any changes in trust.</p>
<p>Quality and strength of network linkages between women entrepreneurs and market actors (e.g. customers, traders, service providers, market authorities)</p>	<p>Suggested methods/tools for data collection: At baseline and endline, conduct Key Informant Interviews, Focus Group Discussions with women entrepreneurs and, separately with relevant market actors to collect primary data; Outcome Harvesting is suitable to analyse small and large changes in network linkages. Primary data from KIIs and FGDs can be a source of evidence in the Outcome Harvesting process.</p> <p>Conduct KIIs and FGDs with a representative sample of entrepreneurs and a representative sample of market actors to ask about 1) with which entrepreneurs/market actors they interact, 2) how frequently they interact, 3) how easy/difficult the interactions usually are, 4) whether the interactions have changed in terms of topic or result. It is also possible to integrate questions on trust (see indicator guidance above) at both sides.</p> <p>Analyse the interviews/FGDs to understand the perceptions on the quality of connections on the side of the entrepreneurs and on the side of the market actors, and to analyse how these change over the course of the project.</p> <p>This analysis can feed into the Outcome Harvesting methodology to help understand which changes happened due to a project and how these changes came about.</p>
<p>Useful M&E tools and examples:</p> <ul style="list-style-type: none"> - CARE Guidance on Qualitative Methods (including Outcome Harvesting) - Introduction presentation on Outcome Harvesting 	

SPECIFIC OUTCOME 3: Men, boys and other family members recognise and support women's economic contributions and roles in the household and as entrepreneurs

Outcome description: CARE works in allyship with men and boys to jointly influence entrenched social and cultural patriarchal norms and practices (e.g. regarding decision-making, control over income, GBV) and transform gender stereotypes about caregiving and women's and men's roles in the household and as entrepreneurs (e.g. division of domestic work and work in non-traditional sectors).

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>CI Indicator 13: % of people supported through/by CARE who report gender equitable attitudes towards social norms (GEM scale)</p>	<p>Key definitions Social norms are behavioural rules constructed and shared by a group and are different from individually held attitudes and behaviours. (Stefanik and Hwang, 2017) All Gender norms are sub-set of social norms (Harper et.al., 2020) that restrict women and girls from exercising their rights. The Gender-equitable Men (GEM) Scale measures the attitudes of men, women, girls and boys towards gender norms which are a sub-set of social norms. This scale measures the effectiveness of any programme that plans to influence social norms by assessing gender equitable attitudes of people towards gender norms. See the C-Change Gender Scales Compendium for more information.</p> <p>Impact groups: Although the name of the indicator says 'Men', the GEM scale CAN be used with women and men between the age group of 10-59 years including women and girls.</p> <p>Data collection: 1. Identify if the project has the capacity to conduct the GEM scale with about 10% of the population targeted by the project 2. Identify the group who will be asked the questions from the GEM Scale based on the expected impact group of your project (e.g. adult women, adult men, adolescent girls, adolescent boys) 3. The GEM Scale consists of 24 statements reflecting different norms and perceptions. Select the relevant statements or sub-scales, and adapt to project context where necessary. For women's entrepreneurship programming, the 'Domestic Chores and Daily Life' sub-scale is particularly relevant. Add the selected and adapted statements to survey tools to measure the score.</p> <p>More information on how to do this can be found in the Full CI Guidance for Indicator 13.</p>
<p>Adaptation of CI Indicator 14-WEJ: # and % of men who change their perception of women's active participation in economic decision-making</p>	<p>See guidance on CI Indicator 14 above and in the CI guidance for Indicator 14-WEJ. For this indicator, ask the quantitative and qualitative questions about women's participation in economic decision-making in the household, workplace/community to husbands, male relatives and other relevant male community-members.</p>

STRUCTURES LONG-TERM OUTCOME: Formal and informal duty bearers work to build gender-just and inclusive legal, market, financial and regulatory systems that foster the growth of women-led enterprises.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
<p>WEJ Framing Indicator for Structures: # of new or amended policies, legislation, public programmes and/or budgets which impact women's equitable access to and control over economic resources (CI Indicator 17)</p>	<p>Key definitions: Policies is an overarching term for (written or unwritten) decisions or "rules of the game" taken by power holders. Legislation, multilateral agreements, programmes, and budgets are types of policies. Policies are made by national and sub-national governments, international organisations, and businesses. This indicator covers both the process of making policy, its content, and its implementation in practice. A better implemented policy is one that has taken significant steps from commitment to reality, such as funding a previously unfunded mandate, or including a group in the population that was previously excluded from coverage.</p> <p>Suggested methods/tools for data collection: The primary tool used to document and measure outcomes on advocacy/influencing wins is the AIIR Tool. This tool requires teams to outline the advocacy/influencing win they have contributed to, the nature and level of CARE's contribution, its potential and actual impact, and lessons learnt about the most effective tactics. The PIIRS Impact questions related to Indicator 17 are based on the AIIR tool. The Advocacy Tracker Tool adapts some AIIR tool questions for use at the beginning, or in the midst of, an advocacy initiative. See guidance on completion of these tools in the respective forms and in this presentation. Other suggested methods from the CARE MEAL for Advocacy Guidance can be used for gathering data as you document and measure outcomes of an advocacy/influencing win, including Outcome Mapping and Outcome Harvesting, and Most Significant Change.</p> <p>Examples of relevant changes in policies, legislations, public/private programmes and budgets for women's entrepreneurship are:</p> <ul style="list-style-type: none"> - Allocation of public funding on regional and municipal levels for women's empowerment programmes and entrepreneurial support (see AIIR Tool - HM Perú - Ordenanzas (AIIR Tool - Legal Norms)) - Adoption and implementation of policy to create district-level service centres for entrepreneurs, housing all relevant departments under one roof (see Case Study 4.4 on Business Service Centres in Sri Lanka) - Explicit inclusion of women's economic rights in national laws and policies (see LeyDem example from Guatemala) - Streamlining multiplicity of policies affecting women and micro/small entrepreneurs to reduce legal and bureaucratic barriers to access governmental support or business services - Financial Service Providers creating new or adjusting existing financial products and services to meet women's needs and reduce barriers to access - Commercial buyers / Cooperatives / Producer networks changing their policies to explicitly include women members and/or sourcing from women producers. <p>Full CI Guidance on Indicator 17</p>
<p>CI Indicator 16: # and description of positive shifts in informal structures (social norms, culture, beliefs, etc.) as defined and influenced by movements and/or activists supported by CARE.</p> <p>Specific (sub-)indicators on social norm change are mentioned under specific outcome 2.</p>	<p>Key definitions: Social norms are unspoken rules of behaviour within a group of people about what is considered acceptable and appropriate (Stefanik, 2017; Scharbatke-Church and Chigas, 2019). A social norm is 'made up by one's beliefs about what others do, and by one's beliefs about what others think one should do (Stefanik and Hwang, 2017: 2).'</p> <p>Positive shifts are the shifted attitudes, changed behaviours, expressed/observed beliefs and social, gender and governance norms of reference groups/networks and/or other target groups, as well as other target groups (e.g. formal/informal authorities, company managers, and kin). These shifts do not need to be societal level structural changes, they can also be intermediate milestones towards structural change, if these are considered significant by movement activists and their partners.</p> <p>Suggested methods/tools for data collection: Many different data collection methods may apply to this indicator, as long as they properly describe the shift as defined by movements/activists, including evidence on who influenced and contributed to the shift, and its (quantified) impact. Possible methodologies include Most Significant Change, Outcome Mapping and Outcome Harvesting, and Focus Group Discussions.</p> <p>Full CI Guidance on Indicator 16</p>
<p>Useful M&E tools and examples:</p> <ul style="list-style-type: none"> - CARE MEL for Advocacy Guidance - AIIR Tool - Advocacy Tracker Tool - Presentation on using AIIR tools and Advocacy Tracker - AIIR Tool - HM Perú - Ordenanzas (AIIR Tool - Legal Norms) - CARE's SNAP framework, see more on social norm measurement under specific outcome 2 below and section 4.3 	

SPECIFIC OUTCOME 1: Market actors promote women entrepreneurs' equitable access to markets and business opportunities.

Outcome description: Advocating for and influencing market practices and systems which enable women's entrepreneurship: CARE together with partners influence the policy, practice and culture of business and financial institutions and the power holders within them, to provide equitable access, voice and resources to women entrepreneurs. We partner with and influence companies, including financial services providers, business networks and market authorities to deliver gender-just and inclusive products and services, and to protect and respect women's economic rights in their operations and their supply chains.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
# of market actors changing/adapting policies or practices to promote equitable access and opportunities to women entrepreneurs	Adapt/specify CI Indicator 17 (# of new or amended policies, legislation, public programmes and/or budgets which impact women's equitable access to and control over economic resources) and related tools and methods to market actors and products and services, see above. Full CI Guidance on Indicator 17
# of new/improved products and services that are gender-just and responsive to the needs of women entrepreneurs	Teams may also use elements of CI Indicator 15 (Proportion of people of all genders satisfied with their last engagement with service providers), such as the Community Score Card (CSC toolkit), to monitor market actors' adaptations of policies, products and services to meet the needs of women entrepreneurs. Full CI Guidance on Indicator 15
# of women entrepreneurs actively using improved products and services provided by market actors	Adapt CI Indicator 12 (# of women who are active users of financial services) and related tools and methods to include various types of products and services, such as: <ul style="list-style-type: none"> - Financial products and services (incl. bank accounts, loans, insurance) - Business development services - Business registration - Certification services (e.g. health and safety registry, good agricultural practices) - Advisory services (e.g. agricultural extension, business coaching) Full CI guidance on Indicator 12

SPECIFIC OUTCOME 2: Duty bearers advocate for and promote positive norms and practices to reduce barriers to women starting and running enterprises.

Outcome description: Promoting positive norms and practices: CARE and partners work with duty bearers to advocate for and promote equitable gender norms in order to transform discriminatory social and gender norms that are barriers to women starting and running enterprises. This work includes advocacy, lobbying campaigns and promoting joint actions with duty bearers, women, their families, communities and business networks to challenge and transform harmful gender normseconomic rights in their operations and their supply chains.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
# of duty bearers changing/adapting practices to address discriminatory gender norms	Key definitions: Duty Bearer: actor (person or organisation) who, formally or informally, is in a position of power and able to exercise a level of control over the fulfilment of the rights of a right holder, and should therefore be held accountable in this regard. Gender norms may be considered a subset of social norms, because they are 'informal rules and shared social expectations that distinguish expected behaviour on the basis of gender (Marcus et al. 2015: 3).' These might include norms related to jobs which it is deemed socially acceptable for women or minority gender identities to have (e.g. women should/should not be drivers), or the age at which girls/women are expected to marry (e.g. adolescent girls marry before the age of 18). Suggested methods/tools for data collection: Adapt CI Indicator 16 (# and description of positive shifts in informal structures (social norms, culture, beliefs, etc.) as defined and influenced by movements and/or activists supported by CARE) to context-specific norms. Track which duty bearers are contributing to shifts and in which way. Full CI Guidance on Indicator 16 Teams may also use tools such as the Community Score Card (CSC toolkit), to monitor duty bearers' adaptations of practices to meet the needs of women entrepreneurs.
# of duty bearers contributing to advocacy and lobbying campaigns/actions to promote positive gender norms	Key definitions: Social norms are behavioural rules constructed and shared by a group and are different from individually held attitudes and behaviours. (Stefanik and Hwang, 2017). All gender norms are sub-set of social norms (Harper et.al., 2020) that restrict women and girls from exercising their rights. Social (gender) norms are highly contextual and very specific, so examples mentioned here may not apply everywhere and may need to be reworded. Harmful social norms inhibiting women's entrepreneurship could be around women's mobility (e.g. "a good woman does not move around in public space unaccompanied"), around women's responsibilities (e.g. "a good woman only engages in business if her household responsibilities allow for it"), or around men's role in the household (e.g. "a strong man leaves cooking and cleaning to his wife"). Suggested methods/tools for data collection: Baseline and endline survey with questions about respondents' personal attitudes, behaviour and social expectations, using response scales to track incremental changes over time. To measure empirical expectations and normative expectations (components of social norms, see the SNAP framework for more guidance), include prompts that ask about others' behaviours and attitudes. Vignettes are the main qualitative method to measure social norms, through telling short context-specific stories with relatable fictional characters, with guiding questions that invite people to respond to the story and the characters' actions in a structured way. To capture (changes in) a social norm, vignettes need to be highly contextual and tailored to each community (sub-)group. Vignette scenarios need to be developed based on formative research and pre-tested and revised as needed. For more information and guidance on (measuring) social norms, see CARE's SNAP framework , which also includes examples of vignettes and survey questions. The Social Analysis and Action Global Implementation Manual also includes a chapter dedicated to MEL. For various examples of qualitative and quantitative evaluation, monitoring and research tools for social norms change, see the Social Norms Measurement page.
Change in % of community members (women, men, leaders) agreeing or strongly agreeing to harmful gender norms [social norm x] (e.g. a woman should only engage in business if her household responsibilities allow for it)	Key definitions: Social norms are behavioural rules constructed and shared by a group and are different from individually held attitudes and behaviours. (Stefanik and Hwang, 2017). All gender norms are sub-set of social norms (Harper et.al., 2020) that restrict women and girls from exercising their rights. Social (gender) norms are highly contextual and very specific, so examples mentioned here may not apply everywhere and may need to be reworded. Harmful social norms inhibiting women's entrepreneurship could be around women's mobility (e.g. "a good woman does not move around in public space unaccompanied"), around women's responsibilities (e.g. "a good woman only engages in business if her household responsibilities allow for it"), or around men's role in the household (e.g. "a strong man leaves cooking and cleaning to his wife"). Suggested methods/tools for data collection: Baseline and endline survey with questions about respondents' personal attitudes, behaviour and social expectations, using response scales to track incremental changes over time. To measure empirical expectations and normative expectations (components of social norms, see the SNAP framework for more guidance), include prompts that ask about others' behaviours and attitudes. Vignettes are the main qualitative method to measure social norms, through telling short context-specific stories with relatable fictional characters, with guiding questions that invite people to respond to the story and the characters' actions in a structured way. To capture (changes in) a social norm, vignettes need to be highly contextual and tailored to each community (sub-)group. Vignette scenarios need to be developed based on formative research and pre-tested and revised as needed. For more information and guidance on (measuring) social norms, see CARE's SNAP framework , which also includes examples of vignettes and survey questions. The Social Analysis and Action Global Implementation Manual also includes a chapter dedicated to MEL. For various examples of qualitative and quantitative evaluation, monitoring and research tools for social norms change, see the Social Norms Measurement page.

SPECIFIC OUTCOME 3: Duty bearers create or amend policies, legislation, and budgets that are responsive to the rights, needs and demands of women entrepreneurs.

Outcome description: Advocating for and influencing government laws, policies, institutions and systems which enable women’s entrepreneurship: CARE and partners influence the transformation of inequitable economic structures, laws and policies that restrict women entrepreneurs – at local, sub-national and national levels. We will work with people at all levels, including duty-bearers, to ensure effective delivery of laws, programmes and policies, make services more accessible, and ensure that duty-bearers are held accountable to deliver public goods and services that are gender-just, inclusive and meet the rights, needs and demands of women entrepreneurs.

SUGGESTED INDICATORS	SUGGESTED M&E METHODS AND TOOLS
# of new or amended policies, legislation, public programmes and/or budgets that are responsive to the rights, needs and demands of women entrepreneurs.	See Structures long-term outcome indicator guidance and WEJ Framing Indicator for Structures above.
# of people’s lives that have been improved as a result of amended policies, legislation, public programmes and/or budgets	<p>Suggested methods/tools for data collection</p> <p>This indicator stems from the AIIR Tool and captures the actual impact of a certain policy change. Documenting this forms part of the process of documenting a policy change in the AIIR tool:</p> <ul style="list-style-type: none"> - Enter the actual number of people that have been impacted from advocacy/influencing wins that have been partially or fully implemented. Explain how you calculated this number and disaggregate data by sex, age, and/or other relevant factors. (Do not count the direct impact of CARE programming conducted prior to or after the win; that should be reported through PIIRS in the appropriate outcome area.) - Include links to human interest stories or other communication pieces that relate to the win. If no actual impact has been achieved yet, skip this section. Go back to it annually to give updated actual impact data and assess sustainability of the win. - Evidence is likely to rely on secondary quantitative data (such as national or World Bank statistics) and/or extrapolation from local surveys.

This guidance note has been prepared by CARE Netherlands as part of the Women in Enterprise Programme.

For further information contact
 Isabella Dos Santos (dossantos@carenederland.org) and
 Claire Hancock (hancock@careinternational.org).



A different approach. A fairer world.