



# Empowering Women Entrepreneurs through Information and Communications Technologies

## A PRACTICAL GUIDE



UNCTAD CURRENT STUDIES ON SCIENCE, TECHNOLOGY AND INNOVATION

**N°9**



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## PREFACE

Information and communications technologies (ICTs) are emerging as increasingly valuable business tools for women entrepreneurs in developing countries. Making sure that women entrepreneurs are equipped to make productive use of such technologies is important from the perspective of achieving Millennium Development Goal (MDG) 3 on promoting gender equality and empowering women and MDG 8 on a global partnership for development to make available the benefits of ICTs.

The rapidly changing ICT landscape, the influx of new innovations, infrastructure challenges and their interface with persisting age-long barriers relating to sociocultural norms, and institutional, systemic and legal gender inequalities which have impeded women's potential to start and grow their businesses is a complex terrain. Compounded by the scarcity of data on women's entrepreneurship and ICTs, gaining a clear picture of the status of women entrepreneurs and their use of ICTs is often difficult for policymaking purposes.

For this reason, UNCTAD and the International Labour Organization (ILO) partnered to develop, for the first time, a framework for the assessment of women's entrepreneurship development (WED) that systematically integrates the ICT dimension. The Framework and methodology, which were launched in 2013, strives to fill a void for WED practitioners and policymakers – including development agencies, government ministries, SME partners and the donor community – interested in formulating more effective policies in this area.

This guide has been produced by UNCTAD in collaboration with the ILO to help bring clarity to some of the key underlying ICT dynamics that are of relevance for women's entrepreneurship and to set out a method for conducting an assessment which integrates these dimensions. It aspires to serve as a comprehensive and valuable resource to support the formulation of evidence-based policies empowering women entrepreneurs through ICTs and to make possible the full leveraging of the potential and capacities of women entrepreneurs in particular in developing countries.

UNCTAD expresses its appreciation to the Government of Sweden for its funding of the ILO/UNCTAD Project on Leveraging ICTs in Support of Women's Entrepreneurship, which served as the basis for the preparation of this publication.

Anne Miroux

Director

Division on Technology and Logistics

UNCTAD

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The study draws heavily on the close collaboration with Joni Simpson and Virginia Rose Losada of the ILO on the initiative to integrate the dimension of ICTs in the ILO WED Framework and methodology.

The publication benefited significantly from discussions and inputs during several meetings that were organized jointly with the ILO: Focus Groups of Women Entrepreneurs (Dar es Salaam, United Republic of Tanzania, April 2013), Assessors Training on WED and ICTs (Dar es Salaam, April 2013), WSIS Event on Empowering Women Entrepreneurs through ICTs (Geneva, Switzerland, May 2013), Seminar on Empowering Women Entrepreneurs through ICTs (Stockholm, October 2013) and a consultation session with WED assessors and other stakeholders (Stockholm, October 2013). The support for the meeting preparations from Jealous Chirove, Noreen Toroka, Deodatus Sylvester, and Elias Radelius was much appreciated.

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Inputs from members of the Community of Practice ICT4WED, an online network of experts on ICTs and women’s entrepreneurship, launched in March 2013, also contributed to the content of this publication. UNCTAD wishes to thank the following ICT4WED members in particular who contributed valuable comments: Cheikh Badiane, Ineke Buskens, Nicole Ehlermann-Cache, Yvonne Finch, Sophia Huyer, Dorothea Kleine, Henriette Kolb and Mark Levy.

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## ABBREVIATIONS

<b>ADB</b>	Asian Development Bank
<b>BDS</b>	business development support
<b>ECA</b>	Economic Commission for Africa
<b>ESCAP</b>	Economic Commission for Asia and the Pacific
<b>ESCWA</b>	Economic and Social Commission for Western Asia
<b>Eurostat</b>	Statistical Office of the European Union
<b>ICT</b>	information and communications technologies
<b>ILO</b>	International Labour Organization
<b>IP</b>	Internet Protocol
<b>IT</b>	information technology
<b>LDC</b>	least developed country
<b>MDG</b>	Millenium Development Goal
<b>MSE</b>	micro and small-scale enterprise
<b>MSME</b>	micro, small and medium-sized enterprise
<b>MMS</b>	multimedia message service
<b>NAP</b>	national action plan
<b>NGO</b>	non-governmental organization
<b>NSO</b>	national statistical office
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>PC</b>	personal computer
<b>SME</b>	small and medium-sized enterprise
<b>SMS</b>	Short Message Service
<b>STI</b>	science, technology and innovation
<b>UIS</b>	United Nations Educational, Scientific and Cultural Organization Institute for Statistics
<b>UN-Women</b>	United Nations Entity for Gender Equality and the Empowerment of Women
<b>UNDESA</b>	United Nations Department of Economic and Social Affairs
<b>UNEP/SBC</b>	United Nations Environment Programme/Secretariat of the Basel Convention
<b>UNU-ISP</b>	The United Nations University Institute for Sustainability and Peace
<b>WEA</b>	Women Entrepreneurs' Association
<b>WED</b>	women's entrepreneurship development
<b>WOE</b>	women-owned enterprises
<b>WOUGNET</b>	Women of Uganda Network





Photo credit: Marie Sicat

# CHAPTER 1

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## INTRODUCTION

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*"ICTs have become essential enablers of socioeconomic development ... Today's and tomorrow's technologies will help bring the Millennium Development Goals within reach."*

Ban Ki-Moon  
Secretary-General  
United Nations



## A. WHY ICTS FOR WOMEN'S ENTREPRENEURSHIP?

The promotion of micro and small-scale enterprises (MSEs) has been recognized as an important strategy for advancing the economic empowerment of women while reducing poverty and gender inequality. Small businesses are engines of growth and considered a backbone for economic expansion by many Governments. At the household level, women's microenterprises and small subsistence businesses play a crucial role in ensuring the survival of poor households, and in building up women's confidence, skills and socioeconomic status with social benefits accruing to the community and future generations. Many institutional and regional players promote them as part of a developmental strategy to create jobs in developing countries, generate employment opportunities for the poor in rural areas and populations unreached by the formal economy, and to drive innovation.

Women entrepreneurs are offered new opportunities by ICTs to start and grow businesses. Through new as well as traditional forms of ICTs, women entrepreneurs are reaching out to customers, becoming more efficient and building their businesses in ways they could not do before.

The discussion in this Guide should be seen within a broader context of the link between science, technology and innovation (STI), gender and development. Although there is growing recognition that STI can contribute significantly to promoting development, STI policies generally lack a gender perspective, and therefore do not adequately and equitably address all development concerns.<sup>1</sup> Several agencies of the United Nations system are now actively seeking to

<sup>1</sup> See, for example, *Applying a Gender Lens to Science, Technology and Innovation*. United Nations Commission on Science and Technology for Development. United Nations publication. UNCTAD/DTL/STICT/2011/5. New York and Geneva.

enhance the gender dimension of STI and ICT.<sup>2</sup> The degree of attention, the extent of investments and the scope of progress around women and ICTs have been identified as an underdeveloped resource for women's empowerment and gender equality.<sup>3</sup>

## B. ICTS AND THE CHANGING GLOBAL LANDSCAPE

In large part thanks to the "mobile revolution", ICT tools are becoming increasingly accessible to the rural poor. In developing countries, mobile phone use has surged in the past few years. In Africa, for example, the number of mobile subscriptions per 100 inhabitants surged from 39 in 2008 to 72 in 2012 ( see figure 1).

ICTs are rapidly changing the global landscape, serving as a potent force for shaping and impacting the way people live, work and communicate. They are becoming a necessary tool for running a competitive business. The range of potential benefits ICTs offer is extensive, including better access to crucial information in areas such as business development, market and pricing information, production technologies, compliance, forecasts and training. Affordable access to ICTs can also enable entrepreneurs to communicate better along the value chain as well as make their administration more efficient. With the trend toward information and services increasingly becoming digital based in both the public and private sector, entrepreneurs without access to this technology have a clear disadvantage.

<sup>2</sup> See, for example, the "Girls in ICT" portal of the International Telecommunications Union (<http://girlsinct.org/>). At its Second Regular Session in 2013, the UN-Women Executive Board explored how ICTs can support women in development (<http://www.unwomen.org/ru/news/stories/2013/9/un-women-executive-board-session-concludes>). The Broadband Commission recently adopted the target to achieve gender equality in access to high-quality, high-speed Internet by 2020 ([http://www.itu.int/net/pressoffice/press\\_releases/2013/08.aspx#.UpRo5VHpUQY](http://www.itu.int/net/pressoffice/press_releases/2013/08.aspx#.UpRo5VHpUQY)).

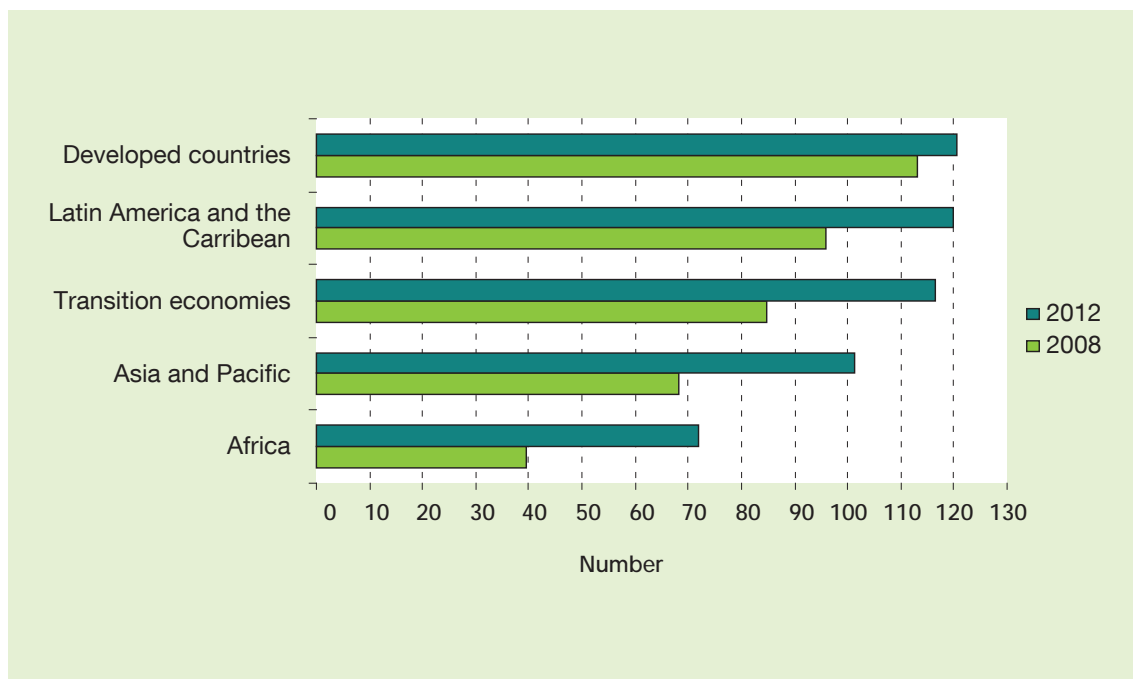
<sup>3</sup> See statement by the Women, ICT and Development International Forum 2013 <http://www.itfwomenict.org/digitalcity/servlet/PublishedFileServlet/AAACPNVB/WICTAD+Forum+Statement.pdf>.

### C. ICTS TO OVERCOME BARRIERS AND CONSTRAINTS IN WOMEN'S ENTREPRENEURSHIP

Women entrepreneurs, particularly in developing countries, face a number of barriers – institutional, systemic, and customary and cultural practices, beliefs and norms – which impede women's potential to start, run and grow businesses. Although gaining a clear picture of the situation is difficult due to the scarcity

of statistics on women entrepreneurship, available data strongly indicates that women entrepreneurs are largely underrepresented as business owners of formally registered enterprises. Moreover, in low-income countries, they tend to be clustered in the micro and informal sector, operating their businesses for subsistence purposes. The actual number of women contributing to a country's GDP is likely to be even larger than the number stated in official records due to the many women working in the informal sector and for subsistence businesses.

Figure 1. Mobile phone subscriptions per 100 inhabitants, by region



Source: ITU

As many women's businesses are in the informal sector, these women entrepreneurs have limited legal rights, social protection, status or recognition. There are at the same time indications in many regions of a "gender digital divide" wherein women entrepreneurs – due to lack of literacy, skills, access, resources and other factors – are excluded from the opportunities and benefits offered by ICTs.

Inequalities between women and men in terms of access to capital, resources and government support can create particular challenges for women entrepreneurs. For example, women entrepreneurs tend to not

have access to bank loans for their businesses due to, most importantly, the lack of collaterals. In the agricultural sector, women farmers tend to have scarce access to agricultural resources and services for production due to gender inequalities, the double burdens of farming and family responsibilities, and a lack of social services and government programmes to support women. Traditions which accord priority to boys' over girls' education place women at an illiteracy disadvantage when trying to access and use ICTs. In some countries, patriarchal practices prevent women from having their own phone.

Women entrepreneurs have specific needs when starting and running a business. Measures targeting the specific barriers which women entrepreneurs face and which are designed and delivered with consideration for these particular needs is crucial for success. Effective use of ICTs can help women entrepreneurs to overcome some of these barriers.

UNCTAD's *Information Economy Report 2011*<sup>4</sup> identified four areas in which women entrepreneurs face specific challenges and practical constraints in contrast to their male counterparts. It delineated the role that ICTs could play in empowering women entrepreneurs and enabling them to overcome these barriers.

### 1. Access to financing

Customs and laws that deny women the right to inherit land and property titles which are required as collateral for loans in many countries often make it impossible for women entrepreneurs to obtain financing for their business from banks and other formal finance institutions. Moreover, women entrepreneurs frequently have little awareness of their financing options and opportunities. There is a need to resolve at the macro and systemic level fundamental inequalities in women's access to finances and economic resources. While ICTs cannot serve as a substitute for this, ICTs can play a role in helping women entrepreneurs obtain improved access to basic information on financing and on their financial rights. The rapid uptake and expansion in some regions of mobile finance applications such as mobile money – which enables users to send and receive money through their mobile phone - is also strengthening the potential for a wider variety of alternative financing and insurance schemes available to women entrepreneurs.

### 2. Women's time constraints or time poverty

Women entrepreneurs often must juggle traditional household responsibilities – such as cooking, cleaning, teaching and caring for children and the elderly – with running the business. This subjects them to multiple burdens and time constraints, also known as “time poverty”. Women entrepreneurs tend to have less time to spend on their business due to family and caretaking responsibilities and the biased

division of labour in the household which traditionally exists in many countries. New forms of working and running businesses created as a result of ICTs may be appealing particularly to women because they offer greater flexibility and capacity to combine work with family responsibilities and to work from anywhere at the times most convenient to them – the “anytime, anywhere” option. Women who were previously unable to access paid work due to the constraints of family responsibilities, geographical remoteness and other factors are able to run home-based businesses thanks to the flexibility, efficiency and time savings of ICTs.

### 3. Constraints on women's physical mobility

The need for women to attend to household and family responsibilities frequently places constraints on their ability to leave the home for business purposes such as visiting customers, attending networking events, or participating in business trainings. In some countries, customary practices or social norms additionally restrict their physical mobility. The risk of sexual harassment in public transportation also makes it dangerous for women to travel. Such factors affect women's ability to circulate freely and exercise mobility, to access opportunities, markets and customers and to network and build their businesses. ICTs through mobile phones and Internet provide women entrepreneurs with the possibility of reaching out to and communicating with customers, exploring prospective markets, attending business training courses, and networking from within the confines of their home and without the need to travel.

### 4. Constraints on women's access to education, skills and training

In many regions, boys are traditionally given priority over girls for education. As a result, many women in developing countries lack access to education and basic literacy skills. This disadvantages them in being able to thrive in the digital economy where literacy skills such as reading and writing are needed to attain digital literacy. Traditional gender roles, particularly in developing countries in which men are expected to be the family breadwinners and women are expected to take care of the household, also contribute to practices where families and employers are more inclined to invest in formal education and training

<sup>4</sup> UNCTAD's *Information Economy Report 2011* can be accessed at <http://unctad.org/en/Pages/Publications/InformationEconomyReportSeries.aspx>.

for men rather than women (who are considered likely to marry, leave the workforce and take care of children in any case). As a result, many women embarking on entrepreneurship lack important education and training. Long distance learning and e-education initiatives made possible by ICTs are making it easier for women entrepreneurs to access the vital education, skills and training needed for entrepreneurship in both developed and developing countries.

In addition to the above-mentioned areas, ICTs offer other potential benefits. They can offer women entrepreneurs increased opportunities and methods for promoting their business, developing marketing channels, gaining access to business support services and creating networks with customers, business partners and other stakeholders in a convenient and affordable manner. With the proper use of ICTs, micro-entrepreneurs in the informal sector can improve the efficiency and outreach of their small businesses and achieve the higher levels of profitability needed to spur the impetus for and catalyse the move toward the formalization of their business. Different entrepreneurs have diverse ICT needs. The value of using a particular technology varies according to the size and industry of the enterprise, financial resources, business needs and capabilities of the entrepreneurs (for example, level of literacy).

The combined use of different types of ICTs such as radio in conjunction with mobile phones and the Internet is also powerfully expanding the reach and effectiveness of ICTs. Even in developing countries with limited ICT infrastructure and connectivity, ICT use is propelling changes in agricultural information and communication systems and business operations. For instance, farmers may use a mobile telephone to verify market prices of their products and arrange transport for sale of produce. Community radio programmes may invite listeners to use e-mail, fax or mobile phones to pose pertinent questions or share information that can be broadcast to the entire audience. In this way, what used to be a one-way communication becomes interactive and tailored to the needs of the listeners. ICTs can also improve the process of collection, analysis and dissemination of information among potential buyers and sellers of agricultural products. It is crucial to ensure that women entrepreneurs, especially in rural areas, are in a position to benefit from these technologies and can participate in the expanding information economy.

#### **D. ILO AND UNCTAD COLLABORATION ON ICTS FOR THE WOMEN'S ENTREPRENEURSHIP DEVELOPMENT FRAMEWORK AND METHODOLOGY**

The International Labour Organization (ILO) has developed the WED Framework and methodology, existent since 2007, to serve as a tool for rigorous assessments of the national environment for women's entrepreneurship and to identify country-specific policies and critical forms of support to women entrepreneurs. It sets out a research and analysis method covering six key areas or Framework conditions that are examined for the impacts of policies, laws and regulations on women entrepreneurs. In this way, it provides an evidence-based understanding of the dynamics operating in the WED environment at the country level. For a diagram of the ILO WED assessment Framework and methodology, see figure 2 in chapter 2 and figure 3 in chapter 3. Each national assessment aims at assisting policymakers and development partners to formulate concrete recommendations on how to improve the policy, regulatory and business support environment for WED.

With financial support from Sweden (Swedish International Development Cooperation Agency), the ILO and UNCTAD partnered to integrate the ICT dimension into ILO's WED Framework and methodology. Thanks to this collaboration, the 2013 version of the ILO WED tool became the first edition that incorporates the ICT dimension systematically into the key Framework conditions for WED.

The development of this revised WED Framework involved multiple consultations both in person and online. A consultative and knowledge-sharing online platform and community of experts (ICT4WED) was officially launched in March 2013, followed by an online consultation over a period of about four weeks with experts from United Nations agencies, Governments, research institutes, academia, civil society, the private sector, donor community and other stakeholders. This was complemented by in-person consultations through focus groups of women entrepreneurs on ICTs in Dar es Salaam and an ILO/UNCTAD assessor Training on WED and ICT in April 2013.<sup>5</sup> A session

<sup>5</sup> See [http://unctad.org/en/pages/newsdetails.aspx?OriginalVersionID=450&Sitemap\\_x0020\\_Taxonomy=UNCTAD](http://unctad.org/en/pages/newsdetails.aspx?OriginalVersionID=450&Sitemap_x0020_Taxonomy=UNCTAD).

on Empowering Women Entrepreneurs through ICTs was furthermore organized during the World Summit on the Information Society (WSIS) Forum in Geneva in May 2013. In addition, an ILO/UNCTAD Seminar on Empowering Women Entrepreneurs through ICTs as well as a Consultation with Women's Entrepreneurship Development Assessors and Other Stakeholders on ICTs were organized in October 2013 in Stockholm, Sweden hosted by the Swedish Government. Inputs from all these processes and consultations have fed into the finalized ILO WED Assessment Framework and Methodology ([www.ilo.org/WED](http://www.ilo.org/WED)).

## **E. PURPOSE AND STRUCTURE OF THIS GUIDE**

This Guide has been designed to provide practitioners, specialists and policymakers involved in reviews of the environment for WED in developing and transition economies with sufficient background information and knowledge to take the ICT dimension into account.

It can be used as a supplement to the ILO WED Framework, or as a support of other WED assessment tools to develop an understanding of how ICTs can help to empower women entrepreneurs, how crucial ICT conditions can be integrated in WED-related policy formulation, recommendations and assessments, and how to integrate potential ICT intervention areas into WED programme and project design.

In the next chapter, chapter 2, the Guide introduces the ILO WED Framework conditions and presents specific ways in which the application of ICTs can support WED. In chapter 3, the Guide describes relevant methodologies for the development of indicators and data collection needed for the assessment of the ICT dimension. Chapter 4 discusses ICT-related data sources and WED indicators for the assessments. Chapter 5 concludes by discussing the possible impact of national WED assessments and the road ahead for empowering women entrepreneurs through ICTs.





## CHAPTER 2

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# ICTs IN WOMEN'S ENTREPRENEURSHIP DEVELOPMENT

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*"The inclusion of a gender perspective in the design and implementation of economic policies is a way to give substance and meaning to the commitments for the empowerment of women."*

Mukhisa Kituyi  
Secretary-General  
UNCTAD



This chapter examines how assessments of environments for WED can become more effective by systematically including an ICT dimension. The chapter is organized around the six Framework conditions proposed in the WED assessment Framework and methodology that has been developed by the ILO.

## A. INTRODUCTION TO WOMEN'S ECONOMIC EMPOWERMENT AND ICTS

Strengthening a woman entrepreneur's capacity to generate income, build a more competitive business and become more profitable is a vital form of women's economic empowerment. To be effective, it must be pursued in conjunction with women's social and political empowerment and grounded on the creation of a gender equality-based structural and legal system, rights and norms. Then it can serve a powerful role in improving the lives of women, contributing to their social, economic and political status, and strengthening gender equality for inclusive and sustainable development and a healthier society.

Women's entrepreneurship development is important for advancing women's economic empowerment. There are many kinds of women entrepreneurs, ranging from those with business savvy running a growth-oriented, formally registered business that targets export markets, to women managing subsistence-oriented enterprises in the informal sector serving predominantly local clients and markets. In both cases, the entrepreneur often has to juggle her work with her family responsibilities. Women entrepreneurs within and across developing countries and regions have differing resources, capabilities and needs. To succeed in the promotion of WED, and to seize the potential of ICTs to accelerate progress in this context, it is crucial to take into account the diversity of entrepreneurs and contexts in which they operate.

It is also important to consider the diversity of ICTs. They range from highly complex to more simple devices and applications. Different technologies are appropriate for different needs, preferences, levels of skills and resources of the women entrepreneurs (see box 1).

### Box 1. The diversity of ICT

There are many types of ICTs, both traditional (predating mobile phones and the Internet) and more recent ones. There are additionally new forms of ICT tools, services and applications that are rapidly being adopted. The following are some of the most widely used ICTs in developing countries.

*Mobile phones* are today the most widely used ICT tool among micro and small enterprises in low-income countries. They are relatively cheap and easy to use. They allow entrepreneurs to make or receive telephone calls via a wireless communications network operating through radio wave or satellite transmissions. In addition to voice communication, most mobile phones allow for the sending of text messages (or Short Message Service (SMS)) and sometimes pictures or videos (Multimedia Message Service (MMS)). Newer mobile phones, especially smartphones, can also offer access to various Internet services and computing capabilities. In low-income countries, most people accessing the Internet do this via their mobile phones.

In many developing countries, the coverage of fixed-line or landline telephones remains limited. Among LDCs, fixed telephone line penetration is on average just 1 per 100 inhabitants. However, people in low-income countries that lack home access to fixed telephone lines often make use of public phones.

### Box 1. The diversity of ICT

The *Internet* is an essential tool for enterprises of all sizes that need information to build up their business, a quick and efficient way to stay in touch with suppliers and customers and who want to increase their productivity. However, Internet use is growing slowly, especially in rural and remote regions of developing countries. Education and skills barriers inhibit widespread uptake. The Internet provides access to huge amounts of information and an extensive range of services which make possible standard ICT tools and applications today such as websites, e-mail, e-commerce, blogs, web forums, social media, and Voice over Internet Protocol (IP) (such as Skype). The Internet is reshaping how traditional forms of ICTs such as television and radio are being transmitted to the public. As noted above, many users in low-income countries today access the Internet via their mobile phones.

A *personal computer (PC)*—desktop, laptop or notebook computer—is a powerful tool in order to use information technology software applications. It is potentially important to boost efficiency but not necessarily for all entrepreneurs. The PC is also an important device for accessing the Internet. Knowing how to use a PC is an essential ICT skill, while electricity, literacy, language and content aspects are important prerequisites for enterprises in poor regions to benefit from PCs.

*Radio broadcasting* remains a valuable and low-cost ICT tool for conveying information to entrepreneurs. Practically all of the world's inhabitants are covered by a radio signal. Though the information flow is typically one-way, it is inexpensive and it overcomes language barriers. Content can be targeted to specific interests such as agricultural advice. Some radio stations provide indirect access to the Internet and broadcast to communities through so-called "radio browsing" programmes.<sup>6</sup>

*Television broadcasting* has become a commonplace device in homes, businesses and institutions, particularly as a way of providing advertisements, entertainment, and news. With advancements in ICT technology, there has been a rapid move in many countries, including developing countries, to switch from analogue to digital television broadcasting. Television is becoming accessible on the Internet as well as on mobile phones.

New ICT devices, tools and applications of potential benefit to women entrepreneurs are continuously being developed on the back of improved and faster Internet connectivity. Cloud services, a data transmission mechanism, which has already become integrated into many day-to-day devices and tools such as smartphones, webmail accounts and social media, stands to affect the business world and could have substantial impact on the woman entrepreneur.

Source: UNCTAD.

<sup>6</sup> Radio browsing of the Internet is a type of programme in which the radio presenters gather information in response to listeners' needs and queries from reliable sites on the Internet, on CD-ROMs or other digital resources. During the programme, the presenter "visits" these pages of information on the computer screen together with a local expert (for example, a doctor for a health question) and together, they describe, explain and discuss the information directly in the languages used by the community. See [http://portal.unesco.org/ci/en/ev.php-URL\\_ID=5590&URL\\_DO=DO\\_TOPIC&URL\\_SECTION=201.html](http://portal.unesco.org/ci/en/ev.php-URL_ID=5590&URL_DO=DO_TOPIC&URL_SECTION=201.html).

ICTs are emerging as convenient and effective strategic tools that are well positioned to help empower women entrepreneurs, which can contribute not only to stronger economic growth, but also to a better situation for the household, improvements in children's health, growth and well-being, and gains to generations to come.

## B. THE ILO WED ASSESSMENT FRAMEWORK AND METHODOLOGY

The ILO's methodology for assessing the policy environment and conditions for women's entrepreneurship and ICTs in a country is based on criteria for women's economic empowerment aimed at creating an environment where women

entrepreneurs have greater capacity in the following aspects: (a) to earn an autonomous and independent income; (b) to tap new income opportunities and find paid employment or contracting outside the home; (c) to be fairly remunerated for products and services; (d) to be literate and educated participants in the decision-making process within and outside the family; (e) to have ownership rights and access to economic resources including financing, property, technology and ICTs; (f) to have the tailored business support and training required to sustain themselves, their businesses and their families.

The methodology highlights that a number of factors feed into defining the socioeconomic status of women entrepreneurs, what they can or cannot do

as entrepreneurs, and their capacity to access ICTs. Factors include:

- Women's social position vis-à-vis that of men;
- Gender-based power relations;
- Traditional gender roles and stereotypes;
- The ability to own property and other legal rights;
- The availability of business support services and programmes for women entrepreneurs;
- The existence of a women's social services infrastructure;
- Sociocultural practices and societal attitude.

The infrastructure, access and affordability of ICTs also vary widely by country and affect the extent to which women entrepreneurs can make use of ICTs. It is important to consider all these factors, their interlinkages and the effects of the interplay between them when conducting a national WED assessment.

The WED methodology emphasizes the importance of fostering economic empowerment through the adoption and implementation of key government policies, measures and programmes at the micro and macro level.

At the micro level, the focus is largely on the strengthening of women entrepreneurs' skills, competencies, confidence and access to crucial resources needed to perform more effectively in the market and economy.

At the macro level, the methodology highlights the importance of implementing change at the structural, institutional and policy level. To ensure the effectiveness of the implementation of microenterprise and ICT measures, policies and measures that address fundamental gender inequalities operating in existing economic policies and that improve women's overall economic status must go hand in hand. This includes the implementation of laws, both statutory and customary, and macro policies that eliminate gender bias and discrimination.

Measures implemented at both levels serve not only to uphold women's basic human rights, they can play a vital role in counteracting persisting barriers, gender inequalities and discriminatory practices which have entrapped many women, particularly in developing countries, in generational cycles of disadvantage, subordination and vulnerability.

The WED methodology sets out criteria and Framework conditions aimed at helping to elucidate gaps and to

identify important measures and recommendations to create a national policy environment conducive to freeing the woman entrepreneur from immediate as well as underlying root cause constraints, providing her with relevant support and enabling her to sustain or grow her business.

### C. THE INCREASING USE OF ICTS BY WOMEN ENTREPRENEURS

ICTs are potentially powerful tools for women entrepreneurs. On the global stage, they are transforming how business is done, opening up opportunities for larger numbers of entrepreneurs to enter global value chains. E-commerce, which involves the buying and selling of goods and services on the Internet or other electronic platforms, is making it possible also for micro-entrepreneurs to engage in trade by creating "virtual storefronts" on web sites with online catalogues and marketing or selling their products to the global market. This is a capacity which was previously largely confined to larger companies.

Mobile phones, SMS, e-mail and Internet-based telephony (such as Skype) are now increasingly used by women entrepreneurs to correspond with and reach prospective and established customers, as well as business associates and partners. The dissemination of marketing, sales quotations, and other product and service information through various ICT means are for many already standard practice.

When effectively used, ICTs can enable women entrepreneurs to achieve greater levels of profitability, by making internal processes (such as order processing or customer contact information management) more efficient and by enhancing the effectiveness of externally-directed business activities. In many low-income countries, the use of a mobile phone has allowed women entrepreneurs in diverse sectors to save time on travel, expand outreach, receive orders and in some cases transfer money (see box 2). "Instead of going from town to town, going from one person or two, you can use the telephone to call the person you're going to. It saves time. It saves money. It saves energy." said woman entrepreneur Blandina Sembu. "And women have a lot of things, family causes, a lot of them, so time is scarce. With ICTs, time for a woman becomes manageable."<sup>7</sup>

<sup>7</sup> ILO/UNCTAD Focus Group of Women Entrepreneurs on ICTs, Dar es Salaam, United Republic of Tanzania, April 2013.

Better connectivity furthermore creates opportunities for women entrepreneurs to interact with each other, join social and business networks and access information and knowledge. For micro-entrepreneurs in the informal sector this can serve as an impetus for catalysing the higher

levels of profitability needed to transition to a formally-registered business. However, such gains from ICT use are not automatic. Therefore, the ICT dimension must be taken into account when making assessments of the environment for WED in developing countries.

#### Box 2. Mobile phones — saving time and generating income in Lesotho

The Regional Hunger and Vulnerability Programme in Lesotho carried out a pilot project to assess the impact of mobile phones. In 2006, 10 phones with \$50 worth of credit were given to groups of women farmers belonging to three cooperatives. An evaluation, conducted in 2009, highlighted a number of benefits. Access to mobile phones enabled women to:

- Reduce the amount of time and money spent on travel by making communication between groups easier;
- Improve marketing and increase productivity by obtaining pricing information and outlets for their produce;
- Connect to networks and expertise, including a land-use management network and the Lesotho Ministry of Agriculture, to access information and opportunities that would otherwise have been out of reach;
- Use the phones as income-generating tools through purchasing discounted airtime and selling it to other members of the community, with earnings reinvested in additional phones, purchase of livestock, or loans to others.

*Source:* 2009 World Survey on the Role of Women in Development.

## D. ICTS IN THE WED ASSESSMENT FRAMEWORK AND METHODOLOGY

The ILO highlights in its WED methodology six Framework conditions for assessing the extent to which a policy environment favourable for women's entrepreneurship exists in a country (see figure 2 and annex 1):

- (1) A gender-sensitive legal and regulatory environment that favours the economic empowerment of women;
- (2) Effective WED policy leadership and coordination;
- (3) Access to gender-sensitive financial services;
- (4) Access to gender-sensitive business development support (BDS);

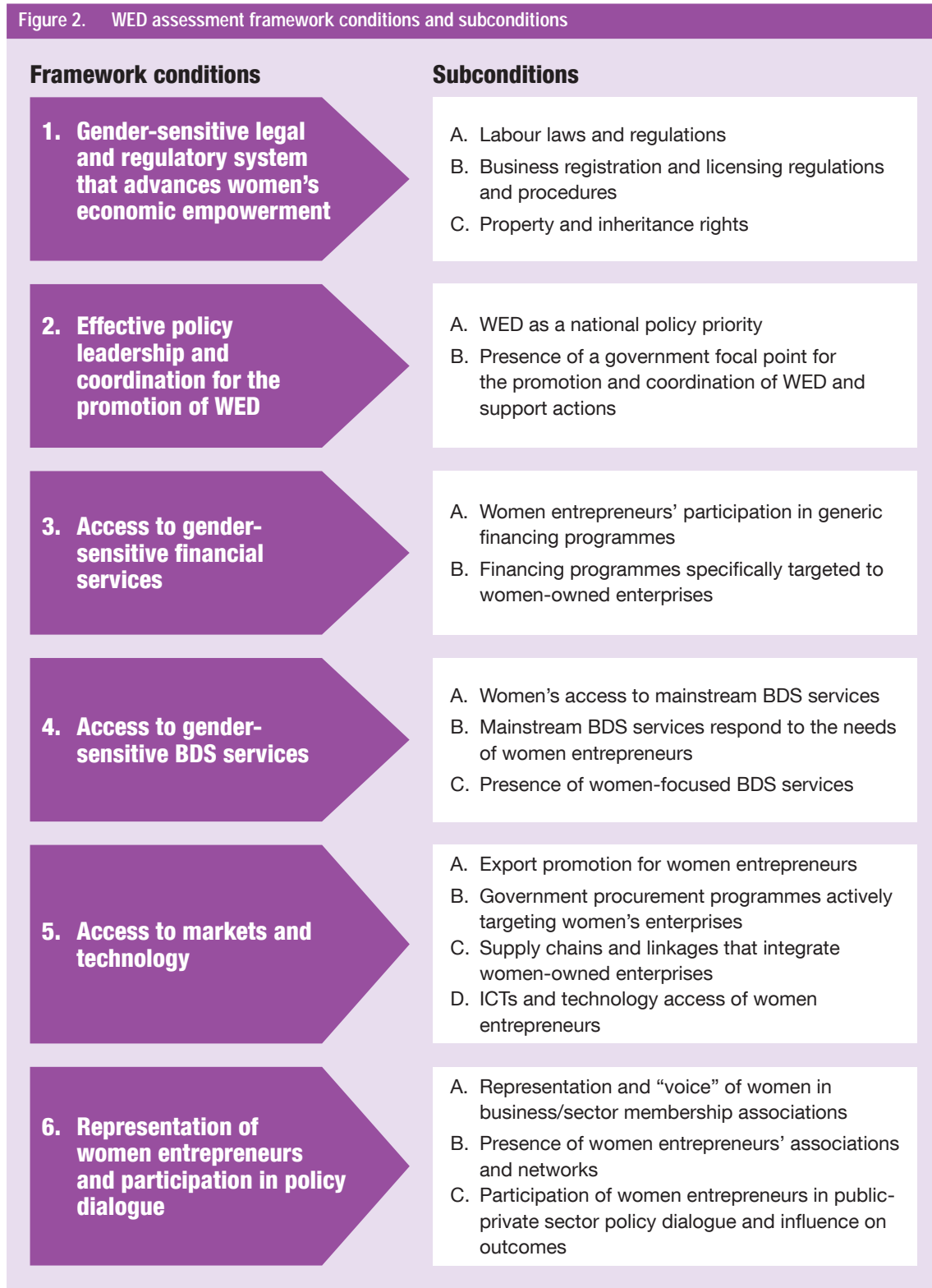
(5) Access to markets and access, ownership and usage of technology;

(6) Representation of women entrepreneurs and participation in policy dialogue.

Under each of the Framework conditions, a number of subconditions or variables have been identified as being particularly relevant for women's entrepreneurship.

The rest of this chapter describes and examines the ICT dimension of each of the WED Framework conditions as well as their subconditions more closely and identifies main considerations that should be taken into account to ensure that the ICT dimension is adequately addressed in a national WED assessment.

Figure 2. WED assessment framework conditions and subconditions



Source: ILO WED Assessment Guide 2013.



## 1. Framework condition 1: A gender-sensitive legal and regulatory environment that favours the economic empowerment of women

This Framework condition serves as a foundation for creating a national policy environment favourable to the promotion of women's economic empowerment and the empowerment of women entrepreneurs. If a country's legal and regulatory framework is wrought with gender inequality, bias or discrimination or fails to take into account gender differentials where necessary, it will be challenging for women's entrepreneurship to advance. A national assessment will review the legal framework of the country and consider whether it discriminates against women – and in particular women entrepreneurs.

This Framework condition covers four subconditions: (a) labour laws and regulations, (b) business registration regulations and procedures, (c) property and inheritance rights, and (d) means of recourse to gain established rights. In addition to the four subconditions identified by the ILO WED methodology, it may be appropriate also to review ICT-related laws. For example, in India, Khap Panchayats or caste-based councils (a religious, local caste-based justice system to be distinguished from the law of the land or the formal, national judicial system) in three primarily rural states issued *diktats* prohibiting girls and unmarried women from having and using mobile phones. In January 2013, the Supreme Court of India ruled that these *diktats* on girls and women's use of mobile phones is unlawful. The establishment of a formal legal system which upholds women's right to have and use technology is a crucial foundation to creating a favourable environment for women entrepreneurs.

It is also relevant to examine whether the legal and regulatory framework of the country is conducive to the creation of an environment supporting gender equality, women's basic rights, and their free and unrestricted access to the resources needed to pursue entrepreneurship. Systemic factors and conditions which discriminate against and disadvantage women strongly affect women entrepreneurs. An examination of how these laws and regulations interplay with existing socioeconomic, cultural, traditional and institutional factors can help to provide guidance in the formulation of policy recommendations which can be effective in promoting WED in a country. Furthermore, where a gender-sensitive legal and regulatory environment officially exists, laws and regulations need to be properly implemented and enforced.

ICTs have an enabling role in the dissemination of information for the implementation of a gender-sensitive regulatory and legal environment for women entrepreneurs. Different ICTs can help women entrepreneurs to become and stay better informed of laws and regulations affecting them, as well as their rights. Property and inheritance rights laws, for example, have an implication on women's ability to access finance (see Framework condition 3 on access to gender-sensitive financial services for more information on this). Specific measures may be needed to ensure that women entrepreneurs have equal ICT-enabled access to information concerning, for example, laws and regulations pertaining to their rights and obligations, business procedures, customs procedures, import/export regulations, and the like. In some countries, due to negative perceptions of the Government, many woman entrepreneurs may also be reluctant to formally register their businesses which is needed to gain access to business resources and entitlements such as credits and loans. ICTs can play a role in disseminating information to change these perceptions.

An assessment should verify whether it is possible for entrepreneurs to register newly-formed businesses through an ICT-facilitated option. Online business registration through a "one-stop" website where instructions and administrative forms are available and downloadable from the website is currently the most prevalent form of ICT-facilitated business registration in developing countries. For example, the Tanzania Investment Centre has set up the "Tanzania E-regulations" website.<sup>8</sup> Recently, the Government of Kenya announced plans to expand its business registration process to a mobile phone system in the future.<sup>9</sup> In view of their time and mobility constraints, these online or mobile-facilitated services can be even more valuable for women entrepreneurs, particularly in rural areas, than for their male counterparts

## 2. Framework condition 2: Effective WED policy leadership and coordination

Effective policy leadership and coordination are integral for the successful development and implementation of WED policies, programmes and measures as a national policy priority. Two subconditions are covered by this Framework condition: a) women's

<sup>8</sup> See <http://tanzania.eregulations.org/>.

<sup>9</sup> See <http://www.technologybanker.com/mobile/kenya-state-law-office-safaricom-sign-mobile-business-registration-deal>.

entrepreneurship development as a national policy priority, and b) presence of a government focal point for the promotion and coordination of women's entrepreneurship development and support actions.

Efforts and initiatives to promote economic growth, entrepreneurship and infrastructure development need to be given national attention. However, priority is seldom given to ensuring that they are gender-mainstreamed and that they take into account particular needs and conditions of women. A segmented and silo-oriented structure of policy making frequently leads to policies and programmes in which cross-cutting dimensions such as gender are poorly integrated. This can easily occur in entrepreneurship policies being perceived as "gender-blind". Government initiatives aimed at training entrepreneurship specialists in the gender dimensions of their field may need to assist in the formulation of more effective policies.

Within Governments and in its interfaces with partners and stakeholders, ICTs can facilitate more effective communication channels and feedback mechanisms. The use of e-mail communications, teleconferences, webinars, electronic networks, communities of practices, data storage services, to name a few, enables WED policy leadership and coordination bodies such as the government focal point for the promotion and coordination of WED to keep in close contact with members, coordinate meetings and activities, obtain inputs and collect important information both in headquarters and in the field for the development of policy and programmes.

The existence of a mechanism within Government that brings together representatives from the ministries involved in entrepreneurship, women's affairs, agriculture, rural development, statistics and other related offices for developing women's entrepreneurship policies and programmes can be seen as an indicator of a Government's commitment to creating an environment favourable to WED.

In some countries, "champions" or high-level officials who are well-positioned in Government to take up the cause can play a strong role in helping to advance women's entrepreneurship and ICTs as a policy priority and in giving it prominence and visibility.

### **3. Framework condition 3: Access to gender-sensitive financial services**

The provision of gender-sensitive financial services, also in rural areas, is important to improve women

entrepreneurs' capacity to invest in and grow their businesses. Financial institutions of all types should therefore be encouraged to integrate gender equality policies in their organizations. Although all entrepreneurs (male or female) face challenges in accessing capital and other financial products, women entrepreneurs (in particular those in low-income situations) commonly face attitudinal barriers as well as a mismatch in service provision for their business needs. The two subconditions included in this Framework condition are (a) women entrepreneurs' participation in generic financing programmes, and (b) financing programmes specifically targeted to women-led micro, small and medium-sized enterprises (MSMEs), including alternative financial services that are suitable for microenterprises.

Socioeconomic factors and laws, particularly in developing countries, often disadvantage women entrepreneurs in their ability to access financing from the formal banking system.<sup>10</sup> Gender-sensitive financial services take into account the specific needs of women entrepreneurs while delivering services in an environment where gender bias is non-existent. The outcome of this would ultimately be the equitable participation of women-owned enterprises in financial services.

Women entrepreneurs' access to financial services can be facilitated in different ways through ICT use. Financial service institutions can promote their generic financing programmes through mobile phones, television and the Internet. They may use websites to disseminate information on enterprise finance regulations, financial support programmes for women entrepreneurs, available loans and financing plans. They can make use of ICTs to facilitate women-targeted credit (microfinancing and commercial bank financing) and equity (seed and venture capital) programmes. For women entrepreneurs with credit cards or bank accounts, websites may also open up the possibility of making and receiving online payments.

The availability of alternative financial services such as mobile money or mobile banking could enable women-owned microenterprises, especially those who are outside of the formal financial system. Mobile money could make it easier and more secure for women to receive money from family and friends or to

<sup>10</sup> For example, laws which prohibit women from inheriting property can hamper the ability to acquire the collateral frequently required to obtain loans from banks to fund an enterprise.

save, which are amongst the main sources of financing for women-owned microenterprises in developing countries (see box 3). It makes it possible to move funds in real time, when the need arises, rather than in the form of lump sums of cash that have to be amassed and physically transported for a planned transfer to take place. Mobile money is being used increasingly in developing countries, for example in the East African Community,<sup>11</sup> with encouraging results. For small and micro businesses, mobile money saves time, makes logistics more efficient, allows for better record keeping and increases safety,<sup>12</sup> factors that would benefit women entrepreneurs.

<sup>11</sup> UNCTAD (2012), *Mobile Money for Business Development in the East African Community: A Comparative Study of Platforms and Regulations*, available at [http://unctad.org/en/PublicationsLibrary/dt1stict2012d2\\_en.pdf](http://unctad.org/en/PublicationsLibrary/dt1stict2012d2_en.pdf).

<sup>12</sup> UNCTAD (2011), *Information Economy Report 2011: ICTs as an Enabler for Private Sector Development*, pp. 21

In addition, a number of mobile-facilitated schemes have enabled women entrepreneurs to obtain microinsurance. With mobile-based financing application expanding in both developed and developing countries, there is increasing scope for the potential of mobile-facilitated financing schemes to become available to women entrepreneurs.

ICTs can also serve as an important tool for educating and training women entrepreneurs particularly in rural areas on financial matters and help enable them to achieve financial literacy including learning and understanding on credits, savings, loan conditions and how to maximize their chances of obtaining loans.

and 78. Mobile money makes it possible to avoid transporting cash by land, which may previously have been the only method available to women entrepreneurs in rural areas and which was subject to mugging, theft and loss.

### Box 3. Women entrepreneurs and mobile money in the United Republic of Tanzania

Women entrepreneurs in rural areas often lack access to banking services. The banking infrastructure is largely non-existent in large parts of rural parts of the country. As a result, women entrepreneurs must often go to the cities to conduct banking transactions. This is a tedious and time-consuming process which in many cases involves long hours of travel and the use of sometimes unreliable public transportation. When women entrepreneurs need to make a payment to a supplier or to receive a payment, this may also involve the physical transportation of cash which entails risks. There have been accounts of theft, muggings and deaths linked to this physical transport of business monies. In addition, obtaining banking services often involves long hours of wait in a queue. The possibility for to send and receive money by mobile phones has been a tremendous help to women entrepreneurs by offering women time savings and convenience. "Other than to go from here to Mwanza with a lot of money in your pocket, you just go with your phone. Even if your phone is stolen, your money is in your account," said woman entrepreneur Eliahaika Mrema of Dar es Salaam. "Our banks are nice," she added. "But there's a lot of queue ... To go to the bank to get the services, it is like half day or the whole day. Then you are doing nothing. But the transaction with M-Pesa/Tigo Pesa, it's cheap. Going down there, you get [the money] even on the street ... and you make the money fly."

Source: UNCTAD Focus Group in the United Republic of Tanzania, April 2013.

## 4. Framework condition 4: Access to gender-sensitive business development support

Business development support services comprise a wide range of nonfinancial services aimed at strengthening the capacity of small enterprises to make entry and survive, increase productivity, grow, expand and compete in the market. This includes training, advisory services, marketing assistance, information, technology development and transfer, mentoring and business linkage promotion. Three subconditions are addressed under this Framework condition: (a) women's access to mainstream BDS;

(b) mainstream BDS services responding to the needs of women entrepreneurs; (c) women-focused BDS services.

Gender-sensitive BDS services take into account the specific needs of women entrepreneurs while delivering services in an environment where gender-bias is non-existent. If all BDS services were gender sensitive, the outcome would be the equitable participation of women entrepreneurs in all forms of BDS provision, but often BDS programmes are not sufficiently gender focused, demonstrating little awareness of the constraints faced by women entrepreneurs, and operating on the basis that they are gender-neutral. However, women entrepreneurs'

uptake of BDS is low and they often face obstacles in managing their businesses that enter into the realm of balancing domestic and business responsibilities, mobility, time management due to multiple roles, self-confidence and dealing with attitudes they face in society towards their capacities as entrepreneurs that are not addressed in mainstream BDS provision.

Making use of ICTs can help increase women entrepreneurs' participation by enabling flexible BDS (for example, just-in-time training instead of nine to five workshops) that meet their needs. Different technologies can be used in promoting the programmes, and making BDS programmes/services accessible through a variety of flexible options, for example via online delivery or through mobile phones and radio and television programmes (see box 4).

It is important to ensure that an ICT module is integrated into the standard BDS services delivered to women entrepreneurs and that the ICT training is adapted

to the specific needs of women (see box 5). Training the entrepreneurs in how to make effective use of ICTs is important to enable them to benefit from BDS targeting both "operational" and "strategic" services.<sup>13</sup> ICT use can be crucial for day-to-day communication, the management of accounts and business records, and for accessing information. Similarly, women entrepreneurs that are able to integrate ICTs into their strategic business development plan can help bring the entrepreneur's business to a higher level of efficiency and profitability. The ICT training, guidance and advice should be tailored to the specific needs and capabilities of the entrepreneurs and reflect their time and mobility constraints.

<sup>13</sup> The guiding principles on BDS services for small enterprises distinguish between "operational" and "strategic" services. Operational services are those needed for day-to-day operations. Strategic services help the ability of the entrepreneur to address medium- and long-term issues in terms of business performance, access to markets and competitiveness. See <http://www.enterprise-development.org/page/download?id=1291>.

#### Box 4. A television show for women entrepreneurs

Television, a traditional form of ICT, remains a powerful way of reaching women entrepreneurs and delivering valuable entrepreneurial information, particularly in developing countries and rural areas where more recent forms of ICTs such as Internet and websites are not accessible. Blandina Sembu, a woman entrepreneur and television presenter on ITV in Dar es Salaam has a television show for women called Jarida La Wanawake. The show features women entrepreneurs and information of interest to motivated women. This includes programmes on how women have built their businesses, how to market products and become a better businesswoman. The show has become hugely popular and is watched by women across the country. Women entrepreneurs in particular like the show because it gives them business ideas and enables them to know how other entrepreneurs run their businesses.

*Source:* UNCTAD/ILO Focus Group in the United Republic of Tanzania, 2013.

#### Box 5. Overcoming barriers to participation by women entrepreneurs in International Institute for Communication and Development training programmes.

The International Institute for Communication and Development and its partners have suggested a number of lessons learnt in using ICTs to support women entrepreneurs in nine countries in Africa and Latin America. Female participants in its training programmes were held back by a combination of low levels of literacy and technical skills, complex cultural barriers such as unequal access to information compared to men, and an overall lack of power and self-esteem. Furthermore, programmes supporting entrepreneurs often did not include relevant information for female producers and entrepreneurs, and overlooked their participation in content generation, exacerbating the challenges for this group.

Approaches that can be helpful in addressing barriers constraining women entrepreneurs include:

- Paying attention to the specific information needs of women entrepreneurs, and involving them in content-generation;
- Using audio and multimedia to overcome low levels of literacy;
- Tailoring training locations and timings to suit female beneficiaries;
- Ensuring that trainers are gender sensitive in terms of the training methodology – for example, giving participants group assignments rather than individually oriented training.

*Source:* UNCTAD, based on information provided by the International Institute for Communication and Development.

Information and communications technologies are also increasingly making it possible to deliver quality BDS content to women entrepreneurs. In a number of developing countries, the use of SMS-based training notifications through mobile phones has helped some BDS services to enrol greater numbers of women entrepreneurs in business trainings. Some BDS services have also started to introduce mobile applications as supplements to their conventional classroom trainings. In Kenya, for example, women entrepreneurs who have completed a training receive business tips as well as other support services through SMS from their trainer and mentor.

While language can be a barrier, the knowledge transfer of pre-packaged BDS services and courses from more developed countries to developing countries through ICTs can work to the advantage of women entrepreneurs in their access to quality content. E-education, online trainings and webinars for women entrepreneurs represent another type of support. Some BDS services bundle online training with Skype-facilitated face-to-face interaction with BDS specialists and coaches to customize the support service to the women entrepreneurs' specific needs. In this way, ICTs can make more comprehensive and developed BDS services available.

## 5. Framework condition 5: Access to markets and access, ownership and usage of technology

Access to markets and technology, including ICTs, is a key area for strengthening the chances of entering into growth sectors and seizing new market opportunities. Women entrepreneurs tend to remain concentrated in low-entry, low-exit and low-yield markets. Supporting their access to growth sectors can help them create jobs and be competitive and sustainable. This Framework condition encompasses four subconditions: (a) export promotion for women entrepreneurs; (b) government procurement programmes actively targeting women-owned enterprises; (c) supply chains and linkages that integrate women-led businesses; (d) ICT and technology access, usage and ownership for women entrepreneurs.

### (a) Subcondition-specific areas of concern:

#### (i) Access to markets

ICTs can help enable women entrepreneurs to access high growth markets – both local and global. In

developing countries, many women entrepreneurs tend to be concentrated in low yield markets. By enabling women entrepreneurs to obtain market information and help them sell their products and services, ICTs can support these entrepreneurs' access to sustainable growth sectors, enable them to expand and help to create jobs irrespective of whether they are micro-entrepreneurs or running a larger venture.

#### (ii) Access to business opportunities from Governments

In some developing countries, Governments have opened up the opportunity for micro, small and medium-sized entrepreneurs to bid for public procurement contracts. The value of annual public procurement contracts can be considerable and thus create market development opportunities for MSMEs as suppliers. In some cases, innovative public procurement have generated contracts for women entrepreneurship development and poverty reduction in the ICT sector. For example, in an effort to reduce poverty through women entrepreneurship development, the State Government of Kerala, India, outsourced information technology (IT) training, data entry, digitization or PC assembly and maintenance to enterprises formed by women from below-poverty-line families. Assessments of the initiative found positive effects on the women entrepreneurs in the approximately 200 women-owned enterprises created under the scheme, including an increase in financial, human, social and political capital as well as physical assets of the women involved.<sup>14</sup>

#### (iii) Linkages and global supply chains

In many countries, large foreign and domestic enterprises play a prominent role in the economic growth process, and provide opportunities for the MSME sector to integrate into their supply chains upstream suppliers and subcontractors or downstream distributors. ICT use is increasingly a prerequisite to integrate into global supply chains and for linking a small business with the operations of much larger ones. Women-led enterprises which are not able or prepared to do this risk becoming marginalized from international markets.<sup>15</sup>

<sup>14</sup> UNCTAD (2010), *Information Economy Report 2010: ICTs, Enterprises and Poverty Alleviation*, p.53.

<sup>15</sup> UNCTAD (2011), *Information Economy Report 2011: ICTs as an Enabler for Private Sector Development*.

In this context, the availability of electronic payment systems that enable microbusinesses and individuals to easily and affordably receive overseas payment is also of importance. It is typically required for women entrepreneurs to make effective use of electronic commerce or microwork online.

#### (iv) ICT and technology access, usage and ownership for women entrepreneurs

MSMEs and in particular, women-owned enterprises sometimes struggle to implement new forms of information technology. They may lack awareness of its application, or access to training on the use of ICT tools. Furthermore, women often lack access to the required resources, such as finance and expertise, to invest and learn how to use these tools effectively. Although there are anecdotal examples of women making use of certain tools that are appropriate to the level of their knowledge and business needs, ICTs have largely remained an untapped opportunity for women entrepreneurs. Women are found to be less likely to own mobile phones than men in low and middle income countries<sup>16</sup> and less likely to use mobile phones for business activities.<sup>17</sup>

In developing countries, many women entrepreneurs do not have the literacy or education level of their male counterparts. This constitutes a significant barrier to

<sup>16</sup> Cherie Blair Foundation (2012), "Women & Mobile: A Global Opportunity: A study on the mobile phone gender gap in low and middle-income countries", available at [http://www.cherieblairfoundation.org/wp-content/uploads/2012/07/women\\_and\\_mobile\\_a\\_global\\_opportunity.pdf](http://www.cherieblairfoundation.org/wp-content/uploads/2012/07/women_and_mobile_a_global_opportunity.pdf).

<sup>17</sup> Ilavarasan P and Levy M (2010). *ICTs and Urban Microenterprises: Identifying and Maximizing Opportunities for Economic Development*, available at [http://www.idrc.ca/uploads/userS/12802403661ICTs\\_and\\_Urban\\_Microenterprises\\_104170-001.pdf](http://www.idrc.ca/uploads/userS/12802403661ICTs_and_Urban_Microenterprises_104170-001.pdf).

developed the necessary skills to read, write, type, and handle a keyboard – skills which will later become important for learning to use a computer and applying more advanced applications of mobile phones such as texting or SMS. Training through the country's education system or through BDS services would be crucial for these women entrepreneurs.

In some situations, accessing ICTs may be problematic for women entrepreneurs due to a lack of adequate infrastructure, particularly in rural areas. Where the ICT infrastructure is developed, women entrepreneurs may still be hampered by a lack of knowledge of how to use ICTs. Restrictive sociocultural practices and patriarchal traditions can also limit a woman entrepreneur's ability to access and own a mobile phone if this may be perceived as a threat by her husband or other men in the family and community.

While women entrepreneurs may not be prohibited from using ICTs by formal laws or bans in a country, their access to ICTs may be impeded by unequal gender power relations within the household or by unspoken social norms. For example, in some African countries, wives often cannot use a mobile phone without their husband's permission. It is important to identify if such dynamics are causing problems for women entrepreneurs to access ICTs and to consider relevant strategies for overcoming such potential barriers. This may involve the creation of women-specific ICT learning and access spaces (see box 6). Women-owned enterprises can also be targeted for inclusion in technology upgrading and modernization programmes and those focused on the integration of ICT-enabled solutions (for example, management information systems, online marketing and e-commerce).

#### Box 6. Women-friendly spaces for learning ICTs: Beauty salons in Central Asia

In a number of countries where public telecentres are the only place available for the access the Internet, the existence of an environment which is not women friendly or gender sensitive, where women are subject to harassment, or in which social norms may consider inappropriate can restrict women entrepreneurs ability to access ICTs. The creation of women-friendly spaces for learning and accessing ICTs is important for women entrepreneurs.

In Azerbaijan, ICT infrastructure is not problematic with ICTs readily available through telecentres. However, for various reasons, women entrepreneurs in Azerbaijan are reluctant to use public Internet cafes. Among husbands, there is widespread perceptions that their wives may use ICTs such as web forums and tools to "chat" or make illicit encounters with other men. The mixing of women and men in public telecentres is an environment which generates discomfort and suspicion for both women entrepreneurs and their husbands.

In focus groups in Azerbaijan, women entrepreneurs expressed the need to create women-friendly ICT access spaces which were convenient and which could placate their husband's suspicions about inappropriate behaviour. "If they could

### Box 6. Women-friendly spaces for learning ICTs: Beauty salons in Central Asia

have a place for women where women can use the Internet and they can also have it as a beauty salon and cafe, that would not look so inappropriate ...” one Azerbaijani women entrepreneur was reported as saying. “For example, if there’s an area where our children can play, that way we don’t have to worry about someone looking after the kids while we’re gone. We can all go to the centre, and they can play while I use the Internet.”

There have been a growing number of women-owned Internet clubs in Baku, the capital of Azerbaijan. These clubs are essentially women-only internet cafes where women can work on the computer and use the Internet. They are an emerging model of women-friendly Internet access points which are also serving to create business opportunities for women in the ICT sector. Identifying convenient and appropriate spaces and locations for establishing ICT access points which take into consideration women’s specific conditions and needs is important for ensuring women are able to learn and access ICTs.

Source: Asian Development Bank (ADB) Focus Group in Azerbaijan, June 2013.

#### (b) Emerging sectors and opportunities for women’s entrepreneurship in ICTs

In addition to the four subconditions mentioned above, another relevant area is related to emerging business opportunities arising in the ICT sector for women entrepreneurs. Governments may wish to actively encourage and support women entrepreneurs to start businesses in growth-oriented, innovative or technology-driven sectors (for example, ICTs, tourism, bio-medical, environmental and renewable technologies). The opportunities discussed below are primarily related to the ICT sector and to the area of ICT-enabled services.

##### (i) ICT sector

There are emerging business opportunities for entrepreneurs, including women entrepreneurs, in developing countries. Special attention is here given to the mobile sector and IT services.

The rapid development of mobile phone technology and mobiles dissemination throughout developing countries has led to the emergence of numerous mobile-related support services for which there is local demand. A growing number of local entrepreneurs have started to offer one or more of the following services:

- *Mobile information agents:* Particularly in rural villages where fixed-line telephones are not available and where relatively few people have a mobile phone, some women entrepreneurs offer villagers telecommunications services as well as access to mobile and Internet-based information such as market, agricultural, health and other

useful information. In Bangladesh, “village phone ladies” who provide telecommunications services were supported by Grameen Bank with micro finance. Similar initiatives have been launched also in other countries. As mobile ownership becomes more widespread, however, it can proved difficult to sustain the business model unless additional services are added.<sup>18</sup>

- *Mobile phone sales and technical support:* With larger numbers of mobile phones being owned by the poor in developing countries, business opportunities are emerging for services such as mobile phone repair and technical support, as well as the sale of phones, sim cards and accessories.
- *Electricity recharging services:* Where there is no or limited electricity and power infrastructure, electricity recharging stations for mobile phones are emerging as a key business opportunity for women. In the United Republic of Tanzania and Kenya, the Barefoot College initiative has led to many women running businesses in solar-powered electricity recharging stations.<sup>19</sup>
- *Mobile money agents:* As a result of the proliferation of mobile money for sending and receiving payments, particularly among rural people in some East African countries, business opportunities have emerged for women entrepreneurs to act as mobile money agents.

<sup>18</sup> UNCTAD (2010), *Information Economy Report 2010: ICTs, Enterprises and Poverty Alleviation*.

<sup>19</sup> An initiative originating in India which trains women from developing countries to build solar power-based businesses. See <http://www.barefootcollege.org/disrupting-poverty-how-barefoot-college-is-empowering-women/>.

- *Women-friendly IT service provision:* When ICT uptake reaches a critical mass, there will be growing niche market opportunities and business demand for IT service provision and support that is customized to women entrepreneurs. This may include Internet content providers, web designers, software developers and programmers or computer troubleshooters.
- *Women-friendly IT tutoring and training:* Women tend to perform well in IT programmes teaching how to design, build and maintain computer networks.<sup>20</sup> What often deters women from advancing in the field is the lack of women-friendly programmes and support environment for IT learning. The need for women-friendly IT tutoring and training may provide business opportunities for women entrepreneurs.

#### (ii) ICT-enabled services:

The spread of broadband Internet connectivity has given rise to increased outsourcing and offshoring of so-called ICT-enabled services. This trend is providing new opportunities for women entrepreneurs to provide services to clients from a remote location.

<sup>20</sup> UNCTAD *E-Commerce and Development Report 2002*, chapter 3 on "Gender, e-commerce and development".

The tasks involved may be low skilled or high-skilled. It may be important to note in a national assessment the existence of relevant ICT-enabled service opportunities.

- *Social outsourcing:* Companies that outsource services that meet both business objectives and social values is an emerging entrepreneurship opportunity for women entrepreneurs.
- *Government outsourcing of IT services:* Government outsourcing of internal services may offer women entrepreneurs the benefit of eligibility for bank loans for which she would normally could not apply. There are a number of progressive government initiatives which have seen success in this type of entrepreneurship (see box 7).
- *Freelancing and microwork:* New electronic platforms such as oDesk and Elance.com enable individual contractors to connect with potential clients anywhere in the world. This new market for online work represents an emerging business opportunity for women entrepreneurs. Through such platforms, freelancers are able to form business connections, obtain work of very different levels of sophistication and make earnings which normally would not be possible within their own country or local area (see box 8).

#### Box 7. A Kerala outsourcing initiative

In the State of Kerala in India, the Government outsources certain IT services to members of the Unnathi collective of entrepreneurs. This is promoted by Kudumbashree, the State-sponsored mission for eradicating absolute poverty and empowering women.

Under the Unnathi collective, more than 60 women-owned legally registered IT units have been created as partnership firms. Government departments outsource their data entry tasks to these entrepreneurs. The Unnathi collective does a large amount of data entry, for example, for the Departments of Tax, Registration, Regional Transport Office, Economics and Statistics as well as local self-governments, such as the Panchayats, and municipalities. Recently, it obtained the work contract of data entry for the Socioeconomic Caste Census valued at 14 crores of rupees (140,000,000, or approximately US\$2 million).

The educational backgrounds of the women entrepreneurs in the IT units ranges from 10th-grade schooling to graduate degrees in engineering or computer science. Each woman entrepreneur makes an income of around 4000 to 7000 (approximately US\$63 to US\$111 per month). The women entrepreneurs receive initial financial support from Kudumbashree. Unnathi helps them to register the firm, get bank loans, collects outsourcing work from government offices and agencies, banks and other clients, and distributes it to the IT units. It also supports them in technology as well as in marketing. In return, the IT units pay a nominal (mutually agreed) percentage to Unnathi's Corpus fund.

Over 50 per cent of the registered Unnathi units have existed for over 12 years. None of them has ever closed down, and the majority of the registered units run profitably.

*Source:* Government of India, Kudumbashree Office.



**Box 8. Freelancing on oDesk**

Mellonie Mukilima is a working mother in Kenya. After having completed her studies in secretarial skills and language, she worked a number of years in a call centre in Kenya. Working hours were long, the work was demanding and provided minimal pay. It often required her to work 6–7 days a week for 12 hours at a time, and still paid just enough to cover her living expenses. One day following a tip from a friend, she heard about freelancing through online platforms. She eventually found and joined oDesk through their website. She posted her résumé and, after some time, she was able to acquire her first client. By now, she has developed a significant client base. In the past few years, as a freelancer, she has completed more than 40 online jobs, ranging from transcription to cleaning e-mail boxes to Facebook support and management, primarily for clients in developed countries. Through these jobs, she has been able to apply her skills, develop new skills and expand her connections and knowledge. Today, she runs a profitable freelancing business which enables her to work fewer hours but still make substantially more earnings than when she was working in her local call centre.

*Source:* UNCTAD.

## **6. Framework condition 6: Representation of women entrepreneurs and participation in policy dialogue**

A better understanding of the needs and perspectives of women entrepreneurs leads to stronger and more relevant policy responses and broader awareness among policymakers. The active participation of women entrepreneurs in policy discussions that affect their businesses is essential in this context. This Framework condition covers three subconditions: (a) representation and “voice” of women in mainstream business/sector associations; (b) presence of women entrepreneurs’ associations and networks; (c) representation and influence of businesswomen/women entrepreneurs in public–private sector policy dialogue.

There has long been a pattern of women’s exclusion from key decision making processes, as reflected in the small percentage of women in top-level positions in government and private sectors. This makes it important to ensure that the voice of women entrepreneurs is heard and that a channel or mechanism exists for their participation in policy dialogue. ICTs should be leveraged in this context.

ICT usage can also help women to participate in some form in mainstream business/sector associations, for example, through supporting remote/online participation in meetings. ICTs are also used to increase the presence of women entrepreneurs’ associations and networks, and enabling them to engage/interact with members including those in rural areas through email/online discussion groups, social media, call-in radio programmes (see box 9), SMS alerts and campaigns, and the like. Finally, ICTs can be used to capture and share concerns as well as coordinating advocacy initiatives, enabling representation and influence of businesswomen/women entrepreneurs in public-private sector policy dialogue.

One specific area concerns the development of technology and ICT policies, which are often designed with the underlying presumption that they will be gender neutral. Regrettably, women entrepreneurs are often absent from the ICT policy dialogue and are therefore not in a position to share their views and to ensure that the unique needs and conditions faced by women entrepreneurs are adequately taken into account.

**Box 9. Women of Uganda Network and combining ICTs for rural women farmers**

The Women of Uganda Network (WOUGNET), an NGO which promotes and supports the use of ICTs by women and women's organizations in Uganda to ensure they can benefit from the opportunities presented by ICTs, partnered with a community radio station to produce a call-in radio programme for women farmers. The show brings women farmers, extension workers and other agricultural experts together for a discussion. Women farmers can then SMS or call in with questions to the programme using their mobile phones. By combining different types of ICTs, it helps to create communication channels to and from a wider number of women entrepreneurs, in particular women entrepreneurs in rural areas, for policy dialogue and participation in ICT and in development issues affecting them.

The show which ran for five years served as an important feedback mechanisms for gauging issues of importance to women farmers and for providing valuable information to the district agriculture office on women farmers' needs. When many questions come in, the office would be able to become aware of an information gap or a problem of concern to many farmers. WOUGNET has also developed a market information system where people can call in to share prices on different products in different areas. WOUGNET then posts the information on a notice board near the weekly market where farmers and entrepreneurs passing by can easily find it.

Radio is regularly used when working with rural woman farmers as they have more access to that. But the use of mobile phones with radio adds another dimension enabling farmers to call in or SMS, ask questions, share information and troubleshoot on problems of relevance to women farmers. The combined use of radio with mobile phones has shown to be an effective way of collecting information, sharing information and enabling women farmers in rural areas to have a voice on issues of interest and importance to them where the local agricultural office can hear them and where more advanced ICT access is limited.

*Source:* UNCTAD/ILO Focus Group in the United Republic of Tanzania, April 2013.

This chapter has provided a baseline of fundamental ICT dimensions and considerations to take into account in a national assessment of ICTs and women's entrepreneurship. A national assessment which effectively captures the status of women's entrepreneurship in a country, the national environment for women's entrepreneurship policies, the primary dynamics affecting women's entrepreneurs and a country's strengths, weaknesses and information gaps with regard to women's entrepreneurship is crucial for the development and formulation of

policies creating an environment promoting women's entrepreneurship. The strategic integration of ICTs in women's entrepreneurship policies and planning has strong potential to make a powerful difference in the capacities of women entrepreneurs in developing countries to build their businesses and reach their full potential.

The next chapter discusses the WED methodology for conducting a national assessment and examine its various steps and components.



## CHAPTER 3

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# METHODOLOGY AND PRACTICAL CONSIDERATIONS FOR CONDUCTING A NATIONAL ASSESSMENT OF ICTs FOR WED

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*“When women and men share power and influence equally, it leads to a more just and democratic society.”*

Anna Rosendahl,  
Head of the Unit on Private Sector Collaboration and ICT  
Swedish International Development Cooperation Agency



## A. INTRODUCTION

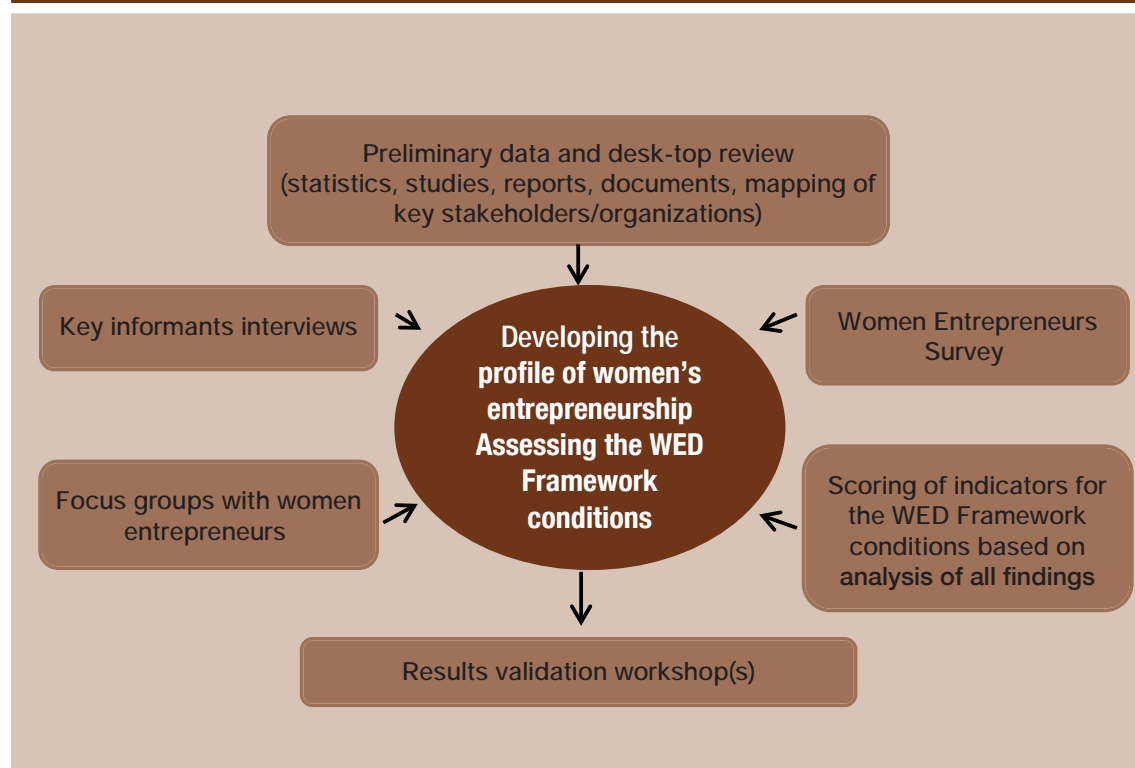
The ILO WED assessment methodology has been developed to help assessors collect the relevant information and data needed to ascertain the current status of women entrepreneurs in a given country, taking the six Framework conditions into account. The assessment should allow the assessor to formulate specific recommendations with a view to fostering a more favourable policy environment for WED, taking the ICT dimension into account.

This chapter introduces the key methodological steps and describes specific ways and considerations to integrate ICTs into the assessment.

There are five key components involved in conducting an assessment (see figure 3):

- (1) Desk research for developing the profile of women entrepreneurs and ICTs
- (2) Key informant interviews
- (3) Survey of women entrepreneurs
- (4) Focus group discussions with women entrepreneurs
- (5) Scoring against the indicators for the six Framework conditions

Figure 3. Components of the ILO WED assessment methodology



Source: ILO WED Assessment Guide 2013.

The rest of this chapter describes each of these steps and how the methodology can be applied for the Framework conditions and subconditions to ensure that the “evidence” needed to formulate “evidence-based” ICT-integrated WED policies is obtained from

the assessments and presented to policymakers in a compelling manner. The 2013 ADB multi-country WED assessment, for example, illustrates how the methodology was applied in Central Asia (see box 10).

#### Box 10. The Asian Development Bank multi-country WED assessment in Central Asia

The study by the ADB entitled “Leveraging ICTs to Unleash the Potential of Women Entrepreneurs in Central and West Asia” aimed to explore the potential for leveraging ICTs to support women’s entrepreneurship in Azerbaijan, Kazakhstan, Kyrgyzstan and Uzbekistan, and recommend actions to leverage the appropriate ICT tools to promote women entrepreneurs.

The study uses the UNCTAD/ILO methodology for assessing the enabling environment for ICTs for women’s entrepreneurship development to identify the extent to which the countries’ environments are conducive to leveraging ICTs for women’s entrepreneurship development. It identifies gaps in the environment as well as unmet needs of women entrepreneurs, and makes evidence-based recommended actions to address those.

Specifically, it assessed the extent that ICTs were leveraged in each of the ILO WED Framework conditions. Between 1 May and 31 Oct 2013, as a part of the assessment, 57 interviews with 115 key informants, 24 focus groups with 207 women entrepreneurs in urban, peri-urban and rural areas, and 422 WED surveys of 60–80 minutes were conducted to gather data for the assessment.

The findings and recommended actions from the study were presented to relevant stakeholders for consideration in their policy and programming, and also will be considered for ADB’s work in the region.

Findings show that the environments in these countries are mostly not enabling for women’s entrepreneurship development using ICTs. In other words, ICTs are mostly not yet leveraged in these countries to enable women to start and grow businesses. Findings show that women entrepreneurs are only using ICTs for their business to a limited extent, and are at the risk of missing out on the opportunities presented by ICTs for businesses. The surveys of women entrepreneurs found that the most requested type of support from women entrepreneurs so that they could use ICTs more effectively for their business was support for skills and training to use ICTs.

*Source:* ADB.

## B. ICT-SPECIFIC CONSIDERATIONS IN THE FIVE METHODOLOGICAL STEPS

### 1. Desk research

Desk research involves the collection and analysis of relevant data, studies and information. It should aim at generating a basic understanding of the current status of women’s entrepreneurship and related policies, the status of ICT connectivity and use, and the intersection of these two areas. It also should aim to provide a mapping of existing initiatives and key stakeholders to indicate who may be appropriate to interview during the key informant interviews stage.

A natural starting point is to collect information relating the experience of women entrepreneurs, the resources that are available to them and the challenges that they

face. The WED methodology Framework conditions and subconditions provide guidance on what areas to focus on. Basic information on the status of ICT access, ownership, cost and usage as well as other factors affecting the ability of women entrepreneurs to use ICTs, similarly need to be researched.

There are numerous sources for such information. Much information is available online, the Internet may prove to be a key source of data, academic studies, news articles and government reports. However, other sources also need to be consulted. This is particularly the case in countries with limited connectivity and local web content. Government and other local reports on WED and ICTs may only be obtained by contacting and requesting the information directly from the relevant offices and people.

Statistics and data are essential for evidence-based policy formulation. At the same time, there is often a

lack of data related to women entrepreneurs and ICTs, particularly with regard to the informal sector. It may be necessary to collect relevant data by surveying the women entrepreneurs and other stakeholders directly.

Key sources of quantitative data may include the following:

- (a) Official statistics on women's entrepreneurship and ICT in multiple countries produced by international organizations (notably relevant United Nations and Bretton Woods institutions such as the World Bank, ILO, the International Telecommunication Union, UNCTAD, United Nations Regional Commissions, and UN-Women). Such information has been methodologically harmonized to allow for cross-country comparisons.
- (b) National official statistics on women's entrepreneurship and ICTs which may be produced regularly or on an ad hoc basis. Relevant statistics may have been collected through ICT access and usage-specific surveys, household surveys, labour statistics, enterprise surveys and business registers.
- (c) Statistics from ad hoc studies or surveys produced by the academic, NGO or corporate sector. It should be noted that while useful in providing insights, the methodology used may not be done on the basis of internationally agreed standards.
- (d) Statistics produced by telecommunications industry players, regulators and IT providers. This data is seldom sex-disaggregated or entrepreneur-specific.

More detailed information on data sources on women's entrepreneurship and ICTs is provided in chapter 4.

Obtaining qualitative data is also important during the desk research stage. Qualitative data may include stories, anecdotes, observations and case studies. Focus groups are another key way of gathering this type of information. Qualitative data may often provide important cues on trends and issues which need to be examined more in-depth and which may merit verification by quantitative data collection.

As there are strong interlinkages between sociocultural, structural, systemic and other processes with the capacity of women entrepreneurs to be empowered by ICTs, examining these seemingly non-ICT-related areas and issues are vital to the development of

recommendations and policies which can truly help to empower women entrepreneurs. Dynamics and factors such as these should be identified and analysed during this initial desk research step and further investigated through interviews, consultations and focus groups.

## 2. Key informant interviews

Interviews – preferably face to face (or by telephone if necessary) – with key national stakeholders are crucial for gaining a more accurate and in-depth understanding of the situation of women entrepreneurs in a country and their access to and use of ICTs. Interviews are time-consuming, resource-intensive and may sometimes be difficult to arrange. This makes it important at an early stage to identify the potential key informants, schedule and plan the interviews carefully. Stakeholders to be considered include representatives of relevant government ministries and agencies with a role to play in promoting women's entrepreneurship and ICTs; women entrepreneurship associations; academic experts, private sector representatives, including in the ICT field, as well as influential women entrepreneurs.

Within the Government, it is important to interview officials from a several ministries. In some countries, women's entrepreneurship and ICT-related issues are handled by different ministries. Assessors need to develop a good understanding of which ministries are the most relevant in each particular case. There may also exist a coordination committee or working group composed of members from different ministries and sectors which touch upon relevant issues. Some Governments have a gender focal point that could be included. With a view to understanding the policy priorities of the Government, and also to raise awareness about the WED assessment, it is important to speak to the main players within Government at an early stage in the assessment. Ultimately, any recommendations emerging from the project will have to be presented to the Government for implementation.

To make effective use of the assessors' and the interviewees' time, it is important to plan the interviews carefully. By the time the first interviews are conducted, the assessors should already have a basic picture developed through the desk research. They should go into the interview with a clear idea of the kind of information that should come out from the interview, based on a preliminary set of questions.



The following are examples of how to make effective use of an interview:

- Ask the interviewee about his/her views on the role of ICTs in empowering women entrepreneurs and ascertain whether it is a priority or not.
- Find out the interviewee's view of the current state of play with regard to the empowerment of women entrepreneurs through ICTs, the barriers and challenges, needs, setbacks, successes and future prospects.
- Invite the interviewee to indicate what are the most important and successful initiatives, policies and measures in the country with regard to the promotion of women's entrepreneurship and ICTs and what success factors that can make a difference.
- Investigate more in-depth specific initiatives, policies or measures which the interviewee has been involved in the implementation of or that he/she may be familiar with.
- Obtain a good understanding of how the interviewee's office/organization applies ICTs to support the promotion of women's entrepreneurship.

The interviewee may also be able to propose referrals to other relevant stakeholders, leaders and decision makers that can influence the prospects for promoting women's entrepreneurship through ICTs. Such leads may generate a need for additional interviews and new sources of data and information. A key informant interview guide specific to ICTs in WED can be found in annex 2.

### 3. Surveys of women entrepreneurs

The survey questionnaire constitutes a useful method of systematically obtaining information directly from large numbers of women entrepreneurs. A dedicated ICT component of the questionnaire aims to collect information on women entrepreneurs' experience in using ICTs for their businesses and on what ICT applications are in most frequent use. As the questionnaire also collects demographic information – such as the women entrepreneurs' age, marital status, education, socioeconomic status, location, size of enterprise, and the like – it is possible to identify possible sociodemographic patterns related to the access and use of ICTs.

Other ICT-related questions can be interspersed throughout the questionnaire. As the use of ICTs

among women entrepreneurs may still not be pervasive, these questions are aimed at getting baseline information on the nature and extent of ICT use among women entrepreneurs.

Detailed information on how to go about conducting the questionnaire, identifying a survey sample, and the types and numbers of women to survey are available in the ILO WED guide.<sup>21</sup> Additional questions and modules aimed at collecting information on women entrepreneurs' use of ICTs can also be found in annex 4 of this publication.

### 4. Focus group discussions

Focus group discussions with women entrepreneurs is a powerful way of collecting ICT-specific information on women's entrepreneurship for the national assessment. They represent a time-efficient method of obtaining qualitative feedback and inputs from a cross-section of a significant number of women entrepreneurs. Such information is required to enable more in-depth probing and inquiry into key issues which may not come out through desk research or the survey questionnaire. Examples may include women entrepreneurs' needs and attitudes and opinions about different ICT tools. See box 11 on the UNCTAD/ILO focus groups in the United Republic of Tanzania.

Focus groups are also an effective way of collecting stories and anecdotal evidence, hearing women's voices in an authentic, spontaneous and natural environment. By creating a supportive environment for the discussions, women entrepreneurs may feel comfortable about raising ICT issues of importance to them, perhaps of a more private or sensitive nature, in contrast to the more structured and constrained communication involved in speaking with women entrepreneurs for the questionnaire survey.

The ILO-WED guide recommends focus groups of approximately 10 women. Larger focus groups may make it necessary to cover a smaller number of focus group questions in order to get the thoughts and opinions of all the women entrepreneurs.

From the outset, it would be important to define and explain for the women entrepreneurs what the relevant ICTs are, including both new and traditional technologies. Some women entrepreneurs that use radio, social media (such as Facebook) or an email account may not be aware that these tools are examples of ICTs.

<sup>21</sup> For the ILO WED guide, refer to the ILO-WED website at [www.ilo.org/WED](http://www.ilo.org/WED).

Questions should be asked in a way that takes into account the different ICT access and needs of women entrepreneurs in urban and rural areas.

Whether the focus group is conducted in the national language or in English (or another major language) will influence the outcome of the focus groups. Rural women entrepreneurs may prefer to speak in the local language, which may make it important to use local

interpretation. A convenor of the focus groups should be prepared to accommodate a wide range of women entrepreneurs ranging from urban to rural, micro-entrepreneurs to the more advanced and ICT-savvy entrepreneurs.

Annex 3 also includes a guide to running an ICT-focused WED focus group.

#### Box 11. UNCTAD/ILO focus groups in the United Republic of Tanzania

Two focus groups were conducted by UNCTAD and the ILO from 8–9 April 2013 in Dar es Salaam on women entrepreneurs' use of ICTs as part of the ILO/UNCTAD Project on Leveraging ICTs in Support of Women's Entrepreneurship funded by Swedish Sida. The focus groups were composed of approximately 10–15 Tanzanian women entrepreneurs per focus group from both rural and urban areas and, making use of the UNCTAD/ILO WED methodology Framework integrating ICTs, collected information from participants on a wide range of ICT issues ranging from access to ICTs to barriers and challenges in using ICTs for their businesses.

Discussions in the focus groups revealed that participants considered ICTs an important business tool. ICTs had a strong impact in helping these women to make their businesses flourish and become more profitable, particularly in marketing, locating customers, communicating with business partners, and creating time savings. Participants expressed that mobile money was very useful in helping them to run their businesses.

While traditional forms of ICTs such as radio and television continued to be the ICTs with widest reach to women entrepreneurs in particular rural women, nearly all women entrepreneurs in the focus groups owned and made extensive use of a mobile phone. Other ICTs which were in use among some of the focus group participants were computers, smartphones and fixed-line telephones.

The participants highlighted a number of major barriers to using ICTs including lack of adequate ICT infrastructure, especially in rural areas, difficulties in accessing electricity and the cost of acquiring a computer. Lack of knowledge, skills and training were cited as among one of the chief barriers to women entrepreneurs' effective use of ICTs.

*Source:* UNCTAD/ILO focus group in the United Republic of Tanzania, 2013.

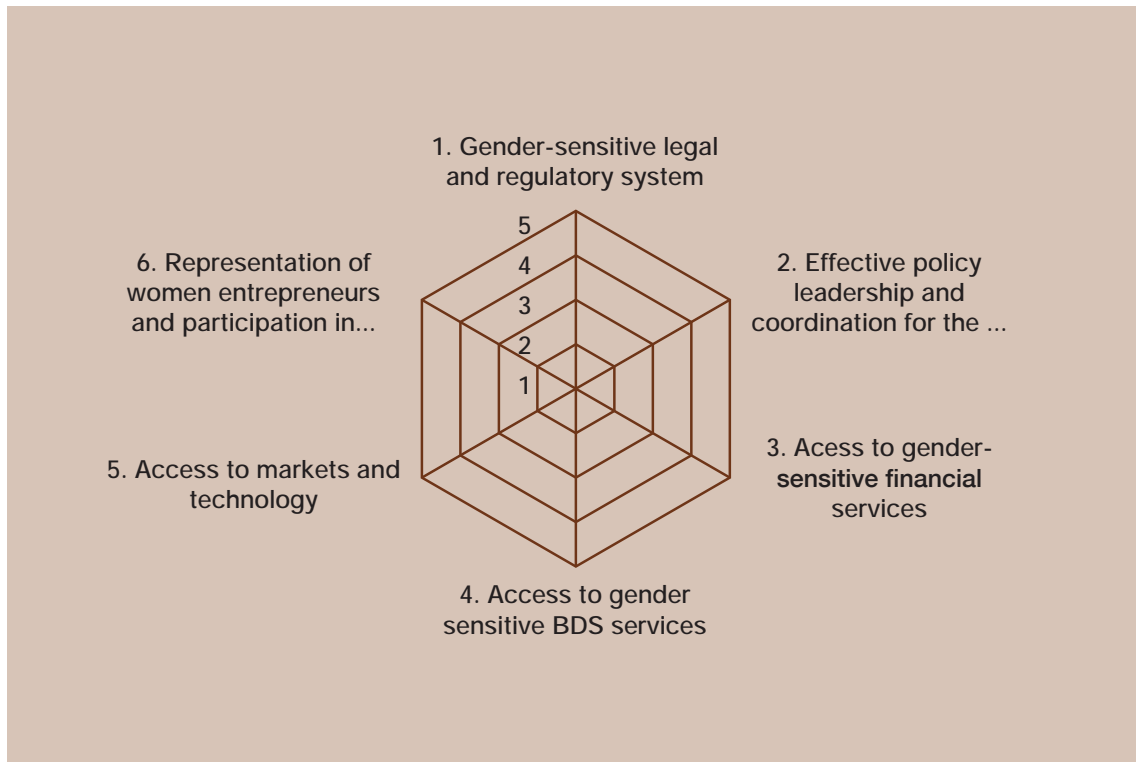
## 5. Scoring of the indicators for the ICT component of the WED Framework conditions

The ILO WED methodology includes a system by which an overview graphical representation of a country strengths and weaknesses in the WED Framework conditions is depicted on a radar or spider diagram. This illustrates the key areas where the country is faring well or poorly with regard to creating an ecosystem including the policy environment which is conducive or not conducive to empowering women entrepreneurs through ICTs (see figure 4, which illustrates the radar

diagram to reflect scoring of the six WED Framework conditions).

The diagram is plotted on the basis of selected indicators representing key ICT criteria in the area of women's entrepreneurship in the country. While dispersed throughout all of the Framework conditions, the ICT dimension is particularly visible in the radar diagram under "Access to markets and technology". The indicators have been selected on the basis of their importance for creating an ICT-enabled ecosystem and policy environment favourable to empowering women entrepreneurs. Annex 1 provides a listing of the WED indicators used for scoring.

**Figure 4. Radar diagram to reflect scoring of the six WED Framework conditions**



Source: ILO WED Assessment Guide 2013.

Quantitative indicators are important to minimize subjectivity in the assessment of a country. Where possible, the assessor should base the measurement of the indicators on the collection of solid data which ensures that the conclusions of the assessment are evidence-based.

Care should be taken to ensure that all indicators and information feeding into the scoring and generation of the radar diagram are based on objective data and information. The radar diagrams are of particular value

in highlighting for countries key areas where work is needed in the area of women's entrepreneurship and ICTs, so that appropriate policies and measures can be put into place. Further information on scoring can be found in the ILO WED Guide.

The next chapter will discuss WED-related data sources and ICT indicators to establish benchmarks for the status of women's entrepreneurship and ICTs in a country and to prepare for conducting a national assessment.





## CHAPTER 4

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# WED-RELATED DATA SOURCES AND ICT INDICATORS

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*"How can we cut down the workload of a woman, so she can also sit and learn [ICTs]? ... ICTs are really for women."*

Dina Bina  
Woman entrepreneur from the United Republic of Tanzania



This chapter comprises two parts. Part A on data sources examines current WED-related data sources. Building on part A, part B describes the specific ICT-related indicators set out in the WED Framework.

## A. SOURCES OF DATA ON ICT AND WOMEN'S ENTREPRENEURSHIP

The lack of data on ICTs and women's entrepreneurship particularly for developing countries remains a challenge for ensuring evidence-based policymaking in this area.

There is an urgent need for better data on women entrepreneurs' access and use of ICTs. In many developing countries, national statistical offices (NSOs) are not yet collecting such information. In some cases, statistical offices may have undertaken such collections, but the data remain to be processed and disseminated. Common bottlenecks include limited resources, a lack of prioritization and methodological issues.

National WED assessments integrating ICTs should stress the importance of prioritizing the production and dissemination of relevant statistics. The Partnership on Measuring ICT for Development is playing a key role in advancing progress in gender and ICT statistics (see box 12).

### Box 12. Partnership on measuring ICT for development

The Partnership on Measuring ICT for Development was created in 2004 as a result of the 2003 World Summit for Information Society.<sup>22</sup> It is working to enhance the availability and quality of internationally comparable ICT data.<sup>23</sup> Activities of the Partnership include: (a) defining ICT indicators and methodologies; (b) providing capacity-building and training for government agencies in charge of producing ICT statistics in developing countries; (c) collecting and disseminating international information society statistics.

A recent initiative of the Partnership focuses on measuring gender and ICT, through the partnership Task Group on Gender and financial support from the Government of Sweden. Building on the Partnership's previous work and experience, the task group aims to identify a core list of comparable and measurable indicators at the intersection of gender and ICTs. The task group is led by UNCTAD and the International Telecommunication Union, and also comprises the United Nations Educational, Scientific and Cultural Organization Institute for Statistics, the International Labour Organization, two United Nations Regional Commissions (the Economic and Social Commission for Western Asia (ESCWA) and the Economic Commission for Asia and the Pacific (ESCAP)), Research ICT Africa, LIRNEasia, Women in Global Science and Technology and the World Wide Web Foundation.

*Source:* UNCTAD.

<sup>22</sup> The current partners are the International Telecommunication Union, UNCTAD, OECD, Eurostat, the World Bank, UNDESA, UIS, the four United Nations regional commissions (ECA, ECLAC, ESCAP and ESCWA), UNEP/SBC and UNU-ISP.

<sup>23</sup> See [http://new.unctad.org/default\\_600.aspx](http://new.unctad.org/default_600.aspx).

## 1. Business or enterprise surveys

Business or enterprise surveys target individual businesses at the firm level. Through these surveys, NSOs collect information on how different kinds of businesses use ICTs. Data from enterprise surveys typically do not provide for sex-disaggregation, however.

The following are examples of business surveys and business survey operations used to collect information on women's entrepreneurship and ICTs:

- **World Bank/International Finance Corporation enterprise survey.** While the data are not publicly available, the World Bank/International Finance



Corporation enterprise survey collects information on the sex of the business owner as well as information from 77 countries on whether the business has its own website, uses email to communicate with clients/suppliers, uses cell phones for its operations, and whether it faces obstacles in access to electricity and telecommunications. It thus represents a potential source of harmonized data on women's entrepreneurship and ICTs in developing countries.<sup>24</sup>

- **Economic censuses.** Censuses are a major effort to measure business and the economy in a country periodically, normally through business or enterprise surveys collecting information from millions of businesses in a country. They are usually conducted with low periodicity. In some countries, as part of the economic census, business surveys collect information on the gender of business owners as well as some ICT-related information. The Uganda Census of Business Establishments 2010/11, for example, collected data on women-owned businesses on two ICT indicators: (1) whether the business owned and used a computer and (2) on whether the business used the Internet.<sup>25</sup>
- **Small business ownership surveys.** These surveys target micro and small businesses (generally ranging in size from 1–50 employees) and may include questions on ICTs. This may be done on a regular or ad hoc basis. While many business surveys do not provide for sex disaggregation, increasing numbers of small business surveys are incorporating a variable on sex of the owner and/or of the manager, making possible the collection of sex-disaggregated data on women's entrepreneurship and ICTs. Nigeria conducted an MSME survey of women-owned businesses in 2010/11 which included this variable.<sup>26</sup> The United States of America runs a regular large-scale small business ownership survey as part of its economic census.<sup>27</sup>
- **ICT Usage-Specific Business or Enterprise Surveys.** An NSO may conduct large-scale business surveys that focus specifically on ICT use. In the case of an industry or other sector-specific survey which targets businesses in a specific industry or sector, the survey may include a questions on ICT use. The inclusion of a "women-owned business" grouping

in such surveys makes available substantial data on women entrepreneurs' ICT use. While existent standardized ICT enterprise survey such as the EU ICT Business Survey does not currently have such a grouping, the Organization for Economic Cooperation and Development (OECD) and Eurostat are working to develop a methodology to incorporate this variable in a standard Business Survey applicable to all sector-specific business surveys such as ICTs.<sup>28</sup>

## 2. Population- or household-based surveys

Large-scale population- or household-based surveys are normally conducted on an annual basis by NSOs. The data from these surveys provide Government with information on a wide range of topics on individuals in the household including their ICT use for monitoring and policy purposes. As these surveys collect considerable demographic data on individuals, the information collected can be broken down and cross-tabulated by demographic and socioeconomic classification variables (age, gender, education, socioeconomic status, economic activity). Subsequently, they can provide valuable data on women and their ICT use.

Data collected at the individual level can also provide useful information on women entrepreneurs through questions related to their employment status and sex. According to the ILO, self-employment normally encompasses a number of jobs including employers, own-account workers, members of a producer cooperative, contributing family workers. While there exist shortcomings in this indicator for which methodological work is ongoing, self-employment data is generally considered a key indicator for entrepreneurial activities.<sup>29</sup> Household data on female self-employed and own-account workers can serve as a proxy for women entrepreneurs. The following are the key population and household based surveys from which women's entrepreneurship and ICT data can be extracted:

- **Labour force surveys.** A standard labour force survey can be used to obtain information on indicators such as ICT equipment and usage by individuals, ICT sector employment, ICT-skilled employment and ICT specialists within an economy.<sup>30</sup> The different

<sup>24</sup> See <http://www.enterprisesurveys.org/>.

<sup>25</sup> See <http://www.ubos.org/onlinefiles/uploads/ubos/COBE/COBE%20Report.pdf>.

<sup>26</sup> See [www.nigerianstat.gov.ng/pages/download/67](http://www.nigerianstat.gov.ng/pages/download/67).

<sup>27</sup> See <http://www.census.gov/econ/sbo/07menu.html>.

<sup>28</sup> See [http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2012/measuring-women-entrepreneurship\\_entrepreneur\\_aag-2012-4-en](http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2012/measuring-women-entrepreneurship_entrepreneur_aag-2012-4-en).

<sup>29</sup> See [http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2012/measuring-women-entrepreneurship\\_entrepreneur\\_aag-2012-4-en](http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2012/measuring-women-entrepreneurship_entrepreneur_aag-2012-4-en).

<sup>30</sup> See OECD (2012), *ICT Skills and Employment: New Competences and Jobs for a Greener and Smarter*

indicators also aim at distinguishing between those employed in businesses whose main economic activity falls within the ICT producing sector,<sup>31</sup> those employed to carry out ICT tasks in other sectors of the economy, and those with an ICT specialist occupation. Sex-disaggregated data on ICT sector employment and on ICT specialists are available mainly in developed countries. At the international level, employment data are collected and published by the ILO.

- **ICT-specific household surveys.** A few countries have implemented specific household surveys to investigate the access to and use of ICTs. In addition to indicators on basic access to ICTs, they can also collect information on barriers and attitudes to ICT usage. Female self-employment data from ICT-specific household surveys can provide in-depth data on women entrepreneurs' use of ICTs. Since 2007, Eurostat's Standardized ICT Household Survey has made provision for the collection of annual data on ICT use by female self-employed individuals by all its member countries.<sup>32</sup>

### 3. Business registers

A business register is the official list of enterprises or business establishments in the country at a particular time. They are normally maintained by the Government and used to obtain the sampling frame for economic surveys. While business registers in the past have normally not been sex-disaggregated, there have been increasing numbers of countries including the variable "sex of business owner". For example, the business registers of Uganda and Armenia are reported to collect this variable.<sup>33</sup>

For countries in which this variable does not exist in the business register, women's entrepreneurship data have been obtained by linking business registers with administrative data such as population registers or tax records which specify the sex of a business owner as well as enterprise surveys. Albania, Slovenia and

*Economy*, OECD Digital Economy papers, No 198, OECD Publishing.

<sup>31</sup> The ICT sector has been defined based on the ISIC Rev.4 classification by the Partnership on Measuring ICT for Development. See Core ICT indicators, Geneva 2010.

<sup>32</sup> See <https://circabc.europa.eu/faces/jsp/extension/wai/navigation/container.jsp>. Please note, the model questionnaire recommends a grouping of "self-employed"; however, this is optional.

<sup>33</sup> See <http://www.ubos.org/onlinefiles/uploads/ubos/COBE/COBE%20Report.pdf>; <http://www.unece.org/fileadmin/DAM/stats/gender/web/pdfdocs/Women%20and%20Men%20and%20Entrepreneurship.pdf>.

Turkmenistan are reported to use registers to collect data on women's entrepreneurship.<sup>34</sup>

Statistics drawn from available data sources can help to paint the picture, profile and assess the current status of women's entrepreneurship and ICTs in a country. In addition, the ILO WED Framework and methodology includes a set of ICT-related indicators that can help assessors and policymakers to benchmark and monitor progress by specific criteria. The next section examines these indicators.

## B. KEY INDICATORS IN THE WED FRAMEWORK

While there are many important ICT indicators relating to women's entrepreneurship, the following are included in the ILO WED assessment Framework indicators (see annex 1). This section provides assessors with tips for collecting information and data on these ICT indicators.

### 1. Framework condition 1: Gender-sensitive legal and regulatory system

1. *Registration of workers can be completed online or through conveniently-located one-stop shops, which eases the administrative and time burden on women-owned enterprises (WOEs).*
2. *Women are not disadvantaged in accessing business registration offices due to mobility restrictions (for example, registration can be done online, or through local registration points, and the like).*

The availability of an ICT-facilitated or online business registration system as well as other administrative procedures (that is, worker registration for tax and social security) can greatly increase the ease and facility with which women entrepreneurs can register their businesses. Data for this indicator can be obtained in two steps. The first is a binary indicator (either yes or no). It would be important for an assessor to find out whether a national system for ICT-facilitated or online business registration exists or not. If such a system exists, an assessor should try to find data on the actual numbers of women entrepreneurs who completed ICT-facilitated or online business registration.

<sup>34</sup> See <http://www.unece.org/fileadmin/DAM/stats/gender/web/pdfdocs/Women%20and%20Men%20and%20Entrepreneurship.pdf>.

Possible data sources include the service provider for the online service, business registers and other government sources. Such information may help to clarify if the introduction of an online system is correlated with an increase in women entrepreneurs' business registrations, and if there is a need to raise awareness among women entrepreneurs about the existence of the ICT-facilitated or online system.

## 2. Framework condition 3: Access to gender-sensitive financial services

*3. Both women-targeted credit (microfinancing and commercial bank financing) and equity (seed and venture capital) programmes exist and are accessible to women in urban and rural areas including through ICT-enabled solutions such as mobile money.*

Data on financing support programmes (both generic and women-specific) tends to be scarce and sex-disaggregated data on women-owned businesses can be particularly difficult to obtain especially with regard to their dissemination or application processing through ICT platforms. It may still be worth inquiring if federal data exists. If data are lacking, a listing and description of the top financial institutions in a country which offer SME financing support programmes, as well as national or federal ICT-enabled financing initiatives targeting women entrepreneurs, through mobile phones or Internet may be useful.

Financial extension services geared toward female borrowers such as intermediary credit institutions and associations such as formal or informal savings cooperatives where women are predominantly involved may also be able to provide data. Information on ICT-enabled solutions may furthermore be available from financial service providers hosting mobile money or other services.

## 3. Framework condition 4: Access to gender-sensitive business development support

*4. Initiatives are in place to gender-sensitize and mainstream BDS organizations and to create broader awareness among women entrepreneurs of their services, including through businesswomen's networks and the use of ICTs.*

*5. BDS providers have modified existing BDS services/offerings to respond to the needs of women entrepreneurs (for example, approach, scheduling, use of women advisors/counsellors/trainers, use of ICTs to expand their delivery reach), and are actively promoting their services to potential women entrepreneurs and existing WOE.*

*6. There is an organized national system of business support for women entrepreneurs (for example, women's desk in government MSME agencies, women's enterprise or business resource centres, entrepreneurial training programmes for women, and the like) including with access for women entrepreneurs through ICTs.*

Before undertaking the assessment, it is important to define what is a sufficient number to qualify for a "yes" or "no" for these indicators, and then to provide substantiating data. Useful information may be available from BDS providers, women's entrepreneurship associations, chambers of commerce, foundations supporting women's entrepreneurship, and the like. Another way of obtaining this information would be to survey the women entrepreneurs themselves on whether they received any BDS notifications or trainings via ICTs such as mobile phones or the Internet and on their experience with these services and trainings.

A good point of entry is to determine whether the Government has any programme or other mechanism in place aimed at supporting women entrepreneurs delivered through the use of an ICT platform and/or incorporating an ICT training module. Sex-disaggregated data might be available on these programmes.

## 4. Framework condition 5: Access to markets and access, ownership and usage of technology

*7. Special efforts are made to disseminate information on public procurement opportunities to potential women suppliers, such as through businesswomen's networks and online mechanisms.*

Information and data on this indicator may be obtained by inquiring with the government office on procurement whether there exist ICT-facilitated government procurement programmes and trainings targeting women entrepreneurs. A government gender focal point may also be able to direct an assessor towards women's empowerment programmes which may include procurement-related initiatives. In some Governments, there may be official data on the number of women's businesses involved in public procurement programmes, as well as the size and sector of these businesses. A government website listing procurement bids and tenders as well as online businesswomen networks and resources may also provide useful information.

8. *WOEs are generally operating with rudimentary technology, limited in their use of ICTs for business development, and no efforts are being made to improve their related know-how and skills.*
9. *Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology.*
10. *Initiatives are in place to introduce women entrepreneurs to technological innovations and the opportunities for developing businesses in technology-driven sectors (for example, ICT, bio-medical, environmental and renewable technologies).*
11. *WOEs are targeted for inclusion in technology upgrading and modernization programmes and programmes focused on the integration of ICT-enabled solutions (for example, management information systems, online marketing, e-commerce, and the like); access to financing is available to help WOE's modernize their operations in these areas and to pursue technology innovations.*
12. *Government grants are available to WOE's to defray the cost of investing in updated and new technologies; WOE's are making use of ICTs in many of their business operations; women entrepreneurs are actively encouraged and supported to start businesses in higher-technology and innovative sectors of the economy including the ICT sector.*

These two WED indicators serve to indicate levels of progression and to monitor improvements. As previously noted, there is a wide range of data sources for information on ICT and technology access, usage and ownership for women entrepreneurs. This includes household surveys, entrepreneurship surveys, ICT surveys, telecommunications and regulator data, to name a few.

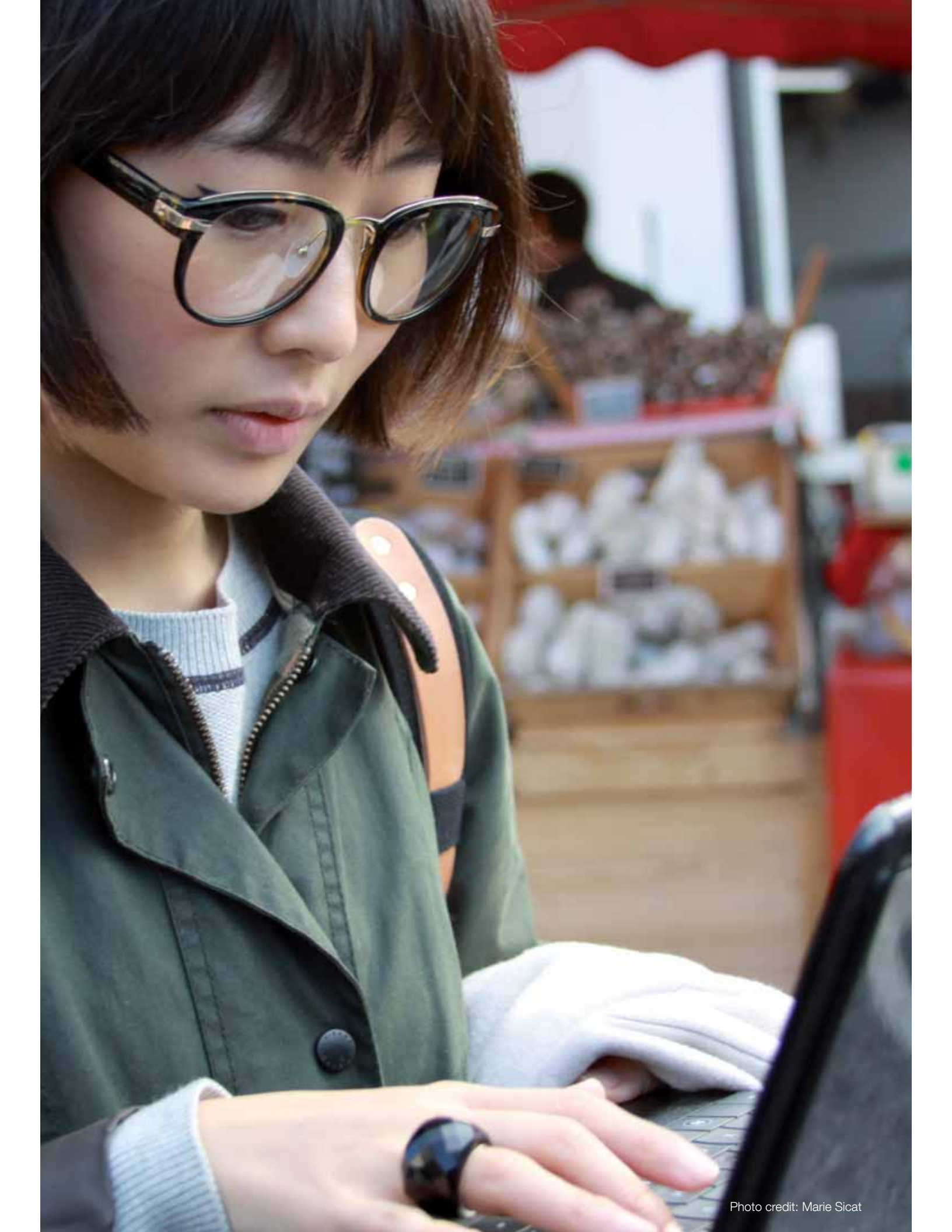
Statistics on women's businesses in the ICT industry and other technology-driven and innovation sectors may be available through NSOs, trade and economic data, or harmonized databases such as those belonging to the OECD, UNCTAD and the World Bank largely based on enterprise surveys. While such data generally are not sex disaggregated, some more attention has been given to the grouping "women-owned businesses" in data collection (see previous section on data sources).

Small business offices, chambers of commerce, corporations and multinational firms may have information and data on specific initiatives on integrating women's businesses in technology and innovation-driven sectors and participation in technological upgrading programmes and ICT-enabled solutions.

Where quantitative data are unavailable, qualitative information from women entrepreneurs themselves obtained through consultations, focus groups or other methods can provide anecdotal evidence painting the picture for policymakers of how ICTs have empowered women entrepreneurs, made their businesses more efficient and competitive, and enabled them to enter more high-tech and high return sectors of the economy and global supply chains in the ICT sector.

### C. ADDITIONAL ICT-RELATED INDICATORS

In addition to the above indicators set out in the ILO WED Framework a number of other indicators may be relevant to consider. Where Governments, development partners and other organizations are interested in probing deeper into the role of ICTs for women's entrepreneurship, annex 4 provides a set of model ICT-related questions that can be integrated into a WED assessment or included in surveys of women entrepreneurs. These are supplementary and are not included in the ILO Framework, however.



## CHAPTER 5

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# CONCLUSION AND THE ROAD AHEAD

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*“For female micro-entrepreneurs, using their mobile phone for business communication changes the dynamics of their very small businesses ... Women who use their mobile phones for business purposes are more likely to generate greater profits.”*

Mark Levy  
Professor, Department of Telecommunication, Information  
Studies and Media, Michigan State University



As owners of approximately one third of the registered businesses in the world, half of which are in developing countries — and even more in the informal sector — women entrepreneurs are emerging as a reservoir of significant development potential to be tapped. As emphasized in this guide, ICTs can contribute to unleashing this potential and contribute to employment creation, gender equality, economic growth and poverty reduction. For this to happen, however, a policy environment must be created which supports the empowerment of women entrepreneurs through ICTs.

National WED assessments can serve a constructive role in developing a sound basis for making evidence-based country-specific recommendations on how to realize the potential of women's entrepreneurship. These recommendations can alert Governments to key barriers and challenges faced by women entrepreneurs and to identify future priority actions. They can also enable other stakeholders (such as entrepreneurship associations, women's advocacy groups, academia, corporations and NGOs) to advocate for a more conducive environment and to collaborate in relevant partnerships.

This publication has sought to provide a foundation for assessors and policymakers to understand the key factors, challenges and dynamics involved in empowering women entrepreneurs through ICTs. It has described why the ICT dimension should be properly brought forward and well integrated in any WED assessment, policy and programme. It has provided guidelines for ensuring that the evidence needed to propose strong ICT-related WED recommendations is collected and presented to policymakers in a compelling manner.

The challenge in the road ahead is to ensure that more WED assessments are undertaken with the help of this Framework and that the evidence and ICT-related policy recommendations are used to promote action at the national level. For ICTs to empower women entrepreneurs, this means action on several fronts:

### *A national policy priority*

It is essential to ensure effective policy leadership and prioritization for the successful development and implementation of policies and programmes that can empower women entrepreneurs through ICTs. This may require that one ministry champions the issue and brings other stakeholders on board.

### *Access to ICTs*

In many developing countries, there is still a need to accelerate the implementation of communication and power infrastructure, particularly in rural areas, and to raise ICT awareness among women entrepreneurs. Measures must also be taken to improve the access of women entrepreneurs to relevant ICTs and to eliminate remaining sociocultural constraints that may act as barriers to their use of ICTs.

### *ICTs for capacity-building, education and training*

Ensuring that women receive basic education and literacy is crucial for them to benefit from the opportunities that ICTs can offer. Training that shows women entrepreneurs how to use mobile phones, computers, social media and other ICTs for their businesses is important in this context.

### *ICTs to help break through persisting barriers and constraints*

Women entrepreneurs face specific challenges and practical constraints in contrast to their male counterparts. ICTs should be leveraged to help women entrepreneurs overcome these barriers, for example, constraints in access to finance, time poverty, restricted mobility, and lack of education and skills.

### *The need for data*

Addressing the lack of data on ICTs and women's entrepreneurship, particularly for developing countries, is crucial for ensuring evidence-based policymaking in this area. There is an urgent need for NSOs to



intensify their efforts to produce better data on women entrepreneurs' access and use of ICTs.

Should you be interested in learning more about the UNCTAD approach to promoting women's

entrepreneurship through more effective use of ICTs, or should you be interested in implementing a WED assessment in your country, it is possible to contact either UNCTAD or ILO.

#### United Nations Conference on Trade and Development

Established in 1964 to promote the economic development of developing countries and strengthen their trade capacity and integration into the global economy, UNCTAD promotes the development-friendly integration of developing countries into the world economy. UNCTAD utilizes a three-pronged strategy for achieving its mandate in promoting the empowerment of women entrepreneurs through ICTs which includes: (1) research and analysis; (2) technical assistance and advisory services to member States; (3) consensus-building activities.

UNCTAD provides assistance and technical advice on women's entrepreneurship and ICTs to Governments, the private sector and other stakeholders in this area. For further information on UNCTAD's programme on ICTs and women's entrepreneurship, please contact:

- ICT Analysis Section, Division on Technology and Logistics, Geneva, Switzerland, [ict4d@unctad.org](mailto:ict4d@unctad.org);
- Visit the website [http://unctad.org/en/Pages/DTL/STI\\_and\\_ICTs/ICT4D-Women.aspx](http://unctad.org/en/Pages/DTL/STI_and_ICTs/ICT4D-Women.aspx).

#### International Labour Organization

The ILO is a United Nations agency created in 1919 and devoted to promoting social justice and internationally recognized human and labour rights, pursuing its founding mission that labour peace is essential to prosperity. Today, the ILO helps advance the creation of decent work and the economic and working conditions that give working people and business people a stake in lasting peace, prosperity and progress.

The ILO's Women's Entrepreneurship Development Programme (ILO-WED) works on enhancing economic opportunities for women by carrying out affirmative actions in support of women starting, formalizing and growing their enterprises, and by mainstreaming gender equality issues into the ILO's work in enterprise development. It works with Governments, employers' organizations, trade unions, and local community-based organizations to create an enabling environment for WED. For more information, please contact:

- ILO-WED Programme, International Labour Office Geneva, Switzerland, E-mail: [seed@ilo.org](mailto:seed@ilo.org);
- Visit the website <http://www.ilo.org/wed>.





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# ANNEXES

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## ANNEX 1 ILO WED FRAMEWORK CONDITIONS, SUBCONDITIONS AND INDICATORS FOR SCORING

### WED FRAMEWORK CONDITION 1: GENDER-SENSITIVE LEGAL AND REGULATORY SYSTEM THAT ADVANCES THE ECONOMIC EMPOWERMENT OF WOMEN

#### A. Labour laws and regulations

##### *Equality of women's labour market access*

**5** (if all five of the indicators apply); **4** (if only any four of the indicators apply); **3** (if only any three of the indicators apply); **2** (if only any two of the indicators apply); **1** (if only one of the indicators applies)

Women are not restricted from employment in any sector of the economy	Labour laws and regulations mandate non-discrimination in hiring practices on the basis of gender	Laws mandate that women and men receive equal pay for similar work	Married women do not legally require their husband's permission to work outside the home or to operate a business	Women are made aware of their equal employment rights and these are enforced
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##### *Labour regulations and women-owned enterprises (WOEs)*

**5** (if all five of the indicators apply); **4** (if only any four of the indicators apply); **3** (if only any three of the indicators apply); **2** (if only any two of the indicators apply); **1** (if only one of the indicators applies)

WOEs are provided assistance in dealing with any complexities in registration and compliance procedures	Orientation on labour laws and regulations and compliance/reporting requirements is provided to women entrepreneurs as part of BDS and training programmes	The Government makes specific efforts to inform WOE about labour laws and regulations and compliance/reporting requirements	Registration of workers can be completed online or through conveniently-located one-stop shops, which eases the administrative and time burden on WOE	WOEs are not subjected to harassment or bribery by labour inspectors
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#### B. Business registration and licensing regulations and procedures

**5** (if all five of the indicators apply); **4** (if only any four of the indicators apply); **3** (if only any three of the indicators apply); **2** (if only any two of the indicators apply); **1** (if only one of the indicators applies)

Women can register a business without the legal requirement to have their husband's permission	Special efforts are made by the Government to ensure that women are informed about business registration and licensing procedures	Women are not disadvantaged in accessing business registration offices due to mobility restrictions (for example, registration can be done online, or through local registration points, and the like)	Women's desks are located in business registration offices (women may have lower literacy levels and less business knowledge)	It is possible for women to obtain a business license for all types of businesses, including ones for the types of businesses more traditionally started by women
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**WED FRAMEWORK CONDITION 1: GENDER-SENSITIVE LEGAL AND REGULATORY SYSTEM THAT ADVANCES THE ECONOMIC EMPOWERMENT OF WOMEN**
**C. Property and inheritance rights**

1	2	3	4	5
Women do not have the same property and inheritance rights as men according to the laws of the country	Women have some of the same property and inheritance rights as men, but there are different procedural requirements imposed on women to gain access to these rights (for example, by law, husbands are given administrative control over jointly titled matrimonial property)	Women have the same property and inheritance rights as men, but they are generally unaware of their rights, and few efforts are being made to educate and inform them of their rights	Women have the same property and inheritance rights as men, broad-based efforts are made to make them aware of these rights, but customary practices do not recognize these legal rights, and women have limited recourse through the legal system	Women and men have the same property and inheritance rights by law, these are enforced, and women have access to legal recourse mechanisms to gain these established economic rights

**WED FRAMEWORK CONDITION 2: EFFECTIVE POLICY LEADERSHIP AND COORDINATION FOR THE PROMOTION OF WED**
**A. WED as a national policy priority**

1	2	3	4	5
There is no documented evidence that WED is a national policy priority	Women's enterprise development is stated as one of the priorities in national development plans, gender policies and/or other national economic strategies and important to the economic and social development of the country, but no specific agenda or action plan has been defined	Women entrepreneurs have been identified as a specific target group in the Government's MSME policies	Women entrepreneurs have been identified as a specific target group in the Government's MSME policies and there are specific measures in MSME policy documents to foster women's entrepreneurship/enterprise development	There is a national strategic framework for the women's entrepreneurship development, including provision for both start-up and growth of their enterprises

**B. Presence of a government focal point for the promotion and coordination of WED and support actions**

1	2	3	4	5
The Government has taken no steps to address the issue of WED policy leadership and coordination	There are no WED focal points in the Government, but some attention is paid to WED issues in certain ministries/agencies	There are focal points in one or two ministries/ government departments that advocate for or have some promotional activity for WED, but there is no collaboration across ministries/ agencies	A national focal point for WED has been established within Government, but it is still not functioning properly, is underresourced, and has limited liaison across ministries and agencies	There is a national focal point for WED within Government with the mandate for policy leadership, supported by the budget, resources, and interministerial collaboration and cooperation necessary to carry out this mandate; has developed strong linkages with external stakeholders, and actively consults on the policy and programme needs of women entrepreneurs

**WED FRAMEWORK CONDITION 3: ACCESS TO GENDER-SENSITIVE FINANCIAL SERVICES**
**A. Women entrepreneurs' participation in generic financing programmes**

1	2	3	4	5
Passive approach – few WOE/women entrepreneurs as clients	Beginning to recognize the potential of the women's market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs' market with promotional efforts	Recognition of the potential of the women's market, implements gender-sensitivity training for loans officers, plus actively reaching out to the women entrepreneurs' market through promotional activity	Active efforts to reach out to the women entrepreneurs' market through promotional activity, plus tailor-made loan and financial services products are developed for women entrepreneurs	Tailor-made loan and financial services products are developed for women entrepreneurs' market, plus performance targets generally set for the number of loans to WOE, financial system is seen as women-friendly, client data is tracked and reported on a sex-disaggregated basis

**B. Financing programmes specifically targeted to women-owned enterprises**

1	2	3	4	5
There are no specifically targeted financial services for WOE/women entrepreneurs	There is evidence of a few women-focused loan programmes, but primarily for women with microenterprises	There are credit programmes targeting WOE of different sizes and at different stages of their development (from start-up to expansion), but primarily accessible in only certain parts of the country (for example, urban centres); no evidence of women-focused equity (seed and venture capital) programmes	Loan guarantee programmes targeting WOE complement credit programmes targeting WOE/women entrepreneurs at different stages of their development (from start-up to expansion); but primarily accessible to women entrepreneurs in urban areas	Both women-targeted credit (microfinancing and commercial bank financing) and equity (seed and venture capital) programmes exist and are accessible to women entrepreneurs in urban and rural areas, including through ICT-enabled solutions such as mobile money

**WED Framework condition 4: Access to gender-sensitive BDS services**
**A. Women's access to mainstream BDS services**

1	2	3	4	5
The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be less than 25 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be at least 25 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be at least 50 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be at least 75 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/beneficiaries is estimated to be on par with or higher than their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)



**WED Framework condition 4: Access to gender-sensitive BDS services****B. Mainstream BDS services respond to the needs of women entrepreneurs**

1	2	3	4	5
Passive approach of most BDS providers - few women entrepreneurs participating in mainstream programmes/services	BDS providers beginning to be aware of the low take-up of services by women and questioning the reasons for this	Initiatives in place to gender-sensitize and mainstream BDS organizations and to create broader awareness among women entrepreneurs of their services, including through businesswomen's networks and the use of ICTs	BDS providers have modified existing BDS services/offers to respond to the needs of women entrepreneurs (for example, approach, scheduling, use of women advisors/counsellors/trainers, use of ICT to expand their delivery reach), and are actively promoting their services to potential women entrepreneurs and existing WOE	Mainstream BDS services are perceived as women friendly; women entrepreneurs are equally as likely as male entrepreneurs to be making use of all types of BDS services

**C. Presence of women-focused BDS services**

1	2	3	4	5
There are no BDS services/programmes specifically targeting women at the moment, but there is growing recognition of the need to reach out to women with more responsive BDS	There are isolated women-targeted BDS services/programmes, but with limited breadth in service offerings and very local in their reach	There are a number of women-targeted BDS programmes, but these focus on a limited range of offerings (for example, self-employment training for women; BDS for women-owned microenterprises) and are not accessible in all parts of the country	There are a number of women-focused BDS programmes; in addition to meeting the training and development needs of microenterprises, they also target women in growth enterprises and the upgrading and capacity building of women-owned SMEs, these BDS services are accessible to women in most regions of the country	There is an organized national system of business support for women entrepreneurs (for example, women's desk in government MSME agencies; women's enterprise or business resource centres; entrepreneurial training programmes for women), including with access for women entrepreneurs through ICTs

**WED Framework condition 5: Access to markets and technology****A. Export promotion for women entrepreneurs**

1	2	3	4	5
No programmes targeting export promotion or development to WOE, few WOE involved in exporting activity	Some limited efforts to promote export opportunities to WOE through dissemination of information, but they are generally not represented in government-sponsored trade missions or in export training programmes	Organizations are making active efforts to include WOE in export orientation seminars and workshops; WOE are participating to a minimal degree in government-sponsored trade missions/fairs	Concerted efforts to promote export opportunities to WOE, actively seeking their participation in government-sponsored trade missions/fairs, and early efforts to ensure that WOE are included in export readiness and capacity building programmes to improve their product quality and marketing skills	There is a national "Export Promotion for Women Entrepreneurs" programme that is comprehensive in nature

### WED Framework condition 5: Access to markets and technology

#### B. Government procurement programmes actively targeting women's enterprises

1	2	3	4	5
Information on public procurement opportunities is made available, but no specific efforts to ensure that WOE are informed or to reach out to WOE	Special efforts are made to disseminate information on public procurement opportunities to potential women suppliers, such as through businesswomen's networks and online mechanisms	In addition to general promotional efforts, workshops are offered to women entrepreneurs on how to access public procurement opportunities	Conducting orientation workshops, plus offering programmes to build the capacity of women's enterprises to meet the requirements to compete for public procurement contracts	There are innovative government procurement programmes targeting women entrepreneurs, such as by allocating a certain percentage of the value of procurement contracts to be awarded to women-owned enterprises

#### C. Supply chains and linkages that integrate women-owned enterprises

1	2	3	4	5
There are no supply chain initiatives that specifically seek to integrate WOE	There are a few initiatives to integrate WOE into supply chains, but women are not generally informed about these or targeted for capacity-building	Promotional efforts to create awareness of supply chain opportunities for WOE are being made, and development work has begun/is underway to build the their capacity to become supply chain suppliers	There are some good supply chain/linkages programmes targeting women-owned enterprises, but these are limited to one or two sectors and/or one or two regions	Supply chain initiatives for WOE are being implemented across many sectors in which WOE are dominant, and in different parts of the country

#### D. ICT and technology access of women entrepreneurs

1	2	3	4	5
WOE are generally operating with rudimentary technology, limited in their use of ICT for business development, and no efforts are being made to improve their related know-how and skills	Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology	Initiatives are in place to introduce women entrepreneurs to technological innovations and the opportunities for developing businesses in technology-driven sectors (for example, ICT, bio-medical, environmental and renewable technologies)	Women-owned enterprises are targeted for inclusion in technology upgrading and modernization programmes and programmes focused on the integration of ICT-enabled solutions (for example, management information systems, online marketing, e-commerce, and the like); access to financing is available to help them modernize their operations in these areas and to pursue technology innovations	Government grants are available to WOE to defray the cost of investing in updated and new technologies; WOE are making use of ICT in many of their business operations; women entrepreneurs are actively encouraged and supported to start businesses in higher-technology and innovative sectors of the economy, including the ICT sector

### WED Framework condition 6: Representation of women entrepreneurs and participation in policy dialogue and influence on outcomes

#### A. Representation and “voice” of women in business/sector membership associations

1	2	3	4	5
Businesswomen/women entrepreneurs make up less than 5 per cent of the members in the major business associations/sector organizations	Businesswomen/women entrepreneurs make up at least 15 per cent of the membership in the major business associations/sector organizations	Businesswomen/women entrepreneurs make up at least 20 per cent of the membership in the major business associations/sector organizations	Businesswomen/women entrepreneurs make up at least 30 per cent of the membership in the major business associations/sector organizations	Businesswomen/women entrepreneurs make up more than 30 per cent of the membership in the major business associations/sector organizations

#### B. Presence of women entrepreneurs' associations and networks

1	2	3	4	5
There are no businesswomen's or women entrepreneurs' associations	There are only a few such associations, located mostly in urban centres and with only a small number of members	In addition to in urban areas, such associations have been formed in a few rural regions of the country, but the membership base is very limited	A number of such associations exist in both urban and rural regions, but they would need to build capacity to broaden their membership reach and perform an advocacy role	Businesswomen's/women entrepreneurs' associations exist in urban areas, as well as most of the rural regions, and represent a large number of women entrepreneurs as members; they have formed into a national federation of such associations

#### C. Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes

1	2	3	4	5
Public-private policy dialogue mechanisms are not well developed in the country; women's associations and groups are rarely included	Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the Government; the “voice” of businesswomen's/women entrepreneurs' associations is very weak	Mainstream business associations have begun to recognize the importance of better integrating the views of women members in their policy advocacy priorities and women entrepreneurs' associations are developing their advocacy skills and capacity, but these efforts have not yet lead to much progress in influencing the Government's policy agenda	Mainstream business associations routinely raise issues of concern to their women members in policy dialogue with the Government; women entrepreneurs' associations have the capacity to play a strong advocacy role for the interests and concerns of WOE and are given inputs to policy documents that are waiting for passing; WOE are included as members of government task forces and advisory committees on business environment reforms	There are a number of concrete examples where the participation of businesswomen/women entrepreneurs in public-private dialogue processes have led to concrete outcomes in terms of improving the environment for WED (for example, changes to Family Law, creation of women's desks in financial institutions, changes to property law)

## ANNEX 2 KEY INFORMANT INTERVIEW GUIDE

### I. IDENTIFYING KEY INFORMANTS

The starting point is to identify the stakeholders to include in the key informant interviews and build a contact database. The mapping processes will help in identifying some of these key stakeholders to be consulted. Generally, these fall into six categories:

1. Government officials in:
  - Ministries dealing with trade and industry, ICT, labour or employment, agriculture, MSME and entrepreneurship policies, including in regional offices as appropriate
  - Ministry or other body responsible for gender and/or women's affairs
  - National statistical office
2. Providers of financial and non-financial assistance to MSMEs, such as:
  - Financial and microcredit institutions (including government loan and credit-guarantee programmes)
  - Seed and venture capital organizations
  - Enterprise centres and business development service providers
  - Business incubators
  - NGOs involved in economic development, MSME development, and women's empowerment issues
  - Vocational education and training institutions
3. Business and advocacy associations:
  - Business, sectoral and employers organizations, chambers of commerce
  - Businesswomen's and women entrepreneurs' associations
  - Women's groups dealing with women's economic rights
4. Local researchers familiar with MSME and gender issues, including women's entrepreneurship
5. International organizations and bilateral donors
6. Project officers working in the areas of women's entrepreneurship and ICTs.
7. Telecommunication service providers in the country (telcos) such as mobile phone companies and Internet service providers.

Each interview usually takes approximately one hour, although it can be done in less than one hour. For interviews with key informants who are highly relevant to the project, interviews may last longer (only at the permission of the key informant).

Information gained from the meetings should be treated as "qualitative data" to inform the assessment process. It will be important to write up notes from each meeting and categorize the information according to topic or issue. The sample data collection template may serve as a useful tool. When all meetings have been completed, the resulting data can be assembled by topic/issue to obtain a collective picture of the overall results and integrated into the final assessment report.

### II. KEY INFORMANT INTERVIEW – QUESTION BANK

#### Key questions:

- **Women entrepreneur-specific projects, or ICT for development projects:** Start all interviews by asking about relevant initiatives and projects that the interviewee is implementing or aware of that target women entrepreneurs, (and if available, leveraging ICTs in doing so), or projects that use ICTs for economic development.
- **Probing questions:** Most if not all questions below should be followed by probing questions: Can you tell me more about that? How? Why?
- **Ask about lessons and challenges:** What have been the results? What challenges have you encountered? What lessons do you want to share?

- **Good practices:** Ask about good practices. Special note should be made of well-designed and delivered initiatives that have potential for replication as “good practices” in other parts of the country – as well as regionally and internationally – and these should be highlighted in the final report.
- **MSME, ICT, sex-disaggregated data, statistics, reports:** Be sure to ask for copies, as well as any statistical reports that are sex-disaggregated and rural/urban disaggregated on the MSME sector. This may include business ownership data, data on the take-up of MSME programmes and financial assistance from financial institutions and business support providers, studies on women’s economic empowerment and women’s entrepreneurship issues from government officials and researchers, data on women’s economic activity, reports on the country’s gender issues, gender statistics, ICT-related statistics (preferably sex disaggregated) on coverage, affordability, usage and ownership.
- **Referrals:** You may also ask for referrals to other relevant stakeholders that would be able to provide beneficial information.

Below are possible additional questions to include in the interview.

## A. GOVERNMENT ORGANIZATIONS

### 1. Officials in ministries of economics, science and technology and/or ICT

- Are there any differences between women and men in terms of access to, ownership and usage of ICT tools (such as mobile phone, computer, Internet/broadband subscription, radio, television)? If yes, in what way? Why? Are there government initiatives to address this? Do you have reports or data on this?
- Are there government initiatives aimed at encouraging the development of the local ICT sector? If yes, are there initiatives to support women-owned businesses in this sector? Are there initiatives such as e-procurement specifically targeting women entrepreneurs?
- What are significant gender gaps that may most affect women’s ability and capacity to function as business owners (for example, property rights, access to credit and markets, education, experience and skills, access to and ownership of ICT tools, and the like)?
- Are there policies to encourage women’s active participation in the labour force? Entrepreneurship? If so, what are they?
- Does the Government support training initiatives to improve the skills of entrepreneurs? Are efforts made to ensure that women participate in such trainings (for example, on entrepreneurship, starting a business, ICT skills, and the like)?

### 2. MSME policy and government support programmes

- What are significant gender gaps that would most affect women’s ability and capacity to function as business owners (for example, property rights, access to credit and markets, education, experience and skills, access to and ownership of ICT tools, and the like)?
- Are there policies to encourage women’s entrepreneurship? If so, what are they? Do you have any reports or data on this?
- Does the Government support training initiatives to improve the skills of entrepreneurs? Are efforts made to ensure that women participate in such trainings (for example, on entrepreneurship, starting a business, ICT skills, and the like)?
- Does the Government have special programmes to improve access to financing for MSMEs (for example, dedicated SME development fund, credit guarantee scheme, incentive schemes to encourage more private investment in MSMEs in the form of seed equity or venture capital)? Is information on these programmes available online, via mobile phone services or radio? Are there any particular programmes targeted to women?

### 3. Ministry responsible for women’s affairs/gender strategy

- Do you have data on women’s business ownership or economic activities? Broken down by rural/urban/peri-urban locations?
- Are there initiatives to promote and support women’s enterprise development? How about rural and peri-urban enterprise development/women’s entrepreneurship development in rural and peri-urban areas? Do you have reports or data on this?

- Are there differences between women and men in terms of access to, ownership and usage of ICT tools (such as mobile phone, computer, Internet/broadband subscription, radio, television)? If yes, in what way? Why? Do you have reports or data on this? What do you think should be done to address this? What support might women need to overcome this?
- Do you have programmes and services to address women's digital literacy? Are these programmes delivered using ICT tools such as mobile phones, the web or radio?
- Have ICT tools (for example, Internet, radio or television) been used to raise women's awareness of the laws and regulations affecting them? Why/why not?
- Are there any related initiatives that can be seen as good practices in other parts of the country, regionally and internationally? Do you have any reports or document on this? Who would know more about these good practices?
- Is your organization currently using ICT tools in support of women entrepreneurs? If yes, how? If not, why?

## **B. PROVIDERS OF NON-FINANCIAL BUSINESS SUPPORT PROGRAMMES AND SERVICES**

- Are women able to register, to join the client base of your organization, or to access your services via the Internet or by phone?
- Are you using ICT tools to promote awareness of the issues of specific concerns to women entrepreneurs, or to promote women as entrepreneurs (for example, public awareness campaigns that promote success stories of women entrepreneurs)? Why/why not?
- What are the major factors affecting the compliance of women-owned enterprises to government regulations? Is the information on compliance available online, via mobile phone services or radio or television?
- Has your organization conducted any studies or programme evaluations that might provide insights on women's entrepreneurship development and ICTs? Do you use ICT tools to disseminate findings and reports from your organization?
- Are mobile phones, social media, or other ICT tools used to solicit input or get feedback from women

entrepreneurs on issues of specific concerns to them? Why/why not?

## **C. FINANCIAL INSTITUTIONS AND ORGANIZATIONS**

### **Banks/microfinance institutions**

- Do you have any current or future financing programmes aimed at women entrepreneurs? If yes, please describe them.
- Do you have any data or report on female borrowers/women entrepreneur borrowers?
- Are you using ICT tools for delivering services to your clients (for example, SMS for loan payment reminder)?
- Can entrepreneurs apply for loans online?
- Are you using ICT tools for the delivery of BDS to your clients?
- What's the status of international e-commerce payment for businesses? For example, is it possible to buy products domestically or from abroad using credit cards? Is it possible to accept payment from abroad for products sold? What are possible barriers to e-commerce transactions?

## **D. BUSINESS MEMBERSHIP ORGANIZATIONS**

- Do you have programmes or projects targeting women entrepreneurs, or entrepreneurs with a gender component?
- Are you using ICT tools to promote awareness of the issues of specific concerns to women entrepreneurs, or to promote women as entrepreneurs? Why/why not?
- Are information or services to members available online, via mobile phone services or radio? If yes, is this done in a gender-sensitive manner (taking into account the digital and technical literacy level of women members)? Why/why not?
- Is it possible to register with, or join your organization via the Internet or by phone?
- What are major factors affecting the compliance of women-owned enterprises to government regulations? Is the information on compliance available online, via mobile phone services or radio or television?
- Has your organization conducted any studies or programme evaluations that might provide

some insight to our assessment of women's entrepreneurship development and ICTs? Do you use the Internet, mobile phone or radio or television to disseminate findings and reports by your organization?

- Are mobile phones, social media, or other means of electronic communication used to solicit input or get feedback from women entrepreneurs on issues of specific concern to them? Why/why not?
- Are you providing coaching or mentoring services via Internet, mobile phone or radio? If yes, how? If not, why not?
- Does your organization offer business development services (BDS) to your clients? Are there any differences in the BDS needs of women clients compared with male clients? If so, please describe. Are you using ICT tools to address the needs of your women clients?

## **E. DONORS AND INTERNATIONAL ORGANIZATIONS**

- Do you have any projects/initiatives related to women's entrepreneurship development? Or ICTs for entrepreneurs?
- Do you have any projects that promote the ICT sector? If yes, are any of these integrating a gender dimension or women in ICTs? Are there projects that specifically encourage women entrepreneurs in the ICT sector?
- Are you using ICT tools in your programmes/initiatives for women or for entrepreneurship development? If yes, how?
- Do you know of any good practices either in the region or overseas for women entrepreneurship development, related to ICTs for women or for women entrepreneurs?
- Do you have data and/or reports on women entrepreneurs, especially in rural and peri-urban areas?
- What have been the challenges, lessons in implementing programmes/projects for women entrepreneurs or ICT-related projects?

(Note: when there is a particularly relevant initiative/programme, please ask questions in section F. If time doesn't permit, please follow up at a later stage with questions in F).

## **F. WED PROJECTS WITH AN ICT COMPONENT OR ICT PROJECTS WITH A GENDER COMPONENT**

1. What was the duration of the project?
2. Who were the implementing partners? Funders?
3. What were the goals of the projects?
4. Were there any specific groups of women entrepreneurs being targeted (for example, rural areas, growth oriented, and the like)?
5. What activities did you carry out and how did it help the women entrepreneurs?
6. Which ICT tools (ICT tools include radio, television, mobile phones, computer, Internet) were used and how?
7. What have been the results?
8. How were the results evaluated (for example, by external evaluator, by qualitative interviews, or quantitative)?
9. Lessons? Challenges? Difficulties?
10. Any reports, evaluation, project website?
11. Contact details and reference links.

## **G. TELECOMMUNICATION SERVICE PROVIDERS (TELCOS)**

- What is the range of products/initiatives (current and future) that you're offering and the price list? Mobile payment and uptake? International e-commerce payment?
- Are there current or planned initiatives/products/programmes by your company specifically aimed at women?
- What is known about women and men ownership, usage and access of ICTs based on data that you collect on users? Could you share this data with us? Any reports?
- Are there any differences between women and men in terms of access to, ownership and usage of ICT tools (such as mobile phone, computer, Internet/broadband subscription, radio, television)? How different? Why? Do you have reports or data on this?
- Are there initiatives by the Government to encourage the development of the local ICT sector? If yes, are there initiatives to support women-owned businesses in this sector?

## ANNEX 3 GUIDE FOR CONDUCTING A FOCUS GROUP OF WOMEN ENTREPRENEURS ON WOMEN'S ENTREPRENEURSHIP AND ICTS

### A. OBJECTIVES

The purpose of the focus group is to explore with women entrepreneurs issues such as (a) their access, usage, ownership, needs, constraints and preferences for using ICTs in general, and for their businesses in particular; (b) any cultural or attitudinal barriers constraining women's access, usage and ownership of ICTs, especially in rural areas; (c) any relevant information gaps, or ICT-related awareness, skills or knowledge gaps; (d) support that they may need to leverage ICTs more effectively for their businesses.

### B. COMPOSITION OF THE FOCUS GROUP

Each focus group should seek to have between eight and ten women business owners (or aspiring business owners), with a mix of different business sizes (0 employees, 1–5 employees, 6 and above), stages (start up, 1–5 years, over 5 years), different sectors of the economy, and including women entrepreneurs with disabilities and young women entrepreneurs.

Bring together only women entrepreneurs, and avoid mixing them with business development service providers or government officials.

Potential invitees might be identified through contacts with business and sector associations, businesswomen's associations, lending institutions, business development centres, community leaders, and the like.

It is recommended that the focus group is organized at a time convenient for the women entrepreneurs, and in a location that is easily accessible, familiar, inclusive and comfortable for them (this is especially important for women in rural areas). For example, a local school or community centre can be a familiar and comfortable location, while a nice hotel in town may not be in certain cases.

### C. TIMING

Total participant time required:	4 hours
Total focus group time:	3 hours
Break:	0.5 hour

### D. DISCUSSION TOPICS

Start by asking participants to introduce themselves: name, what they produce or sell, how long they have had their business.

Recommended: at the beginning of the focus group, ask participants to put their mobile phones on the table and take a photo. This is more effective than asking what type of phone each participant has.

In a nutshell, the focus group core topics are:

- Participant introduction
- Access, usage, ownership, needs, constraints and preferences for using ICTs in general, and for their businesses in particular
- Challenges, barriers (including cultural and attitudinal) constraining women's access, usage and ownership of ICTs, especially in rural areas
- Relevant information gaps, or ICT-related awareness, skills or knowledge gaps
- What support they may need to leverage ICTs more effectively for their businesses.
- Preferences for support or solutions
- Other issues

Below are suggested questions that may be used:

**Question:** Do you own a mobile phone? If yes, how do you access it (shared phone, borrow from others, husband's phone, or you own it)? What do you use it for? If you don't have access, why not?

**Question:** Do you listen to the radio? What programmes do you listen to? Do you get or share useful information for business activities on the radio? When do you normally listen to the radio?



**Question:** Do you watch television? What programmes? Do you get useful information for business activities on television? When do you normally watch television?

**Question:** Do you have access to a computer and Internet? If yes, how do you access it (at home, in the office, Internet café, borrow from others)? What do you use it for? If you don't have access to a computer/Internet – why not?

**Question:** If you use the Internet, do you mainly access it via your mobile phone or a computer? Why?

**Question:** Are you using mobile phones, computer, Internet for your business? Why/why not? How?

**Question:** Do you use mobile or Internet banking? Do you use online/mobile payments? If yes, how? If not, why not?

**Question:** Do you use the Internet or your mobile phone to search for information on business registration and licensing? Why/why not?

**Question:** Are you aware of any special credit programme for women entrepreneurs? If not, why not? If yes, how? Have you applied? Why/why not?

**Question:** What are the most serious constraints (problems, difficulties, challenges) for women in owning or using ICT tools such as mobile phones, computers and Internet? Why? What support would you need to overcome these? Are there any social norms or cultural practices that make owning or using a mobile phone more difficult for women than for men? What do you think could be done to address this?

**Question:** Would you be interested in learning more about how to use mobile phones/computer/Internet more for your business? Why/why not? What activities in your business do you think mobile phones could be useful for? Why?

**Question:** What support would you need to be able to use ICTs more for starting and growing your business? What kind of support would be the most beneficial? Why?

**Question:** Are you aware of any online services/e-government services? Are you using them, why/why not (name the local services in the area)?

**Question:** Are you aware of any online training courses for entrepreneurs or business development services in general?

**Question:** Have you participated in any programmes that help women entrepreneurs develop their

businesses by using technologies like radio, television, mobile phone, or the Internet, for example by using them to access market, to buy products, to get training? If yes, how? What has been the result? If no, would you be interested in such programmes and why?

**Question:** Do you know any women who are active in the ICT sector (for example, provide support service, training, charging services for mobile phones in the village using solar chargers)? What opportunities do you think women have in this sector? What are possible challenges? What support do you think is needed to create more opportunities for women in the ICT sector?

## E. NOTES FOR FOCUS GROUP ORGANIZER

It is often useful to work with a local women association or community leaders (in rural and peri-urban settings) to organize the focus groups. A knowledge-sharing session where the women entrepreneurs are offered tips on how to market and sell their products using ICTs could be useful to attract attendance.

The focus group plan should address:

1. Who may be a local counterpart to organize the focus group?
2. What are appropriate the sites/locations to hold the discussion?
3. What is the proposed schedule and venue?
4. Budget for the focus group (including venue, participants' travel allowance if applicable). Note: it may be necessary to budget for an interpreter. There should also be one person to help with administrating the focus group and operating equipment if needed.

## F. TIPS FOR FOCUS GROUP MODERATOR

- Take note of any immediate observations/insights about the group discussion, including: salient features of group dynamics, own impressions of the topics that most engage participants, insights and observations on the participants' comments.
- Have an “assistant moderator” who can take care of issues that may arise (for example, participants who arrive late, upset participants, housekeeping issues) so that the moderator is free to focus on the group discussion.

- Stick to the timeline as much as possible.
- Clearly signal when a topic starts and ends. This helps to keep the conversation focused and to take notes.
- Have “redundancy” for the recording of the session: have one note taker and one or two voice recorders, one video recorder and also you can use your laptop to record if your laptop has that capability. Technology can and often does fail, so it is important to have different ways to capture the information.

## G. INSTRUCTIONS FOR NOTE TAKER

### 1. What to take note of?

It is critically important that you take note of the moderator and the participants' words exactly “as is”, even if you think the participant has made mistake, or said it incorrectly.

- Don't attempt to put it in language that you think is easier to understand, or makes more sense.
- Write down exactly what the moderator says or asks, and what the participants say.

### 2. How to take note?

Notes should be taken of:

- What the moderator says, whether it is an introduction, comment, or question:
- For example, M: Why don't you borrow from banks?
- What the participants say. Ensure the participants' initials are noted to know who said what:
- For example, if the participant's name is Betty Jones, her response should be recorded as:

*BJ: The express credit programmes that don't require collateral.*

*We were told: Uganda is small, word of mouth, everyone knows everyone else, that's how we get information around.*

*Information changes, we can hear the same news and interpret it differently. And when presenting laws and regulations it should be someone trained.*

So the focus group transcript of that part of the conversation would look like this:

*M: Why don't you borrow from banks?*

*BJ: The express credit programmes that don't require collateral.*

*We were told: Uganda is small, word of mouth, everyone knows everyone else, that's how we get information around.*

*Information changes, we can hear the same news and interpret it differently. And when presenting laws and regulations it should be someone trained.*

Pay attention to when the moderator starts and ends a topic, and make sure you make note of that in your transcript. For example:

*Topic 1: Usage of computer*

## H. INSTRUCTIONS FOR PERSON(S) IN CHARGE OF VIDEO AND VOICE RECORDING

Video recording:

1. The top priority for video recording is to be invisible: ideally participants should not notice the person recording.
2. The second objective is to capture as much as possible of the individual participant's face and voice, for example, by having the camera focused on the person who's speaking (without interfering with them).
3. It's important to test in advance the microphone and video camera in the specific room to make sure that the voices and images of all participants can be captured.

Voice recording aims to capture the voices of all participants. The following are suggested:

- It's important to test in advance the microphone in the specific room to make sure that the voices of all participant can be captured.
- Have two recording devices and have them recording at the same time in case one fails.



## ANNEX 4 MODEL ICT-RELATED QUESTIONS FOR INCLUSION IN SURVEYS OF WOMEN ENTREPRENEURS<sup>35</sup>

### I. OWNERSHIP AND ACCESS TO ICTS

#### 1. Do you own or have access to any of the following devices either at the office or at your home which you can use for business purposes?

*(tick all that apply)*

- (a) Television ..... Yes  No
- (b) Fixed telephone line ..... Yes  No
- (c) Radio..... Yes  No
- (d) Mobile phone (regular or non-Internet enabled) ..... Yes  No
- (e) Mobile phone (Internet enabled)..... Yes  No
- (f) Desktop computer ..... Yes  No
- (g) Portable computer (laptop ..... Yes  No
- (h) Handheld computer and other related devices (palmtop, ipad)..... Yes  No
- (i) Other mobile device.....Please describe \_\_\_\_\_

#### 2. Do you have access to the Internet either at home or from your office? Yes No

#### 3. On which of these devices do you normally access the Internet at home or from your office?

*(tick all that apply)*

- (a) Desktop computer ..... Yes  No
- (b) Portable computer (laptop) ..... Yes  No
- (c) Internet-enabled mobile phone ..... Yes  No
- (d) Handheld computer (palmtop, PDA) ..... Yes  No
- (e) Other ..... Please specify: \_\_\_\_\_

#### 4. If you do not have access to the Internet at home or from your office, what are the main reasons?

*(tick all that apply)*

- (a) Equipment costs too high ..... Yes  No
- (b) Access costs too high (telephone, and the like)..... Yes  No

<sup>35</sup> The questions are designed for women entrepreneurs or women small business owners of a sole proprietorship business with or without employees.

- (c) Infrastructure for Internet services is unavailable..... Yes  No
- (d) Problems with electricity/power access ..... Yes  No
- (e) I access the Internet elsewhere (for example, Internet café)..... Yes  No
- (f) I do not want to use the Internet ..... Yes  No
- (g) I do not need the Internet ..... Yes  No
- (h) Lack of computer or Internet skills ..... Yes  No
- (i) Privacy or security concerns ..... Yes  No

## II. USE OF COMPUTER, LOCATION AND FREQUENCY OF USE

### 1. When did you most recently use a computer for business reasons?

*(tick one only)*

- Within the last 3 months.....
- Between 3 months and a year ago.....
- More than 1 year ago.....
- Never used one.....

### 2. How often on average did you use a computer in the past 12 months for business reasons?

*(tick one)*

- Every day or almost every day.....
- At least once a week (but not every day) .....
- At least once a month (but not every week).....
- Less than once a month.....

### 3. Where did you use a computer in the past 3 months for business reasons?

*(tick all that apply)*

- (a) At home..... Yes  No
- (b) At place of work (other than home) ..... Yes  No
- (c) At another person's home (neighbour, friend or relative's house)..... Yes  No
- (d) Internet café, Internet kiosk or other public Internet access site ..... Yes  No
- (e) At a woman's entrepreneurship association or business intermediary..... Yes  No
- (f) Public Library..... Yes  No
- (g) Postal Office ..... Yes  No
- (h) Hotel..... Yes  No
- (i) Airport ..... Yes  No
- (m) Other location. Please indicate \_\_\_\_\_:

### III. USE OF MOBILE PHONE

#### 1. How often on average did you use a mobile phone in the past 12 months for business reasons?

(tick one)

- Every day or almost every day .....
- At least once a week (but not every day) .....
- At least once a month (but not every week) .....
- Less than once a month .....
- Never .....

#### 2. For which of the following activities did you use a mobile phone for business purposes in the past 12 months?

(tick all that apply)

- (a) Making voice calls ..... Yes  No
- (b) Sending SMS/text messages ..... Yes  No
- (c) Creating SMS mailing lists and sending group SMSs ..... Yes  No
- (d) Communicating with customers ..... Yes  No
- (e) Finding customers ..... Yes  No
- (f) Communicating with suppliers ..... Yes  No
- (g) Finding suppliers ..... Yes  No
- (h) Receiving subscription-based information services (which are free). For example news, weather forecast, farming, pricing, other types of business information.  
 Yes, please specify: \_\_\_\_\_ No
- (i) Receiving subscription-based information services (for which I have paid a fee).  
 For example news, weather, forecast, farming, pricing, other types of business information.  
 Yes, please specify: \_\_\_\_\_ No
- (j) Browsing the Internet ..... Yes  No
- (k) Reading e-mails ..... Yes  No
- (l) Sending photographs or video clips ..... Yes  No
- (m) Uploading photographs or video clips to websites ..... Yes  No
- (n) Downloading and/or watching television or video ..... Yes  No
- (o) Sending or receiving money ..... Yes  No
- (l) Other mobile phone services or applications. Please indicate \_\_\_\_\_

#### 3. Do you use pre-payment or post-payment for your mobile phone?

(tick one)

- a) Pre-paid .....
- b) Post-paid .....

## IV. USE OF THE INTERNET

### 1. On average how often did you use the Internet in the past 12 months for business reasons?

*(tick one)*

Every day or almost every day .....

At least once a week (but not every day) .....

At least once a month (but not every week) .....

Less than once a month .....

Never .....

### 2. Where have you accessed the Internet in the past 3 months for business or personal reasons?

*(tick all that apply)*

(a) At home ..... Yes  No

(b) At place of work (other than home) ..... Yes  No

(c) At another person's home (neighbour, friend or relative's house) ..... Yes  No

(d) Internet café, Internet kiosk or other public Internet access site ..... Yes  No

(e) At a woman's entrepreneurship association or business intermediary ..... Yes  No

(f) Public library ..... Yes  No

(g) Postal office ..... Yes  No

(h) Hotel ..... Yes  No

(i) Airport ..... Yes  No

(j) Other location. Please indicate: \_\_\_\_\_

### 3. Which of the following mobile devices do you use to access the Internet?

*(tick all that apply)*

(a) Internet-enabled mobile phone ..... Yes  No

(b) Laptop ..... Yes  No

(c) Handheld computer or related mobile device ..... Yes  No

(d) Other device. Please indicate \_\_\_\_\_

**4. Do you have an e-mail address? Yes  No**

**5. Does your business have a website? Yes  No**

## 6. For which of the following activities did you use the Internet in the past 12 months for your business?

(tick all that apply)

### Communication and information-sharing

- (a) Sending/receiving e-mails ..... Yes  No
- (b) Participating in social networks (for example, Facebook, Twitter)..... Yes  No
- (c) Telephoning over the Internet ..... Yes  No
- (d) Video calls (via webcam) over the Internet..... Yes  No
- (e) Posting messages to chat sites, newsgroups or discussion forums ..... Yes  No
- (f) Reading weblogs or blogs ..... Yes  No
- (g) Creating or maintaining own weblog or blog ..... Yes  No

### Information search and online services

- (h) Finding information about goods or services ..... Yes  No
- (i) Searching for potential customers..... Yes  No
- (j) Searching for potential suppliers ..... Yes  No
- (k) Researching the market and competitors..... Yes  No
- (l) Searching for innovative ideas to expand my business..... Yes  No
- (m) Downloading business software..... Yes  No
- (n) Conduct product research ..... Yes  No
- (o) Reading or downloading newspapers /news magazines ..... Yes  No
- (p) Searching for investors, credit, loans and other financing opportunities for my business ..... Yes  No
- (q) Other information search or online service, specify \_\_\_\_\_..... Yes  No

### Sales and purchases

- (r) Selling goods or services online..... Yes  No
- (s) Purchasing or ordering goods or services ..... Yes  No

### Networking, training and education

- (t) Participating in professional networks ..... Yes  No
- (u) Looking for information about education, training or course offers..... Yes  No
- (v) Taking online courses..... Yes  No
- (w) Other skills development..... Yes  No

### Other online services

- (x) Internet banking or other finance-related application ..... Yes  No
- (y) Accessing government online information or services ..... Yes  No
- (z) Other service. Please indicate \_\_\_\_\_.



## V. E-GOVERNMENT

### 1. Would you be interested to use the Internet or mobile-based applications and services to replace some of your personal contacts with or visits to public services or administrations?

(tick only one)

- Yes, I already use this possibility
- Yes, I would be interested (but I am currently not a user)
- No

### 2 During the past 12 months, did you use the Internet or a specific mobile-based application/service for interaction with public authorities relating to:

(excluding interaction via e-mails)

#### Business registration

- (a) Obtain information from public authorities' websites or home pages? ..... Yes  No
- (b) Obtain forms from public authorities' websites or home pages? ..... Yes  No
- (c) Submit completed forms or register information electronically? ..... Yes  No
- (d) Make electronic payment, if required? ..... Yes  No

#### Employee registration or registration for income tax and/or social security

- (a) Obtain information from public authorities' websites or home pages? ..... Yes  No
- (b) Obtain forms from public authorities' websites or home pages? ..... Yes  No
- (c) Submit completed forms or register information electronically? ..... Yes  No
- (d) Make electronic payment, if required? ..... Yes  No

#### Other administrative procedures. Please indicate: \_\_\_\_\_

- (a) Obtain information from public authorities' websites or home pages? ..... Yes  No
- (b) Obtain forms from public authorities' websites or home pages? ..... Yes  No
- (c) Submit completed forms or register information electronically? ..... Yes  No
- (d) Make electronic payment, if required? ..... Yes  No

### 3. Has your business used or attempted to use the Internet for accessing tender documents and specifications in electronic procurement systems of public authorities?

Yes  No

### 4. Has your business used or attempted to use the Internet for offering goods or services in public authorities' electronic procurement systems in your country (e-tendering)?

Yes  No

## VI. E-SKILLS

### 1. Do you agree or disagree with the following statements about your skills in using mobile phones, computers and Internet?

#### (a) Mobile phones

I am aware of the different ways in which I can use a mobile in my business .....  Agree  Disagree

I am confident about my skills in using a mobile phone for my business .....  Agree  Disagree

I am interested in learning the skills to use mobile phones in my business .....  Agree  Disagree

#### (b) Computers

I am aware of the different ways in which I can use a computer in my business.....  Agree  Disagree

I am confident about my skills in using a computer for my business .....  Agree  Disagree

I am interested in learning the skills to use a computer in my business .....  Agree  Disagree

#### (c) The Internet

I am aware of the different ways in which I can use the Internet for my business ...  Agree  Disagree

I am confident about my skills in using the Internet for my business .....  Agree  Disagree

I am interested in learning the skills to use the Internet for my business.....  Agree  Disagree

### 2. When did you last take a training course (of at least 3 hours in one sitting or spread out over a number of weeks) on some aspect of ICT use?

*(tick only one)*

Never taken one.....

Within the last 3 months.....

Between 3 months and a year ago.....

Between 1 and 3 years ago .....

More than 3 years ago .....

### 3. If you have never taken a ICT-related course, what are the main reasons?

*(tick all that apply)*

(a) No need to take one because my ICT skills are sufficient ..... Yes  No

(b) No need to take one because I rarely use ICTs..... Yes  No

(c) Engagement in self-study or assistance from others ..... Yes  No

(c) Lack of time..... Yes  No

(d) Course costs ..... Yes  No

(e) No suitable offer available ..... Yes  No

(f) Courses are too difficult ..... Yes  No

(g) Not aware of any relevant courses: ..... Yes  No

#### 4. In which of the following ICT areas would you like to receive training for your business?

*(please select and prioritize to the top 3)*

- (a) How to send and receive SMS..... Yes  No
- (b) How to use Internet on mobile phone ..... Yes  No
- (c) How to use a mobile phone for business needs (for example, accessing market, getting useful information, transferring money) ..... Yes  No
- (d) How to use a computer more for business needs (for example, bookkeeping, inventory keeping)..... Yes  No
- (e) How to use the Internet for business (for example, marketing, promotion, sale, accessing useful websites)..... Yes  No
- (f) Others, please specify \_\_\_\_\_ Yes  No

#### 5. Which specific topics on using computers, mobile phones, Internet for business are you interested in?

*(please select and prioritize the top 3)*

- (a) How to set up and operate online stores (e-commerce) ..... Yes  No
- (b) How to do market research online ..... Yes  No
- (c) How to promote your products or services using the Internet ..... Yes  No
- (d) How to search for suppliers online ..... Yes  No
- (e) How to do research for production technologies (for example, design, recipes etc) online..... Yes  No
- (f) How to find financial information, investors, loans and credits for my business..... Yes  No
- (g) Others, please specify \_\_\_\_\_

#### 6. Have you ever participated in a training programme that was delivered over the Internet or over mobile phone?

Yes  No

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