



DIRECTION DU DEVELOPPEMENT ET DE LA COOPERATION **DDC**  
DIREZIONE DELLO SVILUPPO E DELLA COOPERAZIONE **DSC**  
SWISS AGENCY FOR DEVELOPMENT AND COOPERATION **SDC**  
AGENCIA SUIZA PARA EL DESARROLLO Y LA COOPERACION **COSUDE**

Département fédéral des affaires étrangères  
Dipartimento federale degli affari esteri  
Federal Department of Foreign Affairs  
Departamento Federal de Asuntos Exteriores

Sektion Arbeit und Einkommen

Section Emploi et Revenu

Division Employment and Income

*SED-Issue Paper 6*  
*IC-SED-Backstopping mandate*

TEL + 41 (0)31 322 34 72  
FAX + 41 (0)31 323 08 49  
sabine.brueschweiler@deza.admin.ch

**SED ISSUE PAPERS**

Small Enterprise Development (SED)

# Analysis of Swisscontact's Experience in the Promotion of Women Entrepreneurs in Micro-, Small- and Medium sized Enterprises

March 2001

***ISSUE PAPER no 6***



visit our new website on SED at Intercooperation :

«<http://www.intercoop.ch/sed/>»

## THE FOLLOWING PUBLICATIONS CONCERNED WITH SMALL ENTERPRISE DEVELOPMENT ARE CURRENTLY AVAILABLE:

- o CIP/SED Sector Policy (1992)  
available in *German, French, English, Spanish*

### SED TOOLS AND ISSUE PAPERS:

SED Tool No 1	"Developing a Country Concept": The CIP-Cube, October 1994 (new version of September 1997)
SED Tool No 1 – vol II	"The Tool Box" (Annexes tool no 1)
SED Tool No 1a <i>English</i> <i>French</i>	<ul style="list-style-type: none"> <li>o "Developing a Country Concept": Guideline/Checklist for Preparing Rapid Appraisals at Macro, Meso and Micro Level, August 1997</li> <li>o "Développer un concept par pays": Aide mémoire pour les collectes d'informations au niveau macro, meso et micro</li> </ul>
SED Tool No 2 <i>English</i> <i>French</i>	<ul style="list-style-type: none"> <li>o "Developing a Country Concept": Instruments of Small Enterprise Development</li> <li>o "Développer un concept par pays": Instruments de promotion de la petite entreprise</li> </ul>
ISSUE PAPER No 1 <i>German</i> <i>English</i> <i>French</i> <i>Spanish</i>	<ul style="list-style-type: none"> <li>o Der Gender-Ansatz in der Handwerks- und Industrieförderung</li> <li>o The Gender-Approach in Small Enterprise Development</li> <li>o L'approche genre dans l'appui à la promotion de la petite et moyenne entreprise</li> <li>o El enfoque de género en la promoción de la pequeña empresa y la industria</li> </ul>
ISSUE PAPER No 2	Promotion de la petite entreprise en Afrique de l'Ouest
ISSUE PAPER No 3	The Business Centre Approach to Business Development Services – Assessing the Experience of Swisscontact's Business Centre Approach in Latin America.
ISSUE PAPER No 4	SDCs' CIP/SED Program in the Nineties: Review and Challenges ahead
ISSUE PAPER No 5	Developing Markets for Business Development Services: Designing and Implementing More Effective Interventions
ISSUE PAPER No 6	Analysis on Swisscontact's Experience in the Promotion of Women Entrepreneurs in Micro-, Small- and Medium sized Enterprises

### SED ISSUE PAPER CURRENTLY IN PREPARATION:

No 7: Developing indicators in small enterprise development projects – a tool for people involved in designing, implementing and evaluating SED projects

### OUT OF SERIES:

Poverty alleviation as a business – The market creation approach to development.

A study by Urs Heierli with support and contribution from Paul Polak (110 pages)

- ◆ available on SED website
- ◆ can be ordered at SDC : [sabine.brueschweiler@deza.admin.ch](mailto:sabine.brueschweiler@deza.admin.ch)

## Table of Contents

<b>1</b>	<b><i>Introduction</i></b>	<b>1</b>
<b>2</b>	<b><i>General Information / Background about SC Country Programmes</i></b>	<b>2</b>
2.1	<b>Organisation and Budget</b>	<b>2</b>
2.2	<b>Purpose in the last and the current phase: A comparison between “conventional” SMEP-programmes and programmes for women entrepreneurs</b>	<b>3</b>
<b>3</b>	<b><i>Promotion of Women Entrepreneurs</i></b>	<b>5</b>
3.1	<b>Strategic Approaches</b>	<b>5</b>
3.1.1	Gender and Development Approach (GAD)	5
3.1.2	Women in Development (WID)	7
3.1.3	Growth Oriented Approaches	7
3.1.4	Approaches used in SC’s Promotion of Women Entrepreneurs	7
3.2	<b>Promotion of Women Entrepreneurs and the BDS-Approach</b>	<b>8</b>
3.3	<b>Outputs and Indicators</b>	<b>9</b>
3.4	<b>Sectors</b>	<b>10</b>
3.5	<b>Constraints of Women Entrepreneurs</b>	<b>11</b>
<b>4</b>	<b><i>Planning / Monitoring / Indicators</i></b>	<b>12</b>
4.1	<b>Gender Analysis</b>	<b>12</b>
4.2	<b>Planning and Monitoring</b>	<b>13</b>
<b>5</b>	<b><i>Target Groups &amp; their demand for services</i></b>	<b>15</b>
<b>6</b>	<b><i>Activities, Instruments and Services for Women Entrepreneurs</i></b>	<b>17</b>
6.1	<b>Activities</b>	<b>18</b>
6.2	<b>Instruments</b>	<b>18</b>
<b>7</b>	<b><i>Results and Impact of the Promotion of Women Entrepreneurs</i></b>	<b>21</b>
<b>8</b>	<b><i>Lessons Learnt</i></b>	<b>22</b>
<b>9</b>	<b><i>Conclusions</i></b>	<b>23</b>

## Annexes

- Annex 1:** Questionnaire
- Annex 2:** Approaches used in SC’s Promotion of Women Entrepreneurs
- Annex 3:** Promotion of Women Entrepreneurs and the BDS- Approach
- Annex 4:** Lessons Learnt
- Annex 5:** How does the BDS-approach work in the promotion of women?

## Acronyms

<b>BDC</b>	Business Development Center
<b>BDS</b>	Business Development Service
<b>BMO</b>	Business Membership Organisation
<b>CIP</b>	Craft and Industry Promotion
<b>EDWM</b>	Equitable Development of Women and Men
<b>GAD</b>	Gender and Development
<b>GTZ</b>	Gesellschaft fuer Technische Zusammenarbeit
<b>ID</b>	Institutional Development
<b>MSME</b>	Micro-, Small and Medium sized Enterprise
<b>NGO</b>	Non-Government Organisation
<b>OS</b>	Organisational Strengthening
<b>PO</b>	Partner Organisation
<b>SC</b>	Swisscontact
<b>SDC</b>	Swiss Agency for Development and Cooperation
<b>SME</b>	Small and Medium Enterprise
<b>SMEP</b>	Small and Medium Enterprise Promotion
<b>VET</b>	Vocational Education and Training
<b>WID</b>	Women in Development

## 1 Introduction

Over the last two decades most donor agencies as well as (international) Non-Governmental Organisations (NGOs) have developed and implemented Gender policies to ensure that within their programmes women and men could get equal chances to access their services. This was mainly followed the assessment that in development programmes almost only men participate and women are only in exceptional cases, part of the target groups. Also regarding small and medium enterprise promotion (SMEP) it is increasingly recognised that women's micro, small and medium scale enterprises (MSMEs) can provide an opportunity to stimulate economic growth and at the same time promote a more equitable distribution of development benefits.

Nevertheless little analysis exists regarding the experiences made in the promotion of women entrepreneurs. Switzerland unfortunately is not an exception. Because of this lack of documentation regarding success factors, concrete instruments and lessons learnt, successful approaches in the promotion of women entrepreneurs are not shared and discussed sufficiently among professionals and thus not sufficiently implemented in different programmes. After having developed general guidelines on *'The Gender Approach in Small Enterprise Development'*<sup>1</sup> in 1998/99, SDC's 'Employment and Income Section' takes now a next step to fill this gap, develop strategies and build up lessons learnt for professionals interested in implementing programmes for the promotion of women entrepreneurs.

In the frame of its current SED-Backstopping-Mandate, IC developed a questionnaire as basis for this current analysis and a mandate was given to Ulrike Gminder, SED-consultant, to analyse the respective results. The questionnaire has been filled in by professionals of Swisscontact, a Swiss NGO specialised in SED, involved in the implementation of programmes for the promotion of women entrepreneurs. Such, this analysis covers SC-programmes where the promotion of women entrepreneurs is either a specific component or an integral part of a SME promotion programme in the following countries: Sri Lanka, Nepal, Pakistan, Indonesia, Philippines, Peru, Ecuador, Bolivia, Colombia, Tanzania and Russia. It shows the different strategies, planning and monitoring tools, concrete instruments used and results achieved for women's entrepreneurs' promotion as well as lessons learnt. Hopefully this analysis is a useful input for professionals implementing SMEP programmes with the intention to increase the participation of their female target groups.

Nevertheless it is clear that this analysis can only validate information provided by the SC country programmes mentioned above. It certainly will not serve as a 'cooking book' with 'recipes' for women entrepreneurs' promotion. The results of this analysis will be assessed inside SDC's Employment & Income Section during the next months in view of developing further supporting tools in the near future.

Ulrike Gminder/Hilmar Stetter (IC)  
Jersey/Bern,  
February 2001

---

<sup>1</sup> Issue paper 1, Anita Gehriger

## 2 General Information / Background about SC Country Programmes

### 2.1 Organisation and Budget

In almost half of the SC programmes the promotion of women entrepreneurs is a **separate component** within the country programmes, both organisationally and budget-wise.

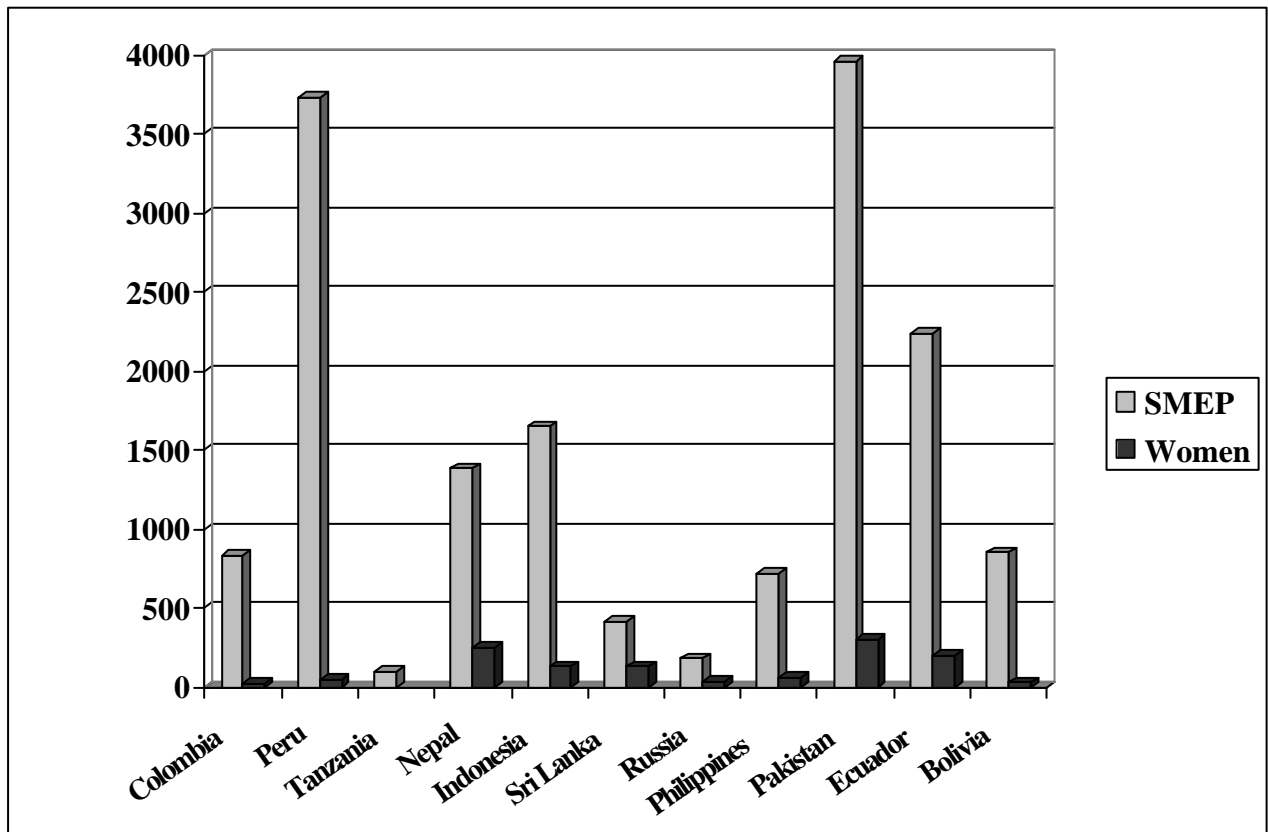
If the promotion of women entrepreneurs is a separate component, the following minimum prerequisites are fulfilled:

- specific outputs formulated for the promotion of women
- separate budget available for the promotion of women
- person(s) within field office responsible for the promotion of women

In 6 countries (Russia, Philippines, Bolivia, Colombia, Peru, Tanzania) the promotion of women entrepreneurs is implemented **as integral part** of the SMEP programme, whereas 5 countries (Sri Lanka, Pakistan, Ecuador, Nepal, Indonesia) have a **separate programme component** for the female target groups.

Out of the 11 countries asked, 7 are financed 100% by SDC ('Regieprogramme') and 4 are co-financed by SC ('Beteiligungsprogramme').

The **budget** planned for the promotion of women entrepreneurs within a phase varies between 24'000 SFr (Colombia) and 300'000 SFr (Pakistan) and the amount spent for the promotion of women entrepreneurs in relation to the general SME-promotion varies from not even 1% (Peru), 3% (Bolivia) up to 32% (Sri Lanka), as can be seen in the following **comparison between SMEP and promotion of women entrepreneurs budget for one phase in 1000 SFr**:



Ecuador is the country which has been implementing the promotion of women entrepreneurs for the longest time (since 1994), Bolivia is the youngest in this respect (since July 1999). The majority of the programmes has started around 1997 with gender aspects in SME-programmes.

It is remarkable that in most field offices there is more than one person, normally the gender-responsible, trained in gender-related issues. Also the majority claimed to consider their local SC-office as gender aware (totally or partly) and to implement the entire SC country programme in a gender-sensitive way. As **main elements of a gender sensitive implementation** of an entire country programme the following (among others) were mentioned:

- *Gender mainstreaming must be incorporated at all levels of the programme, i.e. administration, management and projects*
- *Not to exclude women from the activities under the programme (both on micro- and meso-levels, also internally)*
- *Awareness, instruments, budget, monitoring system, concrete and practical objectives and activities*
- *Gender aspects must be implemented at all levels: concrete activities with target groups, staff recruitment, widening of sectors with which SC works with (in order to increase women's participation), sensibilization of partner organizations and staff training.*
- *Gender sensitive staff, clarity of approach (separate project vs. transversal integration) and compatibility of SME support instruments and gender support instruments.*
- *Specific budget for promotion of women and concentration on "woman friendly" sectors*

Regarding **networking**, it can be observed that in countries where the promotion of women entrepreneurs is a separate component, networking in these fields is more intense and specifically used for the development of possible new products (i.e. BDS for women entrepreneurs, training of trainers in marketing etc. ).

## **2.2 Purpose in the last and the current phase: A comparison between "conventional" SMEP-programmes and programmes for women entrepreneurs**

The direct comparison of purposes regarding SMEP and purposes of women entrepreneurs' promotion shows some interesting developments:

- Regarding the "conventional" SMEP programmes, in general a **shift** can be observed **from a rather micro-level focus in the formulation of purposes** during the last finished phase (purposes describing the pursued impact at micro level such as *improved SME competitiveness*) **towards a more market oriented focus** within the current phase, emphasising the supply side of the BDS-market, i.e. *PO's or BDC's deliver BDS in a sustainable way.*

- In the last phase, while the **SMEP purposes** were rather concentrating on *the competitiveness of SMEs or BDCs offering services to SME in a sustainable way thus reflecting more homogeneous approaches*, the **purposes for the promotion of women entrepreneurs vary in a wide range** from *improving employment opportunities for women, improving women entrepreneurs' businesses in micro industries, upgrading women SMEs social, professional and economic status until improving women's professional skills and their self confidence*.
- Also in the current phase the **purposes regarding promotion of women entrepreneurs are still not homogeneous**, ranging from *concentrating on POs delivering customised BDS to women entrepreneurs* (Sri Lanka and Nepal) until *better opportunities and improved working conditions for women* (Pakistan) or *sustainability of women-self-help organisations* (Ecuador and Colombia).
- Consequently it can be stated that in comparison to the "conventional" SMEP-programmes, where the generally recognized trend towards the BDS-approach seems to be reflected in quite a homogeneous way throughout the SC programmes<sup>2</sup>, regarding the promotion of women entrepreneurs we are facing very different purposes depending on the circumstances/environment within the respective countries. Given the relatively short period of time during which the promotion of women entrepreneurs has been implemented in SC and the scarcity of documentation regarding lessons learnt and best practices of other organisations in this field, it is quite obvious and understandable that in each programme quite individual purposes have been formulated to match the corresponding context. It was the intention of SC to apply within its policies and guidelines a wide spectrum of instruments in the field of the promotion of women, thus contributing to the gathering of experience and a learning process. Now, different purposes/objectives have been pursued with different instruments but since the monitoring of these processes was not sufficient (see chapter 4.2.), it is difficult to draw conclusions regarding the success and feasibility of the different approaches and instruments.
- Furthermore we can observe very **heterogeneous target groups** regarding the promotion of women entrepreneurs: Already in the purposes we find the following target groups: *women, women entrepreneurs, women entrepreneurs of micro industries, women who are active in SME, MSME-women-self-help organisations, women in enterprises, women SMEs*. Very often within one country many very different female target groups with very different needs are supposed to be reached within one small women's promotion component. This heterogeneity of target groups within the "gender-component" within a country programme leads to confusion which should be avoided (see also chapter 5).

---

<sup>2</sup> It is not known and goes beyond this analysis, how precisely the BDS approach is defined, interpreted and applied in each country.

- Although in SMEP programmes the approach of supporting (and sometimes even founding) associations and self-help groups is less frequent today, in the promotion of women entrepreneurs this sort of intermediary structures (business membership organisations) still seem to play an important role, as in 7 countries they are mentioned as target group and/or partner for the promotion of women. Most probably these intermediary structures are considered as a first way in order to get in contact with the final target groups, the women entrepreneurs.
- The majority of responses reflects the interest to integrate women entrepreneurs stronger in “regular” SMEP-programmes thus trying to apply the BDS-approach also for women entrepreneurs. In this case, hence if BDCs shall offer demand-oriented/customised services to women and if women shall buy such services, a very precise definition of the female target group as well as the knowledge of their specific situation and needs/demand is the precondition.

### **3 Promotion of Women Entrepreneurs**

#### **3.1 Strategic Approaches**

##### **3.1.1 Gender and Development Approach (GAD)**

Both SDC and SC follow a “gender-balanced development approach” (or GAD=Gender and Development) with the commitment that women benefit at least as much as men in development programmes and projects. The GAD approach involves an understanding of the socially determined roles of women and men, and of their relationships as determined by prevailing social values. Also gender-specific conditions and needs must be taken into account in the formulation of aims, methods and indicators used in development programmes. This approach recognises the different gender roles and needs and access to and control over resources of both women and men.

**The main goal (or expected result) of GAD is gender balanced development or gender balance in the sense of equal chances for development between women and men.**

In order to achieve the goal of “gender-balance”, often women-specific measures and projects are required. This is due to the fact that most programmes (also the conventional SMEP programmes) have been and often still are aiming at “male-dominated” sectors and consequently women hardly participate in these programmes. (For example, in the conventional SC-SMEP programmes which are targeted towards sectors like metal etc. the participation of women is only at around 20%.) In order to fill this gap, specific promotion of women can be necessary.

Therefore the **promotion of women** is the particular effort taken to promote chances of women in order to lead to equality of status for women and men. Promotion of women is, in other words, a **means to an end**, it is a **strategy** in order to reach the long-term goal of gender balance.

The promotion of women entrepreneurs can be implemented in both ways: **(1) via specific promotion of women** (separate component within a country programme with separate budget, specific purpose/outputs and staff responsible for this component) and **(2) by “mainstreaming” the female target group within “conventional” SMEP programmes** (promotion of women not as a separate component within the country programme).

**Mainstreaming** is defined as addressing gender issues in all development activities, irrespective of sector or type of activity. Mainstreaming means (1) the identification of barriers to women’s participation and design of measures to overcome them, (2) implementation with monitorable indicators that provide evidence of outcomes for women and (3) the full integration of women as decision-makers, participants and beneficiaries of all programme activities and projects.

In most countries, the specific promotion of women is implemented as a first step in order to raise awareness and understanding for gender issues within the own and PO’s structures as well as the BDS market in general. It can lead towards a “mainstreaming” which means that after a certain period of time it is not necessary any more to treat women as “special” target group and they can be integrated in the conventional SMEP programme if the female target group is up to the male target group’s standards regarding skills, self-confidence etc.

The promotion of women entrepreneurs as separate component thus can be interpreted as a means to fill the gap of knowledge and skills between men and women for a timely limited period. Once there is no gap (or if the gap can be bridged in mainstream programmes which cover female sectors thus assuring that women participate), no separate component is necessary and women can be treated as equal partners with male target groups.

In most countries it can be seen that an opening of sectors towards “woman-friendly” sectors leads automatically to a higher participation of women entrepreneurs. So, if equal chances for development between women and men are a main goal, the reason why some SMEP programmes still target mainly towards male oriented sectors might be that gender balance is not the first priority when selecting a sector. While implementing “ex-post” promotion of women within the context of conventional, rather male oriented SMEP programmes, at the same time emphasis should be put on a wider sector approach from the very beginning of planning SMEP programmes (“ex-ante”) thus allowing the participation of women from the start of such a programme.

### 3.1.2 Women in Development (WID)

This approach reflects the growing interest in the mid-1970s and early 1980s in ways of increasing women's access to income. This coincided with the interest in the potential of the "informal sector" as both a contributor to economic growth and a means of targeted poverty alleviation and employment creation.<sup>3</sup> WID can be described as a rather welfare driven approach emphasising women's reproductive roles (child health, maternity etc.). Income-generating projects for poor women implemented under this concept failed in most cases economically as they haven't focused on entrepreneurial independence and growth.

### 3.1.3 Growth Oriented Approaches

Out of the critique regarding the above mentioned poverty alleviation focus, growth oriented strategies emerged targeting available resources towards dynamic subsectors that have the greatest potential for contributing to economic growth. Two main approaches can be found in women entrepreneurship programmes, both can be described as **sub-approaches of GAD**:

The **Market Approach** with the basic aim to stimulate individual female entrepreneurship for achieving economic growth, thus integrating women into the economic growth process, moving small-scale women entrepreneurs and/or would-be entrepreneurs from "low-growth" enterprises to "high-growth" enterprises.

The **Enterprise Extension Approach**, targeting mainly women operating in micro-enterprises in the informal sector with the aim to improve their economic performance and their graduation into the formal sector.

### 3.1.4 Approaches used in SC's Promotion of Women Entrepreneurs

It can be seen clearly that almost all SC programmes apply for the promotion of women entrepreneurs the **GAD approach** in combination with a growth oriented approach, be it **market or enterprise extension approach**. Almost all programmes combine **economic and social objectives** with the exception of Pakistan and Peru, where only economic objectives are pursued (see Annex 2). Credit lines for women entrepreneurs are not frequently offered, only Indonesia, Philippines and Russia use this product whereas the combination of management and technical skills for women entrepreneurs is offered in all countries except Peru where technical skills are not offered to women. Despite the above mentioned disadvantages of the WID-approach it is still applied in three countries (income generating activities for poverty alleviation).

The already mentioned combination of economic and social objectives makes programmes for the promotion of women entrepreneurs quite complex issues and could be a reason for the often not very precise definition of the target groups (see chapter 5). It would be important to analyze thoroughly in an advanced study what would be the detailed content of these objectives and

---

<sup>3</sup> "From Vicious to Virtuous Circles?", Gender and Micro -Enterprise Development, Linda Mayoux, UNDP Occasional Paper, 1995

whether they are in line with the strategies, instruments and activities of the respective projects.

### 3.2 Promotion of Women Entrepreneurs and the BDS-Approach

In all SMEP programmes the BDS-approach is in use. But it seems that without specific efforts to increase women's participation within this approach the ratio between women and men benefiting from this sort of programme is around 20/80 which is not surprising taking into consideration that in Swisscontact the "conventional" BDS-approach is applied rather within male-oriented sectors such as metal or metal related industries.

The table in Annex 3 illustrates clearly that while the BDS-approach is focusing on the typical sectors like metal or metal related industries etc. it is highly unlikely to be able to reach the goal of Swisscontact's "Gender Policy" which is that women and men shall equally benefit from its programmes (=gender balance). Whereas the use of specific instruments (i.e. vouchers etc.) or the promotion of BDS in "women-friendly" sectors increases the participation of women.

Main **problems** mentioned **regarding the application of the BDS approach** for women entrepreneurs are the following:

- *Women in most cases represent micro-enterprises which do not/can not pay high cost of services.*
- *Both demand and supply side reg. BDS for women are not yet fully developed.*
- *BDS for women require subsidies.*

**In favour of a BDS approach** for women are the following responses:

- *A market-oriented approach is important for women and men.*
- *BDS demand from women increases when specific demand-oriented services are offered*
- *BDS approach can be easily applied for women if services are offered to "women-friendly" sectors (i.e. food processing, administration, textile etc.)*
- *Vouchers can significantly increase women entrepreneurs' demand for BDS*

Although more than 50% of the responses say that women and men do not equally benefit in the BDS-programme (and another 20% say that before they did not but now women do benefit equally in the BDS-programme), 60% say that the BDS approach is applicable for women entrepreneurs.

In most programmes efforts are taken to close the gap in the BDS market, to bring suppliers closer to women's needs and to prepare women for the demand of BDS. Since all SC programmes apply the BDS approach these efforts to make women "fit" for the BDS market seem essential especially due to the general trend of incorporating women in the "mainstream" of such SMEP-programmes.

On the other hand, BDS providers need to provide services to women on a sustainable basis which implies a change in thinking: **Women entrepreneurs must be seen as a market opportunity or market niche** because they represent the unserved part of the market. This market niche thinking should lead to the development of appropriate products and delivery mechanisms at appropriate costs thus allowing BDCs to 'reach down' on a sustainable basis to the female part of the market.<sup>4</sup> (see Annex 5)

### 3.3 Outputs and Indicators

It can be observed that in most countries the expected results at the beginning of the implementation of gender aspects within SME promotion are quite general and mostly refer to the internal SC programme management rather than to the target group, the women entrepreneurs. Examples of such general formulations are:

- *Gender programme developed and implemented*
- *Gender programme conceptualised*
- *Pilot area is identified for replication of EDWM experience*
- *SC-staff and partner organisation's staff attended gender training*

These are clearly the first steps which in a following phase must be concretised. This reflects in a way a normal process in most countries at the very beginning of implementing gender (not having a clear idea what gender is about) and therefore is understandable during the first phase but should definitively become more concrete and target group oriented afterwards.

Obviously in country programmes without specific women's' component the main quantitative indicator used for measuring the results is the percentage of women benefiting from a SMEP output, like the following example shows:

Expected Result	Quantitative Indicator
Develop direct supply of BDS to SME	5 BDC in operation, 35% women clients of BDC

In general, specific women's' promotion programmes have outputs and indicators which are more precise and concrete than the mainstream ones. Here, the sort of measures towards women are quite clearly stated and there is no room for misunderstanding or misinterpretation thus giving also much better possibilities for monitoring such measures; typical examples for such outputs and corresponding indicators are:

Purpose Promotion of Women Entrepreneurs	Expected Result	Quantitative Indicator
<ul style="list-style-type: none"> <li>• BDS providers deliver customised BDS to women in enterprises</li> </ul>	<ul style="list-style-type: none"> <li>• Co-operation contracts with BDS providers are implemented</li> </ul>	<ul style="list-style-type: none"> <li>• Contract on partnership activity carried out with 8 POs with outreach of 700 women SMEs</li> </ul>

<sup>4</sup> SED-Issue Paper 5:Developing markets for BDS: Designing and Implementing More Effective Interventions, Rob Hitchins; Bern, June 2000

<ul style="list-style-type: none"> <li>• POs deliver customised BDS to women entrepreneurs</li> </ul>	<ul style="list-style-type: none"> <li>• Customised instruments or BDS are developed, tested and disseminated in co-operation with BDS providers</li> </ul>	<ul style="list-style-type: none"> <li>• 10 customised/new BDS tried out</li> <li>• 200 hrs TA provided</li> <li>• 4 specific appreciation workshops carried out</li> </ul>
<ul style="list-style-type: none"> <li>• POs deliver customised BDS to women entrepreneurs</li> </ul>	<ul style="list-style-type: none"> <li>• Training programmes (Management &amp; Technical Skills) are implemented</li> </ul>	<ul style="list-style-type: none"> <li>• 17 Business Management Training and 4 technical skills training (400 women trained)</li> </ul>

### 3.4 Sectors

In the majority of countries there is no reliable statistical data available regarding the distribution of women and men within different industry sectors. In all countries where such information has been provided, the **unemployment rate of women is at least twice as much as of men**. For the majority of the countries investigated the following statements are frequent:

- Women are rather active in the non-formal sector
- The sectors where women are normally economically active are: services, agriculture, food-processing, textile, trade, health/social work, education, tourism, garments, pottery
- Women's enterprises in these sectors can mainly be characterised as micro or small.
- In the sectors of textile and garments women are usually employed (semi-skilled production and assembly line labour) and not active as entrepreneurs.
- Women's unemployment rate is in most countries at least twice as high as men's.

Regarding the sectors considered within a SC programme it is interesting to observe that while in countries where in the conventional SMEP programme still mostly male-dominated sectors (and thus men!) are benefiting, there is obviously a need for a separate women's component. In this special component then "women-friendly" sectors such as textile, food-processing, pottery etc. are benefiting.

In comparison, in countries where within the SMEP programme there is no focus on such male dominated sectors (i.e. Peru, Russia, Bolivia), a separate component for the promotion of women seems not necessary because within the normal SMEP programme per se they are not excluded because of the sectors chosen.

Consequently it can be said that "mainstreaming" of the promotion of women is only realistic within programmes where women-friendly sectors are benefiting in the "mainstream" of the programme.

### 3.5 Constraints of Women Entrepreneurs

The constraints of women active as entrepreneurs in the field of their legal, social, cultural and business environment have been repeated in many gender publications and are confirmed in the answers of the questionnaire. They can be summarised as follows:

- Except Sri Lanka, Russia, Philippines, Colombia and Pakistan, all other countries stated that women have **legal barriers** regarding entrepreneurial activities. These barriers are in most cases that women need legally the consent of their husbands for legal and financial operations. Women lack property rights and consequently the lack of collateral does exclude them from credit. Besides that, women lack confidence to politically claim their legal rights and they don't hold enough political positions to establish appropriate laws.
- Regarding the **social and cultural barriers** for women entering into entrepreneurship or being an entrepreneur, practically all answers coincide in women's' double or triple role between family and business, hindering social norms and traditions (men being traditionally more involved in entrepreneurial activities), less mobility of women in rural areas (they can't go to the capital for training), discrimination of women in terms of employment and payment, patriarchal structures and roles between men and women (men being the bread winners) and women's' less developed self confidence as main hindering factors. Additionally, Tanzania mentions as only country factors like violence towards women and women's lower educational level (low literacy rate) as barriers.

These constraints show the additional difficulties of women entrepreneurs in many countries. Therefore, starting in the planning process, it is so important to examine not only men's' needs but also women's needs regarding training and consulting which might show other preferences due to their specific situation.

The following answers give examples how successful women entrepreneurs cope with these barriers:

- *high level of energy and initiative, healthy self esteem and clear ideas*
- *women get loans from the informal sector (i.e. family, friends etc.)*
- *support from husband and/or family*
- *women entrepreneurs form informal self-help groups or establish group business*
- *once economically empowered, women get identity and recognition, motivating them to continue successfully*
- *women realize the necessity of qualification improvement in order to raise their competitiveness in the labour market*
- *financial bottlenecks and/or women's family situation (widows, single mothers, divorced women) legitimise women's economic activities within the society*

These examples show that elements like **access to credit, psychological training and qualification improvement** (management and technical skills) are **supportive factors** in the successful development of women

entrepreneurs. Nevertheless it is surprising that specific credit lines for women entrepreneurs are only implemented in 3 countries and that only in Indonesia the assessment and dissemination of relevant gender obstacles for women entrepreneurs are formulated as specific output.

## **4 Planning / Monitoring / Indicators**

### **4.1 Gender Analysis**

Throughout the entire literature on gender issues the importance of gender analysis before the implementation of programmes is stressed. Nevertheless, gender-specific analyses are seldom carried out, and projects with a clear gender strategy are rare. But it is also generally recognized throughout literature that women only participate when they have already been taken into consideration during planning. For example, GTZ is stating the following: *“Experience shows that if gender-differentiated analyses have not been undertaken in the very first steps of the project cycle, it is much more difficult to incorporate such considerations later into ongoing projects. So during the identification phase/situation analysis of the project gender-differentiated target group analysis is required.”*<sup>5</sup>

#### **What is gender analysis?**

Very generally, gender analysis orients a research toward people, and the constraints and incentives that underlie their behaviour. Although gender analysis includes gender-disaggregated survey questions, it goes beyond the collection of gender-disaggregated census-type data, detailing the participation of women and men in different subsectors. It is an analytic tool for examining intrahousehold relationships and social and cultural norms that influence the kinds of activities in which women and men engage and the opportunities they are able to take advantage of. It involves the examination of gender differentiated constraints faced in generating income and incentives for participating in different economic activities. Thus gender analysis permits the design of interventions that are targeted to the appropriate labour force and ensures that development interventions benefit a broad base of the population, both women and men. In addition, it ensures that proposed economic incentives have their intended effects.<sup>6</sup>

Quite often the opposition to gender analysis is related to the fear of costly and time consuming data collection efforts. However, much gender-disaggregated data can be obtained with only slight modification to normal surveys. Anyhow it would help of course if relevant studies contained from the very beginning gender-aggregated data. In many agencies there are still planning documents of development programmes that don't go beyond the standard “alibi”

---

<sup>5</sup> The Gender-Approach, Gender and Development in the Work of GTZ, Draft; Martina Kampmann, Rita Gebert; Eschborn, November 1995

<sup>6</sup> Gender and the Growth and Dynamics of Microenterprises, GEMINI Working Paper No. 5; Washington D.C., September 1990

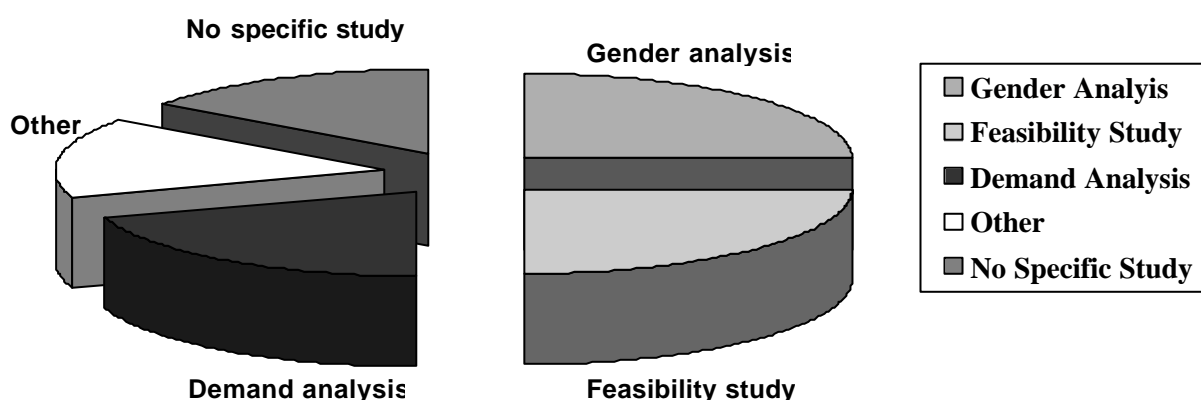
declaration that “concerns of women and other minorities (in the most extreme case) will be taken into consideration”<sup>7</sup> ...

## 4.2 Planning and Monitoring

Regarding Swisscontact, the following results can be seen:

### Planning:

- Within one third of the country programmes a gender analysis<sup>8</sup> was conducted.
- But the results of the gender analysis indicated by some field offices show that gender analysis is not necessarily defined as above. Therefore there is a need for establishing a “gender dictionary” in order to use a common language.
- Within 45% of the country programmes a feasibility study regarding the promotion of women entrepreneurs was conducted.
- Within one third of the country programmes a gender-specific demand analysis was conducted.
- In total, 70% of all countries did some sort of study preliminary to planning activities with women entrepreneurs, be it gender or demand analysis, feasibility study, case or sector studies. But the definitions of these analyses are quite heterogeneous.
- There is still the need to incorporate gender aspects from the very beginning of planning a programme!
- There is evidence that in country programmes where the promotion of women entrepreneurs is a specific, separate component, more in-depth gender related analyses have been conducted as basis for planning.



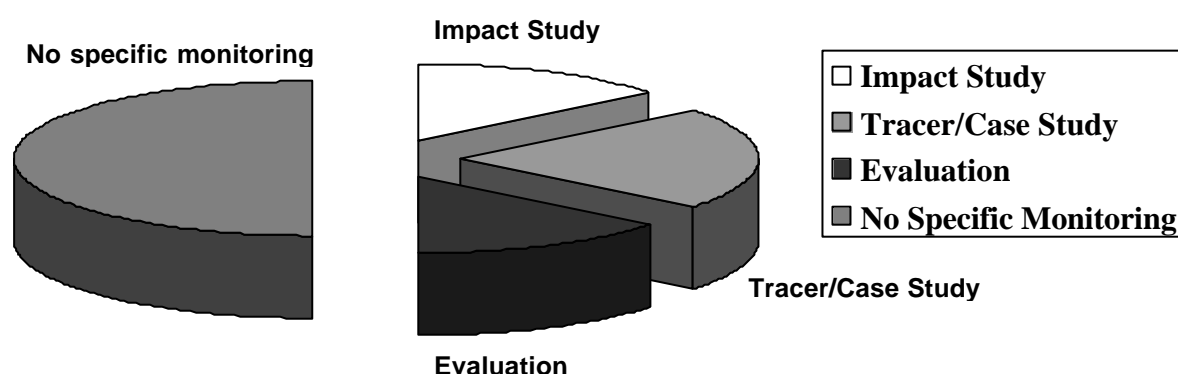
### Monitoring:

- Within one quarter of the country programmes specific monitoring instruments such as tracer and impact studies or field visits are mentioned.
- The few additional monitoring studies were conducted in countries with the promotion of women entrepreneurs as a separate component.

<sup>7</sup> Regarding the importance of gender-differentiated analyses see also: The Gender Approach in Small Enterprise Development; CIP/SED Issue Papers 1; Industry, Vocation Education and Urban Development Service, SDC, Bern, April 1999

<sup>8</sup> How the field offices define the meaning of gender analysis was not analysed in the questionnaire.

- All country programmes apply the Swisscontact standardised monthly and/or semester monitoring system (with few gender-specific criteria)<sup>9</sup>.
- Evaluations regarding the promotion of women entrepreneurs were only conducted in Ecuador and Sri Lanka.
- The quantitative indicators for gender-related monitoring of country programmes are basically the participation by gender within the programmes as well as the number of male/female staff in local POs.
- The qualitative indicators for gender-related monitoring of country programmes are mainly the level of participation by gender, the level of staff positions by gender as well as the level of skills (and other) improvements.
- Regarding outputs and activities for the promotion of women entrepreneurs, specific gender-related quantitative and qualitative indicators are defined in all countries but there is no evidence whether they are also actually used for monitoring.
- Only Ecuador and Sri Lanka are in the position to give information regarding impact achieved on micro-, meso- and macro-level **based on research**. All the other countries don't indicate at all the source of information for answering the questions on impact or the answers are based on personal observations.
- One third of the country programmes asked don't give any information at all regarding the achieved impact on micro-, meso- and macro level.



From above the conclusion can be drawn that while most countries did some preliminary efforts (gender analysis, feasibility study, case study etc.) for the planning of programmes with women entrepreneurs, less evidence exists regarding specific gender-related monitoring instruments for impact monitoring, going beyond the standardised SC-monitoring and showing more details than just the participation ratio by gender. Consequently there is a need for elaborating specific gender-related planning and mainly monitoring instruments.

<sup>9</sup> These are the monthly and/or semester reports, the latter including specific monitoring forms with index numbers for measuring impact, outreach etc. in SMEP programmes.

## 5 Target Groups & their demand for services

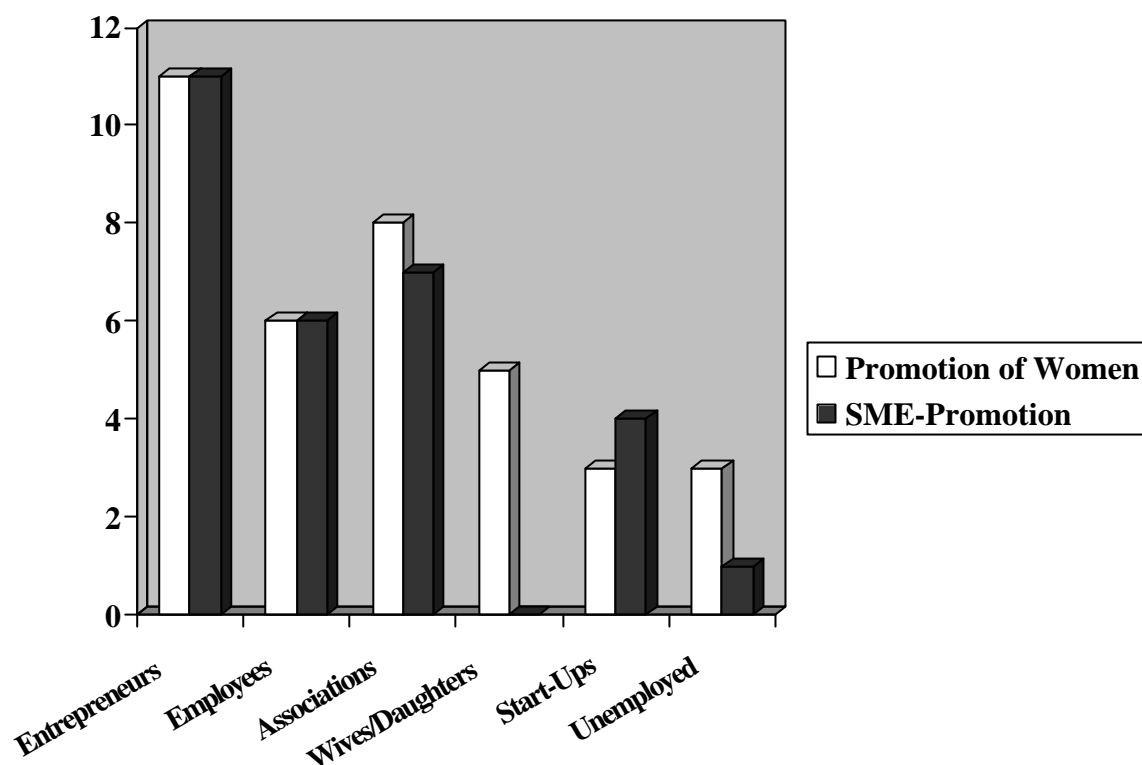
Almost all countries state that female target groups demand a different kind of business development services than male target groups. Almost all answers coincide in women's demand for market information and psychological training/personality development. Women's different BDS-demand in comparison to men's is mainly due to the fact that women entrepreneurs are in most cases rather active in micro enterprises, mostly non-formal, and in different sectors than male entrepreneurs. Also in many cases women exercise entrepreneurship on a part-time basis due to their additional roles as wives and mothers.

Although the research reveals differences regarding sectors where male and female target groups are active, there is no clear evidence regarding the profile (income, education) of target groups in a comparison between SMEP-programmes and the promotion of women entrepreneurs.

As in the case of "conventional" SMEP programmes, the total range of target groups regarding the promotion of women entrepreneurs is quite wide:

- entrepreneurs from micro-, small to medium-sized enterprises
- employees of micro-, small- to medium-sized enterprises
- low to middle income (only in Philippines and Sri Lanka serving also the poor)
- mostly in semi urban and urban areas (only in Pakistan in rural areas)
- in 2 countries (Sri Lanka and Russia) unemployed women form as well part of the target group
- In 7 countries associations and/or self-help groups are target groups regarding the promotion of women entrepreneurs, out of which only in 3 countries associations and/or self-help groups are an **additional** target group, whereas in 4 countries associations and/or self-help groups are already target group within the "conventional" SMEP programme as well thus don't represent an additional target group within the promotion of women entrepreneurs.
- In 5 countries (Ecuador, Colombia, Philippines, Sri Lanka and Nepal) wives and/or daughters of MSME entrepreneurs are as well target groups for the promotion of women entrepreneurs.
- Within the promotion of women entrepreneurs start-ups are not a significant target group and are only considered in Russia and Pakistan.

## Target Groups



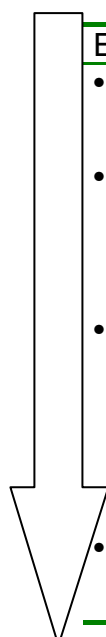
Almost all countries (over 90%) **apply a growth oriented approach** (market approach or enterprise extension approach) with the aim of pulling micro or small entrepreneurs with a certain potential into a bigger scale of enterprise or into the formal sector. Consequently the target group for reaching this aim should be mainly entrepreneurs of micro- and small enterprises with a potential to grow. A sustainable entrepreneurship development programme focuses thus on the business and entrepreneurial skills of women entrepreneurs, and in all countries management courses in order to improve the business and entrepreneurial skills are implemented.

But on the other hand, it can be seen that within the promotion of women additionally “women’s groups” (self-help groups), associations, unemployed and wives/daughters of entrepreneurs are as well considered as target groups which does not necessarily go in line with such focus on sustainable entrepreneurship development. The reason for this is most probably the **additional social component** 80% of the programmes include within the promotion of women.

The need of a precise target group differentiation in women’s entrepreneurship development programmes is widely discussed in the related literature. UNIDO<sup>10</sup> for example criticises the widespread tendency to address the target beneficiaries of women-related projects as “women’s groups” and states that particularly in the case of enterprise development, the ultimate beneficiaries should be individuals (as shown as well in the table below).

<sup>10</sup> Women and SME Evolution of UNIDO’s Programme, UNIDO: Tezer Ulusay de Groot, Bern, June 1997

Different levels of woman's cultural, social and economic development need different levels of project intervention. "The key is to match the intervention to the need" as shown in the following table:<sup>11</sup>



Entrepreneurial Profile	Type of Intervention
<ul style="list-style-type: none"> <li>• basic survival (isolated from markets, no income-generating activities)</li> </ul>	<ul style="list-style-type: none"> <li>➤ formation of women's groups</li> <li>➤ consciousness-/awareness building</li> </ul>
<ul style="list-style-type: none"> <li>• pre-entrepreneurial (some group income generating activities, no independent economic activities)</li> </ul>	<ul style="list-style-type: none"> <li>➤ extra support in income generating activities for more financial independence</li> <li>➤ focus on social objectives (not expected to be self-sustaining)</li> </ul>
<ul style="list-style-type: none"> <li>• Subsistence entrepreneurs (self-employed, independent income generation, short-term goals and not interested in expansion)</li> </ul>	<ul style="list-style-type: none"> <li>➤ support in income generating activities</li> <li>➤ technical and management skills training</li> <li>➤ training on business start-up and entrepreneurial competency,</li> <li>➤ combination training/credit</li> </ul>
<ul style="list-style-type: none"> <li>• Micro-entrepreneurs (capital investment in business, asset base and annual sales)</li> </ul>	<ul style="list-style-type: none"> <li>➤ support entrepreneurial activities towards long-term growth and sustainability (approach should be sustainable as well)</li> </ul>

Also in Swisscontact there is a danger of not defining the target group clearly enough. Mainly in women programmes there is a wide variety of different profiles who need different services but can not necessarily be all attended within a small programme with a relatively modest budget. The evaluations conducted in Sri Lanka and Ecuador both indicate the problem of too many target groups, not clearly differentiated regarding their potential of growth, within the promotion of women entrepreneurs. Women entrepreneurs are definitively not a homogeneous target group; the more accurate the identification of the specific target group (with specific profile, characteristics and socio-cultural and economic environment) the easier is the clear formulation of programmes (and their objectives) for the promotion of women entrepreneurs.

## 6 Activities, Instruments and Services for Women Entrepreneurs

In 80% of the countries where the promotion of women entrepreneurs is not a separate component within the country programme (Peru, Philippines, Bolivia, Colombia, Tanzania) there have no specific activities been carried out by the partners for the female target groups. That means that men and women were offered to participate in the same activities, but women's participation has been encouraged by incentives (Philippines) and vouchers (Bolivia) or subsidised courses (Colombia). Basically in these countries no specific instruments nor specific services were offered to women, only the place and time of trainings etc. have been adjusted to women's needs. Only in Russia (having no separate women's component) specific activities (training ,consulting for start-ups),

<sup>11</sup> Profile of successful women entrepreneurs in South Africa, GTZ, NTSIKA, UNDP, IBEC: Deepak Adhikary, Amrit Rai, Bala Rajaratnam; April 1999

instruments (intense monitoring follow-up) and customised services are offered to women to the same prices and conditions like men.

## 6.1 Activities

Besides subject specific and awareness training for PO's staff and ID/OS measures for POs (both activities at meso level), in all other countries specific activities and/or instruments and/or services were offered to the female target groups. Among them, the following activities for women were mentioned:

- *business training*
- *management skills training*
- *credits/access to loan funds* (in Tanzania, Indonesia and Russia)
- *occupational skills upgrading*
- *technical training (i.e. food processing)*
- *personality and leadership training*
- *support of networks*
- *media intervention, promotion material, magazines*

Often the importance of personality training in order to increase women's self esteem in combination with /or before management training is mentioned thus showing a sensitive approach to woman-specific needs in many countries. Surprisingly not much use is being made of credit lines / loan funds. Actually only in Tanzania, Indonesia and Russia this component is included in the activities towards women – despite the fact that the majority of countries have stated that lack of collateral and thus lack of credit due to legal constraints is one of the major problems of women.

## 6.2 Instruments

The experiences regarding women-specific instruments in SME promotion and their effects/results are rather limited. Besides the evident adjustments for women regarding timetable and place of project activities which are applied in almost all countries, the following instruments have been developed in order to stimulate the participation of women:

- *performance incentive scheme linked to women SMEs' contribution on the cost of BDCs (self financing ratio) in Nepal*
- *vouchers giving women more access to BDS in Indonesia and Bolivia*
- *subsidised services and thus cheaper prices for women entrepreneurs in Nepal, Sri Lanka, Pakistan, Colombia and Bolivia*

Nepal's approach is an example at meso-level and since the mentioned performance incentive scheme is based on the self-financing ratio of a BDC it is comparable with the BDS approach applied equally for women and men (as applied in Peru).

The other two mentioned instruments, vouchers and subsidised services try to approach the **demand side** of the BDS market by stimulation at the micro level (individual entrepreneur) through preferential tariffs.

It is generally recognized by development agencies that subsidies should be avoided as eventually (and besides other negative consequences) they may have a negative impact on the development of enterprises, leading entrepreneurs to wrong business decisions in a real life situation. This of course is even more the case in SMEP programmes with business like approaches like the BDS approach which in all countries analysed is being implemented.

On the other hand women are usually active in micro enterprises within sectors generating less income than their male colleagues and the argument in favour of subsidies and/or vouchers is that without these demand-stimulating instruments women entrepreneurs would not participate as clients of BDS.

Also in this respect a clearer differentiation of the target group “women” is necessary. If in a country programme a growth oriented approach is applied towards women entrepreneurs then it is recommended that the target groups of such a programme (women entrepreneurs with potential to grow) pay for services. The importance why women entrepreneurs should pay for services is the same as has been recognized regarding male target groups and there should be no reason for different rules due to gender. In brief, they can be summarised as follows:

- ◆ Only if clients pay for products/services received there is an indicator for the demand of such products/services,
- ◆ Once the target group is “spoilt” by services free of charge it is very difficult to change the rules of the game afterwards (why should you pay for something you used to get for free or still get for free from other donors?),
- ◆ In business world, nothing is free.

The situation is different in programmes having social objectives like poverty alleviation in mind. In this case the female target groups are not growth oriented entrepreneurs but rather women’s groups engaged in group income generation or micro subsistence entrepreneurs as well as unemployed with potential to start up their own business. In this case the main issue is not (yet) business oriented but social objectives are concentrated on. Without subsidies this sort of target group would not benefit from services not even in developed countries and therefore subsidies in this case can be justified.

Almost all programmes (except Pakistan and Peru) claimed to follow economic as well as social objectives regarding the promotion of women entrepreneurs. If the target groups and different objectives are not sufficiently differentiated (women are not a homogeneous target group, i.e. some can pay, some cannot!) there is the danger of mixing up approaches with different objectives or using instruments not necessarily useful for certain sub-target groups. In other words, it must be clearly stated which are the economic objectives and the corresponding target group within the programme and which are the social objectives and the corresponding target group. These two lines should be clearly separated: projects with economic focus imply different partner organisations and target groups than socially oriented projects.

The question whether the BDS approach<sup>12</sup> is applicable for women entrepreneurs was answered by 60% with “yes”. In these cases mostly demand-side instruments like incentives and vouchers, or services sponsored by third parties, subsidies and the shift towards “women-friendly” sectors were the instruments used thus “stretching” a bit the definition of BDS approach. 30% (Sri Lanka, Pakistan and Indonesia) said that the BDS approach is “partly” applicable for women entrepreneurs. In these countries, the problems already mentioned (micro enterprises of women, BDC rather oriented towards male sectors) were indicated as reasons.

There is not much experience regarding the development of **supply-side instruments** to stimulate women’s participation in BDS programmes. The reason for this may be the fear of overloading service providers: it has been stated quite frequently that it is counterproductive to “force” BDCs to serve the female target group and at the same time to promote business-like behaviour by setting financial targets.

In order to avoid this problem at the supply-side of the market, none of the countries mentions the **portfolio approach**<sup>13</sup> which entails working with various partners setting strategic objectives like gender outreach on the total portfolio of partners instead of multiple objectives for an individual service provider. Thus criteria for partner selection is their offer to female entrepreneurs or market segments. Among the total portfolio of POs there would be then a certain number of POs specialised in the female clientele ensuring a certain percentage of women target groups. (For details see SED-Issue Paper 5, p.36)

Experience shows that it there is not much sense in “pushing” BDCs specialised in metal processing to serve more female target groups if there are no women in this sector. Since partners specialised in the female market segment are close to the female market in terms of service offers, cost bases and product development etc., it is recommendable to start applying the **portfolio approach** within SC.

This should go along with a **open approach regarding the selection of sectors** which is crucial for the percentage of women participating in a programme.

The combination of these two approaches will ensure the equal benefit of women and men in a project from the very start, enhancing the access to facilities and services for women to the same degree as for men, making subsidies obsolete.

---

<sup>12</sup> (regardless of how it is interpreted/how strictly it’s implemented in the different countries)

<sup>13</sup> SED-Issue Paper 5: Developing Markets for Business Development Services: Designing and Implementing More Effective Interventions, Rob Hitchins, Bern, June 2000

## 7 Results and Impact of the Promotion of Women Entrepreneurs

Most of the countries without a specific women's promotion have not filled in the requested information regarding the expected and achieved results and the main effects of the promotion of women entrepreneurs at micro-, meso- and macro level. Therefore no conclusions can be drawn comparing the effects on women entrepreneurs in special women components versus gender mainstream programmes. It would be most interesting to compare these different approaches more in-depth in a further analysis.

All other programmes having a specific women's promotion component basically coincide in the following:

- At **micro-level (individual women entrepreneurs)** positive effects are observed regarding personality, women's management and technical skills, control over income and working conditions.
- At **enterprise-level (company results)** more clients and improved service quality, improved product quality, and new products introduced are the main results.
- Sri Lanka, Nepal (both based on impact studies) and Philippines (based on personal observations of the business development advisor/gender group co-ordinator) inform about very positive and wide-spread effects on company results (increased market share and number of employees, increased turnover and profit etc.).
- Effects at **meso-level (associations, service providers, self-help groups)** are generally: more members, improved service quality and more gender-awareness but improvement regarding the financial sustainability of these intermediary organisations is rather the exception (i.e. Nepal)
- At **macro-level** the most common statement is that women's enterprises are in modern/dynamic sectors as an effect of the intervention; in 3 cases also effects regarding more gender awareness among policy- and decision makers has been observed

It can be observed that in some cases, despite the fact that phase objectives have been formulated regarding for example the meso level, there is no information provided regarding the results actually achieved. This is most probably due to a lacking consequent monitoring system in some countries. As SC is still at the beginning stage of implementing gender aspects within SMEP programmes, which means quite often experimenting and piloting different activities, it is of major importance of not only implementing but also of monitoring and documenting these different activities later on. Otherwise it is impossible to draw conclusions on lessons learnt and transmit these to other countries as well in order to be implemented there.

While "conventional" SMEP programmes usually contain macro-level interventions (policy dialogue) with the aim to contribute to a SME-"friendlier" environment, it is surprising that such measures are very exceptional in the field of the promotion of women entrepreneurs. And this despite the fact that all programmes state the wide field of additional constraints women entrepreneurs

are faced with. Consequently the effects of SC's programmes for women entrepreneurs at macro-level are also very limited.

## 8 Lessons Learnt

Regarding the **difficulties** of implementing SMEP programmes for women entrepreneurs most answers coincide in the following:

- high cost for research/development (difficult information gathering)
- budget constraints
- identification of "real" women entrepreneurs (with business like behaviour and a potential to grow)
- BMO partners / women POs have a social developmental approach (no cost/quality awareness) and lack business culture
- implementation of "hard core" business like approach (BDS approach) difficult because catering to women is considered as social (other donors use soft approaches)
- BDS approach not always applicable for women as POs can't sell BDS profitably
- difficulties in monitoring
- difficulties in differentiating female target groups
- gender balance is a process that needs time (not possible to achieve in one phase)
- organisational development within POs needs time
- selection process not always effective / POs don't select women participants in a proper way
- women's participation in training low if high payment is required

As most frequent **lessons learnt** the following were mentioned:

- define hierarchy of gender issues within intervention principles and clear position of value to give to gender perspective (is gender balance first priority or are goals of SMEP-policy given the priority?)
- deal with gender from the onset of the SC-country programme (include from the very beginning rather than add later on)
- gender issues should be implemented with multipliers at meso level, i.e. with BDS providers, partners; activities should be focused on multiplier effect, such as training of trainers
- soft support scheme should be developed without deviating from BDS approach
- link BDS providers with women SMEs through awareness raising among women SMEs and strengthening BDS providers (BDS must be customised)
- special attention should be paid to ID/OS within POs

Among the **best practices**, the following are the most frequent:

- awareness building at SC and PO level
- activities with multiplier effect (training of trainers)
- involve women in designing the activities / participative planning

- private consultants / organisations with field experience as POs
- SC should participate in selection of training participants (criterium: quality of business plans etc.)
- consistency in implementation and monitoring

In summary, the responses show quite clearly that in the future main focus should be put on a clear-cut definition and separation between social and economic objectives and thus a differentiation of female target groups, on the identification and the way of co-operation with appropriate partners focusing stronger on institutional strengthening/organisational development of partners and activities with a multiplier effect [training of trainers] , on the elaboration of instruments and solutions regarding the integration of women entrepreneurs in the BDS market and of adequate monitoring instruments (see Annex 4).

It is self-explanatory that all this can only be achieved with an adequate budget allocation. According to information from SC-headquarters, for the running phase (1999-2001) within the 'Beteiligungsprogramm' 1'8 Mio SFr are allocated for gender issues. Thus budget constraints shouldn't be a main problem in the future.

Also it is important to stress that within each country programme the value given to a gender perspective should be very clearly defined thus clarifying the hierarchy / preferences within different intervention principles.

## 9 Conclusions

- Swisscontact developed a policy on equitable development of women and men in 1997 and most country programmes started with the promotion of women around 1997. Hence, the promotion of women is a relatively new topic in Swiss SMEP and has achieved little impact so far. The gender approach implies changes within society (regarding the roles of women and men) and thus is a complex process which needs time. Within Swisscontact's programmes, six use an integrated approach mainstreaming women within the existing SMEP programme, and five use a separate programme approach for the promotion of women entrepreneurs (separate budget, specific purpose and objectives for this component and person(s) assigned within the organisation to plan, implement and monitor this component).
- **Purposes and objectives** regarding the promotion of women entrepreneurs are very different in the investigated countries and there is no homogeneous approach. Taking into consideration that "gender" is a relatively new subject in Swisscontact and the Swiss SMEP in general, such wide variety of different approaches makes sense and can enrich a learning process by comparing different approaches and the results achieved within different cultural contexts. It is recommendable to conduct such a detailed comparative analysis, once more systematically monitored results are available.

- Regarding **target groups** we are far from having homogeneous beneficiaries within a programme component for the promotion of women entrepreneurs within a country. Here it must be clearly differentiated that **social objectives** have different target groups (i.e. unemployed women etc.) than **economic objectives** (i.e. entrepreneurs). Within a country programme with a relatively modest budget for the promotion of women entrepreneurs it is recommendable to focus either on economic or social objectives thus decreasing the heterogeneity of target groups.
- Surprisingly, only in half of the countries statistical sector information is available regarding number of people employed or active as entrepreneurs. Without such crucial information (i.e. **labour market analysis**) it is difficult to understand the choice of “male”sectors such as metal, mechanics etc. In almost all countries the fact is known that women’s unemployment rate is at least the double of men. Why then focus so few development programmes in general (SMEP and VET) towards women if creation of employment (i.e. start-ups as targets group) is a major issue of development?
- **Budget constraints** seem to be a major difficulty and a reason why relatively few specific instruments (for implementation and monitoring) and indicators have been developed within the last years. In most cases the assigned budget in the last phase ranged from SFr 20’000 to 50’000 (3 years) and it’s self explanatory that with such amounts of money necessary studies or expert missions etc. are not feasible. Consequently relatively **few instruments** could be developed. According to information from SC-headquarters, in the running phase there is considerably more budget available for gender issues. Of course any implementing agency like SC would only invest in product development if such new product is marketable. This was, for example the case regarding the BDS-approach. Since SDC and other donors were calling for tenders regarding SMEP and innovative approaches, it made economically sense for implementing agencies to invest in such innovative approaches. But regarding gender and the promotion of women, neither SDC nor other donors do call explicitly for public tenders and therefore the investment in innovative concepts in these topics has not much incentive. So, if gender is really on the political agenda, why do donors not call for tenders in gender programmes?
- All countries inform about “women specific” constraints (legal, social, cultural) hindering them to be successful entrepreneurs. In all other topics of development co-operation, such as SMEP, VET and Ecology, issues like training etc. go along with **policy dialogue** measures the latter contributing to a “friendlier environment” (i.e. laws, regulations etc.). Such policy dialogue measures are normally strongly supported by SDC’s co-ordination offices. Also the promotion of women entrepreneurs needs a policy dialogue component taking into consideration the substantial constraints women are faced with. But there is not much evidence of such activities.
- The answers of this questionnaire show clearly difficulties in implementing the “hard-core” BDS approach for women entrepreneurs but on the other hand there have been efforts taken to integrate women in such approach,

mainly with **instruments** such as vouchers, incentives or subsidies. In the future, Swisscontact should allocate resources to develop more instruments in order to increase women's participation. Such instruments could be for example:

Demand-side Instruments	Supply-side Instruments
<ul style="list-style-type: none"> <li>• matching grants</li> <li>• information provision to women through media/events (bringing together consumer and service provider)</li> <li>• financial services to women</li> </ul>	<ul style="list-style-type: none"> <li>• technical assistance: customised business/technical skills courses for women</li> <li>• financial support to POs (incentives)</li> <li>• product development</li> <li>• portfolio approach in partner selection</li> </ul>

- Almost all countries stated that BDCs don't see a 'natural' market in women entrepreneurs and therefore it will be difficult to find partners with a substantial 'offer' to female entrepreneurs or market segments. The reason for this could be that the BDCs asked are mainly in "male dominated" sectors and therefore not aware of the potential of the female market segment.
- If, as also stated from countries, the **BDS market** (both demand and supply) are not yet developed for women entrepreneurs, if women entrepreneurs have a different profile than men entrepreneurs (rather micro-enterprises, rather non-formal) and if women entrepreneurs require different services than men entrepreneurs, all these factors must be taken into consideration when applying the BDS approach for women. BDS must be designed and delivered in an innovative and affordable way to the female target groups. This can be done through offering customized services to women, supporting BDS providers specialised in female target groups with ID/OS activities and by an open sector approach.
- Women's access to resources and facilities is the focus of programmes for the development of women entrepreneurs. This can be reached through supporting intermediary organisations through organisational development/institutional strengthening (as reported, very much needed in the case of organisations supplying services to women entrepreneurs).
- Programmes need from the very beginning a more "**gender-shaped**" **strategy, targeting at women and men. Gender-sensitive planning** from the start of a project would save a lot of time and additional efforts as it's always easier to start from the very beginning with both target groups (women and men) instead of adding later on the "second half". This would be relatively simple by applying a portfolio approach to partners, widening the sectors and by adapting products to women's needs.
- Precondition for a more gender-shaped strategy is in any case a **gender analysis**.

- Not all field offices have the same understanding of gender related terminology. There is a need to use a common “**gender-language**” within Swisscontact and between Swisscontact and others.
- Without specific efforts to increase women’s participation, women will continue to benefit less than men from BDS-approach programmes.
- “**Mainstreaming**” of the promotion of women is only realistic within programmes where women-friendly sectors are benefiting in the “mainstream” of the programme.
- **Facilitating access to credit, psychological training and qualification improvement** are supportive factors in the development of women entrepreneurs. Nevertheless, only in 3 countries SC implements/facilitates financial services for women entrepreneurs .
- In the future, special emphasis has to be laid upon the **systematic monitoring** of the promotion of women entrepreneurs, elaborating appropriate **monitoring indicators** within specific programme components for women as well as within “conventional” SMEP-programmes.
- Women entrepreneurs should be seen as potential **market niche** by private BDS providers and implementing agencies instead of as candidates for charity!
- Last but not least, gender aware programme staff and networking among the field offices and with other implementing organizations are essential in order to successfully cope with the future challenges in the field of the promotion of women entrepreneurs.

## Reference Documents

- (1) Linda Mayoux: *"From Vicious to Virtuous Circles?"*, *Gender and Micro-Enterprise Development*, UNDP Occasional Paper, 1995
- (2) Martina Kampmann, Rita Gebert: *The Gender-Approach, Gender and Development in the Work of GTZ, Draft*, Eschborn, November 1995
- (3) GEMINI Working Paper No.5: *Gender and the Growth and Dynamics of Microenterprises*, Washington D.C., September 1990
- (4) Anita Gehrig (CIP/SED Issue Paper 1): *The Gender Approach in Small Enterprise Development*, Industry, Vocational Education and Urban Development Service, SDC, Bern, April 1999
- (5) Deepak Adhikary, Amrit Rai, Bala Rajaratnam: *Profile of Successful Women Entrepreneurs in South Africa*, GTZ, NTSIKA, UNDP, IBEC, April 1999
- (6) Tezer Ulusay de Groot: *Women and SMEs – Evolution of UNIDO's Programme*, UNIDO, Bern 1997
- (7) Rob Hitchins (CIP/SED Issue Paper 5): *Developing Markets for Business Development Services: Designing and Implementing More Effective Interventions*, Industry, Vocational Education and Urban Development Service, SDC, Bern, June 2000

# **A N N E X E S**

## **Analysis of Swisscontact's Experience in the**

**Promotion of Women Entrepreneurs in Micro-, Small- and  
Medium sized Enterprises**

**Annex 1: Questionnaire**

**Annex 2: Approaches used in SC's Promotion of Women  
Entrepreneurs**

**Annex 3: Promotion of Women Entrepreneurs and the BDS- Approach**

**Annex 4: Lessons Learnt**

**Annex 5: How does the BDS-approach work in the promotion of  
women?**

The full questionnaire can be ordered at Intercooperation :  
[apolidano@intercooperation.ch](mailto:apolidano@intercooperation.ch)

## **A. General Information about the country programme**

**A.1. Budget components of country programme:**

**A.2. Goal of country programme**

**A.3. Purposes of components within country programme of the last finished phase:**

**A.4. Purposes of components within country programme of the current phase:**

**A.5. SC-staff qualification**

## **B. Promotion of women entrepreneurs in MSME:**

**B.1. Promotion of women entrepreneurs and the “BDS-approach”**

**B.2. Outputs and Indicators**

**B.3. Strategic Approach**

## **C. General Information about the Economic Sectors and the Macro-Environment**

**C.1. Sector-analysis**

**C.2. Legal, social, cultural and business environment:**

## **D. Planning Process**

**D.1. Preliminary Analyses**

## **E. Implementation**

**E.1. Target groups**

**E.2. Activities**

**E.3. Instruments**

**E.4. Services developed**

## **F. Institutional Network**

**F.1. Partner Organizations**

**F.2. SC-Networking**

## **G. Monitoring**

**G.1. Gender-specific Monitoring of the Country Programme**

**G.2. Results, outreach and effectiveness:**

**G.3. Reporting / Documentation**

## **H. Lessons Learnt**

*Thank you very much!*

## 3.1.4. Approaches used in SC's Promotion of Women Entrepreneurs

	Market	Enterprise Extension	GAD	WID	Description
Sri Lanka	•	•		•	Improve status of women through economic development: combination of economic and social objectives; mgt. and techn. skills training
Russia	•	•	•		Concentration on women's traditional skills; combination of economic and social objectives, mgt. and techn. skills training, credit line for women
Philippines			•		Increase household income by providing women with supplementary work; concentration on traditional skills; economic and social objectives; mgt. and techn. skills, credit line; strengthening women's association
Pakistan	•				Entrepreneurship through sustainable business, only economic objectives; mgt. and techn. skills;
Ecuador	•		•		Empowerment; entrepreneurship through sustainable business; economic and social objectives; mgt. and techn. skills; strengthening women's associations
Bolivia	•	•	•		Entrepreneurship through sustainable business; economic and social objectives; mgt. and techn. skills;
Peru	•		•		Empowerment; demand led approach; entrepreneurship through sustainable business; only economic objectives; mgt. skills
Tanzania	•		•	•	Entrepreneurship through sustainable business, income generating activities for poverty alleviation (WID), credit line, health, economic and social objectives, mgt. and techn. skills
Nepal	•	•	•		Entrepreneurship through sustainable business, traditional skills, economic and social objectives, mgt. and techn. skills
Indonesia		•	•		Entrepreneurship through sustainable business, traditional skills, economic and social objectives, mgt. and techn. skills, credit line
Colombia	•		•	•	Women's income generating activities addressing poverty, economic and social objectives, mgt. and techn. skills

## 3.2. Promotion of Women Entrepreneurs and the BDS-Approach

	BDS approach in SMEP?	Equal benefit for women and men?	Why?	BDS approach applicable for women?	BDS approach in the promotion of women?
Sri Lanka	yes	no	<ul style="list-style-type: none"> <li>- BDCs offer services mainly to metal related sectors</li> <li>- Few women approached</li> <li>- micro&amp;small women enterprises can not/don't want to pay high prices</li> </ul>	partly	yes because providing BDS to women is the best way to improve their economic status
Russia	yes	yes	- Most BDS demanded by SMEs in trade and service sectors	no information	no information
Philippines	yes	before no, now yes	<ul style="list-style-type: none"> <li>- before rather male dominated sectors</li> <li>- now women are encouraged to participate</li> </ul>	yes	yes because gender is mainstreamed in BDCs
Pakistan	yes	no	- Focus on male dominated sectors	partly	yes but it's premature to provide BDS on a commercial basis to women
Ecuador	yes	partly	- Due to women specific courses in administration participation increased to 40%	yes	yes because a market oriented approach is for women and men; women's participation in SMEP is promoted
Bolivia	yes	no	- More women than men due to BDS for "women-friendly" sectors and vouchers for women	yes	yes because high participation of women entrepreneurs
Peru	yes	no	- Women accessed to cheaper (lower quality?) services sponsored by 3d. party. But 50% women clients	yes	yes because women represent high proportion of potential BDS market. Their specific demands have to be recognised and attended by BDCs.
Tanzania	yes	yes	no answer	yes	yes because it gives women equal opportunities as men when they participate jointly
Nepal	yes	yes	- "women-friendly" sectors"	yes	Yes but majority women SMEs – mainly from micro enterprises are still not aware and confident enough to purchase BDS hence do not / cannot pay high cost of services. Normally BDS consultant / trainers are expensive due to other soft Donors. So both demand side and supply market is not yet fully developed
Colombia	yes	no	- most BDCs work in male dominated sectors	yes	Subsidies for courses, targeting towards "women sectors"
Indonesia	yes	before no, now yes	<ul style="list-style-type: none"> <li>- micro finance services for women</li> <li>- vouchers for women</li> <li>- subsidised services for women</li> </ul>	partly	Partly, for micro financing yes, for BDS subsidies are paid.

## 8. Lessons Learnt

	Difficulties	Lessons Learnt	Best Practices
<b>Peru</b>	<ul style="list-style-type: none"> <li>defend position of not creating separate project component "for women only"</li> <li>high cost for research and development</li> </ul>	<ul style="list-style-type: none"> <li>plan activities catering mainly for women within regular components</li> <li>define hierarchy within intervention principles and clear position of value to give to gender perspective</li> <li>wide range of potential partner</li> </ul>	<ul style="list-style-type: none"> <li>build awareness within team and have someone designated as "gender responsible"</li> <li>awareness building at PO level</li> <li>select POs who have already passed the stage of awareness building</li> </ul>
<b>Tanzania</b>	<ul style="list-style-type: none"> <li>staff still learning to deal with gender</li> <li>budget constraints</li> <li>identify and deal with cultural gender barriers</li> <li>difficult information gathering</li> <li>community structures</li> </ul>	<ul style="list-style-type: none"> <li>mainstreaming</li> <li>project is vital component of development</li> <li>requires separate budget</li> <li>deal with gender from the onset of programme</li> <li>involve local leaders at all levels</li> </ul>	
<b>Nepal</b>	<ul style="list-style-type: none"> <li>find women SMES (micro) with business like approach</li> <li>networking with other agencies unrealistic due to difference in approach/principles</li> <li>incentive on contribution of women on total cost of BDS</li> <li>implementation of hard core business like approach difficult because catering to women is considered as social</li> <li>other donors more soft approaches</li> <li>private BDS providers not interested in women SMEs</li> <li>BMO partners have still developmental approach, don't care about cost and quality of BDS</li> <li>limited range of services offered to women</li> <li>difficulties in monitoring</li> <li>difficulties in differentiating target groups</li> </ul>	<ul style="list-style-type: none"> <li>soft support scheme has to be developed without deviating from BDS approach</li> <li>facilitate linkage among BDS providers and other organisations</li> <li>provide customised and demand-based BDS women SMES pay for the services, women's' contribution must increase to 39% of total BDS cost</li> <li>link BDS providers with women SMES through awareness raising among women SMEs and strengthening BDS providers</li> <li>Additional TA required to customise BDS in BDCs</li> <li>gender issues to trainers, BDS, providers, partners</li> <li>demand potential of BDS has to be developed</li> </ul>	
<b>Indonesia</b>	<ul style="list-style-type: none"> <li>2 years not enough for gender to achieve significant impact</li> <li>women's commitment for activities</li> <li>limit number of organisations gender sensitive</li> </ul>	<ul style="list-style-type: none"> <li>activities must be based on women's existing business situation</li> <li>field activities flexible and adjusted to women's' capabilities</li> <li>some organisations good in theory but not in implementation</li> </ul>	<ul style="list-style-type: none"> <li>activities with multiplier effect (TOT)</li> <li>involve women in designing the activities</li> <li>work with organisations with concrete field experience</li> </ul>

<b>Sri Lanka</b>	<ul style="list-style-type: none"> <li>• Getting full participation of women.</li> <li>• Male dominated planning workshops.</li> <li>• Women are unable to leave young children at home alone.</li> <li>• Finding 25 women (per BMT programme) with the potential to grow was very time consuming.</li> <li>• Women &amp; POs lack business culture</li> <li>• POs lack entrepreneurial qualities (No business thinking).</li> <li>• POs do not select correct women participants.</li> <li>• POs couldn't cost share.</li> <li>• POs were not willing to charge women for the services.</li> <li>• Women's participation in training low, if high payment is required.</li> <li>• Conceptual deficiency in partner support</li> </ul>	<ul style="list-style-type: none"> <li>• women in SME marginalised</li> <li>• venue and times don't suit women</li> <li>• women prefer traditional training</li> <li>• effective BMTs attract women</li> <li>• women without business don't perform</li> <li>• business counselling at production site very effective</li> <li>• PO's not good at business counselling</li> <li>• POs providing fin.serv. show better results</li> <li>• promotion (material) necessary to change attitudes</li> <li>• if course fees, less women</li> </ul>	<ul style="list-style-type: none"> <li>• work with female-headed organisations</li> <li>• plan with participation of women</li> <li>• select proper participants</li> <li>• business counselling at production site</li> <li>• private consultants as POs</li> <li>• invest in promotion material</li> <li>• use successful case studies of women enterprises</li> <li>• more emphasis at meso-level, bringing in business orientation/ portfolio approach</li> <li>• it must be made attractive to sell BDS to women (incentives/technical assistance to develop such BDS)</li> </ul>
<b>Russia</b>	<ul style="list-style-type: none"> <li>• monitoring not always effective</li> <li>• selection process not always effective</li> <li>• BDS approach not always applicable for women as POs can't sell BDS profitably</li> <li>• women NGOs don't work business-like</li> </ul>	<ul style="list-style-type: none"> <li>• monitor every 2 months too often</li> <li>• selection process by business plans</li> <li>• if target group is unemployed women, objective must be social (financial results orientation not feasible)</li> <li>• special attention to ID/OS of POs in marketing, management</li> <li>• women are not always willing to pay for BDS</li> <li>• courses must be very practice oriented</li> </ul>	<ul style="list-style-type: none"> <li>• monitoring every 6 months</li> <li>• SC should participate in selection process</li> <li>• approach can be changed over time from social to economic objectives (if PO is able to act profitably on free market)</li> </ul>
<b>Philippines</b>	<ul style="list-style-type: none"> <li>• limited expertise among gender group</li> <li>• little time to set for achievement of objectives</li> <li>• formula and elements of monitoring not clear</li> <li>• limited budget.</li> </ul>	<ul style="list-style-type: none"> <li>• encourage partners to pursue EDWM</li> <li>• more focused planning and evaluation is more effective</li> <li>• more time needed to accommodate the human factor</li> <li>• SC and POs need to have a common frame of reference</li> <li>• trust relations is prerequisite for partnership</li> <li>• POs fin HRD expense instead of investment</li> </ul>	<ul style="list-style-type: none"> <li>• budget for EDWM is always available</li> <li>• staff training in gender</li> <li>• consistent assistance and monitoring of SC-staff to POs</li> <li>• consistency in implementation and monitoring</li> <li>• annual conference with all POs and monthly meetings in the regions</li> <li>• HRD should be partially subsidised</li> </ul>

<b>Pakistan</b>	<ul style="list-style-type: none"> <li>• identification of real women entrepreneurs</li> <li>• situation not mature enough to introduce commercial BDS</li> <li>• no POs in specific entrepreneurship development</li> </ul>	<ul style="list-style-type: none"> <li>• involvement of men in female entrepreneurial activities (mktg.)</li> <li>• soft term assistance instead of BDS approach</li> </ul>	<ul style="list-style-type: none"> <li>• demand/need based services</li> <li>• organise awareness creation seminars, networking</li> <li>• work through POs</li> <li>• support POs in providing improved services in mgt. and techn. skills, combined with awareness creation</li> </ul>
<b>Bolivia</b>	<ul style="list-style-type: none"> <li>• low budget</li> <li>• how to integrate gender concretely as a cross-cutting subject with already existing and planned components?</li> <li>• how to work effectively on all 3 levels (micro-, meso-, macro level)?</li> <li>• BDS approach: how to influence POs which have to reach self-fin. ratio to offer services to women (with low capacity to pay)?</li> <li>• how sustainable is it to motivate women to get into non-traditional sectors?</li> </ul>	<ul style="list-style-type: none"> <li>• implement activities with high potential of gender balance</li> <li>• gender has to be integrated as cross-cutting topic at the moment of planning the country programme (different components)</li> <li>• use different gender approach at each level</li> <li>• women have biggest demand for non fin. services – BDCs should see this as interesting market niche</li> <li>• better to work with women in sectors where they are already active</li> </ul>	<ul style="list-style-type: none"> <li>• constantly have gender in mind when planning any project activities</li> <li>• include gender at the moment of planning and not afterwards</li> <li>• client oriented approach</li> <li>• you can't force POs to apply gender</li> <li>• you can't force women to get into non-traditional sectors (it's a long process)</li> </ul>
<b>Ecuador</b>	<ul style="list-style-type: none"> <li>• low budget and consequently small results</li> <li>• very few staff, too little to achieve big impact</li> <li>• time pressure</li> <li>• very few instruments for the promotion of women entrepreneurs</li> <li>• last phase wasn't planned with LFA</li> <li>• few local consultants</li> <li>• OD needs time</li> <li>• consequent implementation difficult due to lack of time</li> <li>• associations only offer demand-oriented products</li> </ul>	<ul style="list-style-type: none"> <li>• projects with women need gender-focus (if possible integrate gender directly in projects, otherwise positive discrimination)</li> <li>• LFA good planning instrument</li> <li>• elaborate simple and reasonable instruments</li> <li>• teamwork between consultants and SC staff</li> <li>• teamwork to reach common goals</li> <li>• participative planning</li> <li>• watch changes in the local environment</li> </ul>	<ul style="list-style-type: none"> <li>• OD with more groups to reach more impact</li> </ul>

<b>Colombia</b>	<ul style="list-style-type: none"> <li>• difficult to find qualified staff</li> <li>• target group only interested in concrete benefits (access to credit, subsidised courses, continuous advice etc.)</li> <li>• high level of informality and individualism makes group formation almost impossible</li> <li>• budget constraints</li> <li>• founding associations (by SC) does not imply the offer of demand-oriented services</li> </ul>	<ul style="list-style-type: none"> <li>• without concrete planning with adequate budget and personnel a gender project is not possible</li> <li>• target group must participate in planning</li> <li>• creation of associations needs time and capacities</li> <li>• women entrepreneurs in micro enterprises cannot pay the high prices of BDS</li> </ul>	
-----------------	--	--	--

**Annex 5:**

