



Federal Ministry
for Economic Cooperation
and Development

Promoting equal participation in sustainable economic development

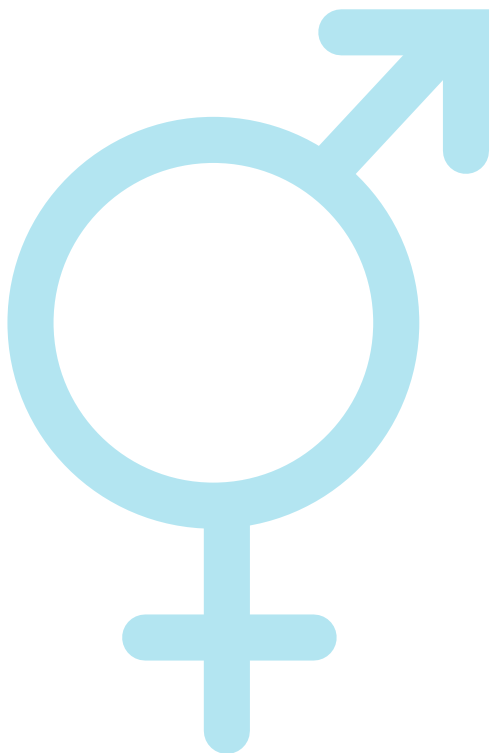
Toolbox

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Promoting equal participation in sustainable economic development

Toolbox



The analysis, results and recommendations in this paper represent the opinion of the author(s) and are not necessarily representative of the position of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

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List of abbreviations

AfDB	African Development Bank
AFP	Access to Finance for the Poor
AFI	Alliance for Financial Inclusion
ANPME	National Agency for the Promotion of Small and Medium-sized Enterprise, Morocco
ASCA(s)	Accumulating savings and credit association(s)
AWTAD	Association for Women's Total Advancement and Development
BMZ	German Federal Ministry for Economic Cooperation and Development
CHANCE	Chamber and Advisory Network and Cooperation
CIDA	Canadian International Development Agency
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CIB	Credit information bureau
CV	Curriculum vitae
CVT	Cooperative Vocational Training in Mineral Sector, Mongolia
ELMA	Employment and labour market analysis
FAOSTAT	Statistics Division of the Food and Agricultural Organization
GDP	Gross domestic product
GEM	Global Entrepreneurship Monitor
GES	Gender Equity Seal
GGI	Global Gender Gap Index
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GRB	Gender-responsive budgeting
GTZ	Gesellschaft für Technische Zusammenarbeit
HDR	Human Development Report
IFC	International Finance Corporation
ILO	International Labour Organization
KfW	Kreditanstalt für Wiederaufbau
LMIS	Labour market information systems
M&E	Monitoring and evaluation
MDG(s)	Millennium Development Goal(s)
MENA	Middle East and North Africa
MFI(s)	Microfinance institution(s)
MLSW	Ministry of Labour and Social Welfare, Kosovo
NABARD	National Bank for Agriculture and Rural Development
NGO(s)	Non-governmental organisations
OECD	Organization for Economic Co-operation and Development
PFM	Public financial management
PIA	Poverty impact assessment
PSES	Promotion of Social and Environmental Standards in the Industry programme in Bangladesh
PSIA	Poverty and Social Impact Analysis
REEWP	Regional Economic Empowerment Project
SAARC	South Asian Association for Regional Cooperation
SACCO(s)	Savings and credit cooperative(s)
SADC	Southern African Development Community
SHG(s)	Self-help group(s)
SIGI	Social Institutions and Gender Index
SME	Small and medium-sized enterprises
SPFR	Support to Public Finance Reform in Kenya
TVET	Technical and vocational education and training
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
VC(A)	Value chain (analysis)
VTN	Vocational Training in the North of Sri Lanka
WDR	World Development Report
WEO	Women's Economic Opportunities Index

Introduction

Gender equality in sustainable economic development

Over the last two decades, gender equality and women's empowerment as key elements of sustainable economic development have increasingly become central issues in international economic development discussions (for example, at the World Economic Forum) and have featured in major reports (like the World Bank's 2012 World Development Report). The main line of argument holds that gender equality is not only a basic human right of each individual woman, but also smart economics for families, communities and economies. In a globalised and competitive world, no country can afford to forgo the talents and creativity of half of its population. Econometrical studies¹ have shown that countries lose a substantive part of their potential growth because of persisting gender inequalities in education, labour force participation and access to resources and assets, such as credit, technology and business services.

German development cooperation took up the topic of gender equality in sustainable economic development and employment promotion as early as the late 1990s. However, it is only in recent years that the conceptual approaches and tools previously developed in niches by different gender-focused projects have begun to be disseminated. As such, this valuable content is now being made available to a larger number of projects and programmes working in the area of sustainable economic development in countries partnering with German development cooperation. Women's paid work and their economic empowerment are among the focus areas of the German Federal Ministry for Economic Cooperation and Development's (BMZ) cross-sectoral gender strategy, published in 2014.² It is therefore no accident that the current Gender Strategy of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) also clearly states that 'gender equality is an essential factor in achieving sustainable change'³ and is, accordingly, one of the key values on which GIZ's work is based.

Box 1: Gender mainstreaming and women's empowerment

The cross-sectoral strategy developed by BMZ, entitled Gender Equality in German Development Policy, pursues a three-pronged approach. Up to 2014, the gender approach consisted of two elements: **gender mainstreaming** — i.e. applying a gender perspective in all development policy strategies and projects; and **empowerment** — i.e. measures targeting gender-based discrimination and disadvantage, and specific activities to strengthen women's rights. A third element, added in 2014, was BMZ's mandate to firmly establish the strengthening of women's rights and gender equality in high-level bilateral and multilateral development **policy dialogues**, in sector policy dialogues and in policy advice.

About this toolbox

In recent years, further approaches and tools have been developed to support the implementation of German development cooperation's gender policies and strategies and to contribute to women's economic empowerment in partner countries. However, feedback from GIZ projects and programmes and our partner organisations alike revealed that 'how-to' information is not always sufficiently accessible or disseminated.

The toolbox 'promoting equal participation in sustainable economic development' intends to close this gap and to contribute to the wider dissemination of knowledge and best practice examples, both within GIZ and among partner organisations. Promoting equal participation in economic development and, in particular, equal opportunities in the labour market is a challenging task that requires a multiplicity of interventions. As such, German development cooperation applies an integrated approach to employment promotion that focuses on the supply side (technical and vocational education and training) and demand side (private sector and financial system development) of the labour market, as well as on active labour market policies and instruments.⁴ Grounded in this integrated approach, this toolbox combines a variety of tools

1 Klasen, S. and Lamanna, F. (2009), The impact of gender inequality in education and employment on economic growth: New evidence for a panel of countries, *Feminist Economics*, 15: 3, pp. 91–132; and World Bank (2011), *World Development Report 2012*.

2 Federal Ministry for Economic Cooperation and Development (2014), *Gender Equality in German Development Policy — Cross-sectoral strategy paper*.

3 GIZ (2012), *Gender Strategy — Gender Pays off!*.

and approaches from all core competence areas within BMZ's priority area of sustainable economic development:

- **economic policy and private sector development;**
- **financial system development;**
- **technical and vocational education and training and labour markets.**

Experience shows that technical stand-alone interventions in just one of these areas often fail to tackle all the underlying causes of discrimination and inequality. As such, the first two chapters of this toolbox contain additional tools that may be relevant for projects and programmes from all the core competence areas. They focus on the overarching goals of:

- **overcoming gender-based segmentations;**
- **gender equality in politics and institutions.**

These tools are related to three main crosscutting topics that are mutually interlinked and of particular importance when it comes to delivering greater gender equality in the economy in particular and in society in general:

- **Gender roles and stereotypes**

What is considered as female or male differs from one society to another, and sometimes even from one culturally defined community to another. The rigour of gendered roles and the division of labour between the sexes in a specific context will determine the level, areas and means of women's economic participation. In most societies, cultural norms and values, especially those related to gender roles and identities, are a very sensitive issue as they are intertwined with a country's national identity. Muslim countries, for instance, often justify gender inequalities as being grounded in Islamic prescriptions as a way to distinguish themselves from the West and reject Western interference. To respond to such sensitivities and thereby ensure greater acceptance and uptake implies introducing and explaining some of the tools provided below in a way that is appropriate to the cultural context in question.



Introduction

- **The care economy**

On average, women all over the world spend much more time than men on so-called reproductive activities – things like caring for children, the sick and elderly family members or doing the cleaning, cooking, grocery shopping and other household chores. This work is unpaid and invisible in standard economic statistics, such as the System of National Accounts, and is therefore omitted from the calculation of the gross domestic product (GDP). More and more countries are conducting nationwide time-use surveys⁵ to make these invisible unpaid activities visible, but the problem remains: if women are responsible for performing the lion's share of these reproductive activities, they are not able to compete on equal terms with men in the labour market or to access services like vocational training because of a lack of supporting **infrastructure** (e.g. childcare facilities). The division of labour between women and men in the care economy is very persistent and only begins to change when cultural norms and values evolve and/or monetary incentives make such changes worthwhile.

- **Women in decision-making positions**

The United Nations has fixed a minimum quota for representation that requires 30% of decision-making positions to be held by either sex, thereby ensuring both sexes' priorities and needs are sufficiently considered in decision-making. This can involve decision-making on things like macroeconomic policies, public expenditure, the modalities of vocational training, or the design of financial products or business development services, among others. In reality, women are still largely underrepresented in economic decision-making positions. It is still a rarity to see women serving as ministers of economics or finance, or holding top- and senior-level positions in private companies (especially large companies), banks or vocational training institutes, for example.

These three major topics are crosscutting themes that influence many of the issues treated by the tools provided herein, but it is true to say that they may also need to be tackled in their own right.

This toolbox does not, however, pretend to be exhaustive and it is certainly the case that many other interesting tools and approaches have been or are being developed in projects and programmes in our partner countries. The tools



chosen for inclusion in this first edition of the toolbox have demonstrated their value in a number of projects and programmes. The main selection criterion was the potential of each tool to contribute to tangible and lasting gender-equality outcomes in the area of sustainable economic development. Also, it is important to point out that the toolbox is not designed as a static document and will be updated regularly. The gender focal point in GIZ's Division Economic Development and Employment will happily include your forwarded comments, additional tools and project examples.

How to use this toolbox

Figure 1 below describes the 25 tools and approaches contained in this toolbox that offer techniques to:

- ensure that women and men benefit equally from economic policy;
- promote productive women-led private enterprises;
- get women into decent jobs with high employment potential;
- design gender-sensitive technical and vocational education and training (TVET) and labour market systems;
- support and promote gender-sensitive financial products;
- provide women with sufficient and equal access to adequate financial services.

The scope and detail provided for each tool included herein differ from one tool to the next. In some cases, a tool is understood to be a clearly demarcated activity designed to achieve a specific goal (e.g. a Girls' Day or female mentoring). In other cases, a tool comprises a broad approach involving a number of sub-tools (e.g. promoting women's start-ups or gender-sensitive financial management and budgeting).

Each tool is briefly described over two to three pages, where the key steps for implementation and for delivering outcomes and expected impacts are provided. Lessons learned when previously using the tool are also included. Most tools are illustrated with a good practice example drawn mainly from GIZ's worldwide portfolio.

These brief descriptions do not provide an exhaustive explanation of each tool (e.g. of macroeconomic modelling or value chain development) but, rather, highlight the possibilities and main entry points for the incorporation of a gender perspective. The short description at the beginning of each text enables the reader to quickly ascertain whether the tool at hand will be of use to them or not, which expedites the choice of appropriate tools. When the reader identifies a tool suited to their project or programme context, they are invited to consult the documents listed in the 'Further information' section. Furthermore, to get first-hand information about the tool and its application, we recommend getting in touch with those who have worked on the good-practice projects showcased.

Given that gender equality is a sensitive issue in almost all cultural contexts, each tool will need to be adapted to the project and location in which it is to be delivered. What may work in some countries and regions (e.g. the use of cartoons or sketches to raise awareness about gender inequalities) may not work or be acceptable in others.



Tools overview

FINANCIAL SYSTEMS DEVELOPMENT

- Developing gender-sensitive financial literacy programmes
- Design of gender-sensitive financial products and services
- Gender-sensitive (micro) insurance
- Financial linkage — building bridges between women's savings groups and formal institutions using new approaches and innovative models
- Deploying women as bank agents for branchless banking systems to increase outreach to underserved areas

Supporting gender-sensitive financial systems

Providing women with sufficient and equal access to adequate financial services

TOOLS FOR EQUAL ECONOMIC

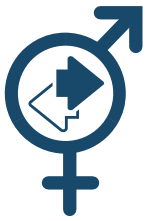
TVET AND LABOUR MARKETS

- Gender-sensitive employment and labour market analysis
- Gender-sensitive analysis of TVET systems
- Gender-sensitive curriculum development
- Gender-sensitive career guidance and placement services
- Qualifying women as teachers, trainers and managerial staff
- Non-formal training services for women

Designing gender-sensitive TVET systems

Figure 1: Overview of the tools





Overcoming
Gender-Based
Segmentation



Promoting Equality
in Politics and
Institutions



Private Sector
Development and
Economic Policies



TVET and
Labour Markets



Financial Systems
Development

Finding the perfect set of tools

To deliver tangible results in terms of gender equality and women's economic development, many projects may find it useful to employ a combination of different tools provided in this toolbox. Combining tools that focus on different core competence areas are in line with the integrated approach for employment promotion pursued by the German development cooperation in its efforts to promote employment and decent work. The integrated approach focuses on the supply and demand sides of the labour market, as well as on active labour market policies and the prevailing economic framework conditions.

Tangible and lasting changes in gender relations also require a systemic perspective and approaches that combine interventions at the macro, meso and micro levels. For instance, projects working to strengthen women's start-ups may find it useful to build up ↘ **women's business associations** (meso level) or to provide training to support ↘ **women's entrepreneurship promotion** (micro level). Furthermore, the need to initiate reforms to improve the business environment for female entrepreneurs at the macro level (e.g. through ↘ **gender-sensitive macro-modelling**) may be identified, as might the need to kick-start a debate about gender roles and identities in order



to increase the acceptance of female entrepreneurship. This acceptance is required not just among men, but also among women who, due to the influence of prevailing gender stereotypes, may have never thought of becoming entrepreneurs themselves. A ↘ **media campaign to break down stereotypes** can help to promote the idea of female entrepreneurship to the wider public, while ↘ **female mentoring** can support young women entrepreneurs to pursue business careers. Finally, providing examples of women ↘ **working as teachers** or ↘ **bank agents** may prove decisive in prompting potential entrepreneurs to go ahead and start their businesses.

The guiding questions for gender analyses and data sources provided in the annex will be particularly helpful for those planning a new project or programme – not only when performing a gender analysis in their area of work, but also in inspiring the choice of tools for promoting gender equality and women's economic empowerment.





Overcoming Gender-Based Segmentation

Breaking down stereotypes through media campaigns

OVERVIEW

The media — e.g. television, radio, film, podcasts, social media, newspapers and so on — all contribute to the reproduction and reinforcement of gender stereotypes. They do this by characterising women and men in certain ways and by using certain kinds of language and pictures that reflect prevailing gender roles in a given society. The flipside, however, is that the media can also be harnessed to serve as a powerful ally in overcoming gender role stereotypes.

EXPECTED OUTCOMES AND IMPACTS

The outcome is to stimulate individual reflection and public discussion about gender inequalities, prejudices and perceptions. In the long run, the expected impact will be to change deeply entrenched cultural gender stereotypes by providing more egalitarian role models.

POSSIBLE PARTNERS

The ministry of women's affairs/gender, the ministry of communication, leaders in the relevant media, journalism training centres, artists (scriptwriters, media designers, etc.) and civil society organisations

THE TOOL IN DETAIL

The media contributes to the reproduction and reinforcement of deeply entrenched gender stereotypes: while women are often portrayed either as the person who cares for home and family or as objects of male attention, men are typically characterised as powerful and dominant.⁶ When it comes to the world of work, women are often described as incapable of performing complex management tasks or strenuous physical work, and men are rarely shown as caregivers. Such portrayals can influence not only society's expectations of women and men, but also what men and women expect from and for themselves.

Of course, the different forms of media can also be used very effectively to challenge stereotypes about women and men. Gender-sensitive media campaigns that rely on culturally adapted communications channels (such as the radio, television or religious ceremonies) or creative work (like street theatre, soap operas, cartoons or caricatures) can be a useful way to raise public awareness about the stereotyping of gender roles and to work to overcome such stereotypes. It must, however, be noted that gender relations and their related norms, values and attitudes are among the most entrenched

in society. As such, using culturally sensitive approaches is of the utmost importance.

A media campaign should involve the following stages⁷:

- The groups targeted by the campaign must be clearly defined (e.g. young women and men in the process of identifying possible future careers) and firm campaign objectives must be set (e.g. more women interested in pursuing a male-dominated profession).
- To ensure the message reaches its intended target group(s), it is crucial to understand their perceptions and attitudes relating to gender equality and their specific context in terms of needs, customs, behaviour, values, culture and language. When developing messages and choosing communications channels for the campaign, it is often useful to involve target group representatives, as it is they who are best qualified to determine which media would be most popular and which messages most convincing.
- When seeking to change work-related gender stereotypes, a sequence of parallel activities at different intervention levels can prove particularly efficient.
- Campaign pre-testing should be gender-sensitive to establish whether the media and messages have the desired impact on and enjoy the same acceptance of both women and men, or whether gender-specific associations, perceptions or forms of media actually undermine the communication goal.
- The media campaign proper will comprise television or radio spots, social media, public discussion events, newspaper advertising, exhibitions, etc. Depending on the target group and the type and scale of media campaign, it may be useful to complement the campaign with direct discussions with the target group.
- Using social media (like Facebook or Twitter), either as the main channel or in addition to other media, offers opportunities for achieving a broad reach within certain target groups.
- A good monitoring system should be set up that is capable of measuring attitudinal and behavioural change.

Depending on the type of media chosen, a media campaign can be designed and delivered within a short time scale. Campaign results should, however, be expected in the medium to long term.

⁶ GSDRC Applied Knowledge Services: <http://www.gsdr.org/go/topic-guides/gender/gender-and-media>

⁷ GTZ/BMZ (2009), Using Media Campaigns to Promote Women's Rights. Steps for action to promote gender equality, pp. 79–82.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- initiate and support a media campaign;
- support training for journalists (gender-sensitive use of language, choice of photos, choice of interview partners, etc.);
- provide technical advice on how to convey messages that change gender stereotypes;
- instigate the development of creative work that helps to break down stereotypes (open call for films, competitions, exhibitions, etc.);
- support networking among different stakeholders (i.e. ministries, Non-governmental organisations (NGOs), universities, youth groups, etc.).

LESSONS LEARNED

There are no blueprints for the optimal use of media. Each medium has its own specific technical features that make it more or less suitable for various objectives, target groups, situations, cultures, messages, and levels of intervention. Experience shows that process-oriented, participatory, culturally appropriate and continuous media work, complemented by direct communication with the target group, is most likely to generate successful results. Culturally adapted creative work (such as street theatre or cartoons) has proved to be very effective in conveying sensitive messages in different contexts.

Involving men in media campaigns is expedient – male change-agents help to support and spread understanding and acceptance. If women's roles in a specific situation change, men are also affected by these changes and vice versa. Campaigns should therefore also highlight the positive effects for men and the whole family when women have greater access to well-paid jobs or become entrepreneurs.

Media campaigns are particularly powerful when national figures or celebrities are involved as advocates and are shown to speak up and take action on gender equality. The HeForShe solidarity movement is a good example of this.

The Ana Hunna initiative in the MENA region

Women's labour force participation rates in Middle Eastern and North African (MENA) countries like Egypt, Jordan, Morocco and Tunisia are among the lowest in the world. Women in these countries are often unaware of their socio-economic rights and opportunities, due in part to conservative or traditional mindsets, perceptions of women's roles that limit their mobility and activity, and also a lack of support and information. To raise awareness about current gender inequalities and perceptions of women in the economic sphere, the Economic Integration of Women in the MENA Region (EconoWin) programme, commissioned by BMZ, has rolled out a regional media campaign on the topic of women and work. The Ana Hunna "أنا هنا، I am here, Je suis là" initiative promotes public discussion on the status of and challenges and professional opportunities for working women in the MENA region. By harnessing the power of film, the Ana Hunna initiative is also seeking to bring the importance and value of women's work into the public domain. After reviewing 120 films produced in the region, a jury selected 10 films for partner NGOs to show in universities, schools and films festivals. In addition, the EconoWin project helped finance the production of nine new films that were produced by filmmakers from the region specifically for the initiative. These Ana Hunna films were subsequently screened at national and international film festivals and special screenings.

Source: Economic Integration of Women in the MENA Region
<http://www.giz.de/en/worldwide/15981.html>

FURTHER INFORMATION

Bohman, K. (2003), Impacting through Media. A Guide to Using the Media in Technical Cooperation, GTZ, Eschborn
[http://www.gender-in-german-development.net/files/images/en-media-development-gender-2003\[1\].pdf](http://www.gender-in-german-development.net/files/images/en-media-development-gender-2003[1].pdf)

Royaume du Maroc, Secrétariat d'Etat chargé de la Famille, de l'Enfance et des Personnes Handicapées (2006), La Moudawana, autrement, Rabat (Arabic and French languages only)
[http://europemaroc.com/files/Moudawana-autrement\[1\].pdf](http://europemaroc.com/files/Moudawana-autrement[1].pdf)

The Mediterranean Institute of Gender Studies (2005), The Gender and Media Handbook. Promoting Equality, Diversity & Empowerment
http://www.medinstgenderstudies.org/wp-content/uploads/handbook_final.pdf

GTZ/BMZ (2009), Steps for action to promote gender equality, Eschborn, pp. 79–82

<http://www.giz.de/fachexpertise/downloads/steps-for-action-2009.pdf>

Ana Hunna – The Films (2013)

<http://ana-hunna.org/the-films/#new-films-2013>

Song by various artists (2014), Place aux femmes en Mauritanie, GIZ
<https://www.youtube.com/watch?v=REAjuIwqsEI>

HeForShe – a solidarity movement for gender equality
<http://www.heforshe.org/>



Overcoming Gender-Based Segmentation

Mentoring of women by women

OVERVIEW

Mentoring is an assistance and supervision tool widely used in the professional world that enables students, jobseekers and young professionals (mentees) to benefit from the experience, knowledge and networks of professionally experienced woman and men (mentors). Young, educated and qualified women face a greater number and different kind of difficulties than their male peers when pursuing a career. Role models often reproduce the gendered division of labour from one generation to the next, and role models of successful women in the professional world are often absent.

Mentoring delivered by women who have succeeded in overcoming gender-specific difficulties in their professional life is one way to tackle these difficulties. By providing orientation and guidance and exposing opportunities, mentoring can have a decisive influence on the further academic and professional choices of young women.

EXPECTED OUTCOMES AND IMPACTS

Mentoring can help to increase women's self-confidence and encourage those wishing to pursue a career to do so. In the long term, this helps to improve the economic situation of individual women and their families and, in equal measure, increase the country's return on investment in women's education.

POSSIBLE PARTNERS

Universities, women's associations and networks, business associations, young women's self-help groups, state employment agencies and private sector enterprises

THE TOOL IN DETAIL

Mentoring involves linking a person with professional experience in a specific field (mentor) with a person who intends to pursue a career in this field (mentee). Young women face gender-specific difficulties and constraints, such as the need to balance work and family life, gender stereotypes and even gender-based discrimination. Many women are also at a disadvantage compared to their male counterparts because they do not have the same access to information and informal support networks. The lack of female role models and barriers to accessing professional networks, which in many cases exclude women, further contribute to the difficulties young women face. With so many hurdles to leap, women can derive great benefit from the guidance provided by a female mentor who can advise them on how to build a career, how to succeed in a male-dominated working envi-

ronment and how to deal with obstacles and constraints such as restrictive social norms, family obligations or open discrimination. When a girl gets to know successful female entrepreneurs, it is often the case that she will then aspire to become one herself.

Mentoring programmes are quite common in large organisations, companies and universities. In regular meetings, the mentee has the opportunity to discuss questions concerning career choices and professional issues with the mentor, while the mentor shares their experiences, networks and professional knowledge with the mentee. This relationship is voluntary, usually temporary, and requires commitment from both sides.

To set up a mentoring project for women, it is recommended to:

- select in accordance with predefined criteria a cohort of mentees comprising female students in their last year of university or employees holding their first job, and then pair these mentees with female professionals working in different sectors who will act as their mentors;
- organise regular exchange and follow-up meetings between the mentors and mentees;
- provide relevant training for mentors (e.g. consultancy and negotiation skills, time and conflict management) and mentees (e.g. soft skills, curriculum vitae (CV) composition, wage negotiation, work-life balance, etc.);
- facilitate networking opportunities for mentors and mentees.





HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- provide technical support on how to choose mentees and mentors and how to organise regular exchange meetings;
- deliver customised training and qualifications for mentors (e.g. in time and conflict management, leadership, consultancy and negotiation skills) and mentees (e.g. career planning, communication, etc.).
- advise on network building.

LESSONS LEARNED

Depending on the cultural setting, mentees may have false expectations regarding the kind of support the mentor can provide (e.g. a job offer). It needs to be emphasised that the success of mentoring depends on the initiative of the mentee and the commitment of the mentor to provide support within their respective means.

Female mentoring in Morocco and Egypt

Commissioned by BMZ, Economic Integration of Women in the MENA Region (EconoWin) is a regional initiative that supports two pilot mentoring projects for women — one in Morocco and one in Egypt — that pair a professionally experienced woman with a young female student or recent graduate. The mentee benefits from the experience, knowledge, advice and professional networks of her mentor, which serve to strengthen the student's self-confidence and reinforce her resolve for self-fulfilment and independence through work. In addition, the mentees receive training on networking and communication skills and career planning. These career guidance measures aim to improve women's employability and, hence, their integration into the labour market, where they remain underrepresented. So far, the project has paired almost 40 students from Cairo University (Egypt) and Mohammed V Souissi University in Rabat (Morocco) with female mentors in their respective cities. In Cairo, the project was implemented in cooperation with the Swiss Embassy as funding partner and the Association for Women's Total Advancement and Development (AWTAD) as deliverer. The project has also developed a female mentoring manual, which includes guidelines, practical hints and key success factors for applying this approach.

Source: Economic Integration of Women in the MENA Region
<http://www.giz.de/en/worldwide/15981.html>

FURTHER INFORMATION

Webpage on Ana Hunna's female mentoring project (2013)
<http://ana-hunna.org/egypt/female-mentoring-project-cairo-university/>

GIZ (2014), Female Mentoring at Cairo University. A Modern Approach to Prepare Students for Professional Life. Manual for Mentors and Mentees

<https://dms.giz.de/dms/llisapi.dll?func=ll&objaction=overview&objid=84340485> (GIZ internal link; access only for GIZ staff)





Overcoming Gender-Based Segmentation

Girls' Days and Boys' Days

OVERVIEW

The aim of holding an annual Girls' Day is to increase girls' interest in technical jobs that are dominated by men and commonly perceived to be 'man's work', such as engineering or mechanics. One day each year, participating companies, government institutions, universities and vocational training and research centres open their doors to welcome girls of secondary school age (11 years and older) who gain an insight into different kinds of technical careers and trades and receive information on the tasks and working conditions involved in different professions. A Boys' Day can also be held to promote the care and service professions to boys.

EXPECTED OUTCOMES AND IMPACTS

In the short term, the outcome of a Girls' Day is that more girls are encouraged to choose a profession traditionally dominated by men, and vice versa for Boy's Days. In the long term, the expected impact of these events is a reduction in workplace prejudices, which will contribute to overcoming gender-based vertical job segregation and improve the overall image of professions that, even now, are still labelled as women's or men's occupations. Experience shows that maintaining a gender ratio of at least 25% in any training activity or workplace significantly increases staff motivation and satisfaction and thus contributes to better training results and enhanced productivity.

POSSIBLE PARTNERS

Ministry of women's affairs/gender, ministry of labour, ministry of education, private sector/industry, government authorities, universities and vocational training and research centres, and secondary schools

THE TOOL IN DETAIL

Given that existing norms and prejudices are deeply internalised, girls often hesitate to choose a career in what are considered to be 'male occupations', and boys approach 'female occupations' in the same way. While this tendency can be observed in all countries around the world, the degree of 'job segregation' depends on the specific cultural context. Work considered to be a 'female job' on average receives lower pay, is socially less valued and offers fewer opportunities when it comes to future economic development. The negative effects of this kind of prejudice are not only felt at the individual level. An insufficiently qualified labour supply in professions like engineering or mechanics can also harm the economy as a whole. Similarly, men's underrepresentation in 'female jobs' like primary school teaching may also have detrimental societal impacts – for example, through failing to provide young boys with male role models.

The organisation of an annual Girls' Day and Boys' Days encourages secondary-school-age girls and boys to choose a profession based on their talents and interests, rather than on gender stereotypes that are strongly predetermined by tradition and cultural contexts. During the one-day events, young adults get to visit companies, public institutions or vocational training and research centres to inform themselves about the work and conditions involved in different professions, to gain contacts and access networks, and to experience practical work. Participating companies showcase their entrepreneurial activities and discuss the characteristics of the technical professions and career opportunities they offer. To ensure the events deliver a sustainable impact, it is essential to engage participating students in structured reflection on the activities undertaken and information received.

The first stage in preparing and organising a Girls' Day or Boys' Day involves searching for companies and institutions interested in participating. Awareness-raising activities and information events also need to be delivered in schools to encourage students to get involved. The aim of Girls' Days and Boys' Days is to provide girls and boys with information and inspire them to consider professions that do not correspond with prevailing cultural gender stereotypes. However, young people in the process of choosing careers do not make decisions in a vacuum; they are, of course, embedded in a social environment. Those who have an influence on young people's final decisions include their parents, teachers and career guidance advisors. It is therefore important to also inform these influencers, so that they support non-stereotyped professional choices.

A Girls' Day/Boys' Day is an annual one-day event that requires substantial preparation (identifying and recruiting participating companies and vocational training centres, promoting the events in schools, etc.). In order to have an impact in the medium to long term, partner organisations should be encouraged to repeat the events over an agreed number of years.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- support the responsible national ministry to organise a Girls' Day/Boys' Day programme;
- identify appropriate participating companies, vocational training centres and institutions;
- organise events to raise young people's awareness and disseminate information in secondary schools;
- organise awareness-raising and information events targeting parents and teachers;
- support the promotion of the Girls' Days/Boys' Days in the local media using its established contacts.

LESSONS LEARNED

Experience has shown that even though responsible ministries are very keen to organise Girls' Days and Boys' Days, they may not be able to continue these activities once external support ends. Transferring the necessary know-how (how to raise the required funds, how to involve the private sector, etc.) should therefore form an important part of the support provided.

Germany's first Girls' Day took place in 2001 and involved 39 companies and 1,800 participating girls. By 2014, the numbers had grown to 9,000 companies and 103,000 girls. Since 2011, a parallel Boys' Day has been organised in Germany with the objective of breaking down stereotypes that affect boys' career choices.

Girls' Day in Kosovo

GIZ's support to for the Reform of Vocational Education and Training in Kosovo project, commissioned by BMZ and supported by the Ministry of Education, Science and Technology and the Youth Department of the Ministry of Culture, Youth and Sports in Kosovo, organised and implemented the first Kosovar Girls' Day in 2008. During the day, activities and events were held in three municipalities. Girls visited different companies and technical and professional schools where they sampled a range of technical occupations that are still considered to be male occupations, such as metal working, carpentry, heating system installation, architecture, etc. Girls who participated in the day's activities subsequently reported that the information and practical work had helped them to understand new professions and, in a number of cases, to consider choosing these career pathways in future.

Source: Support for the Reform of Vocational Education and Training in Kosovo <http://www.giz.de/en/worldwide/21127.html>

Girls' Day in Mongolia

GIZ's Cooperative Vocational Training in the Mineral Resource Sector (CVT) project in Mongolia, funded by the governments of Germany, Switzerland and Australia and commissioned by BMZ, conducted several Girls' Day events in early 2015. These took place at a number of schools partnering with the project and sought to provide girls with an insight into technical and vocational education and training. The goal is to get female students interested in technical occupations and, in so doing, increase women's potential to secure technical careers.

In February 2015, the first official Girls' Day was held in Mongolia, delivered in close cooperation with the Ministry of Labour and the Institute of Engineering and Technology (a project partner) in Mongolia. Around 80 female students from two selected general education schools were invited to explore the laboratories, workshops and equipment at a technical vocational education and training (TVET) school. After a health and safety briefing, the girls had the chance to learn more about technical professions and test their own talents in hands-on workshops. In addition, the students were given comprehensive information about the specifics of selected technical professions and had the opportunity to meet and discuss with company representatives about possible career opportunities.

A survey of participants showed that 97% of the girls believe that technical professions are suitable for women whereas, prior to the event, only 49% had agreed with this statement.

While the CVT project initiated the first Girls' Day in Mongolia, the social partnership and vocational counselling officers at the TVET school and also the Ministry of Labour took charge of planning and delivering the event, working in concert with school managers and teachers. The event also attracted considerable media attention in Mongolia, including from national and private TV stations, the newspapers and online media.

Source: Cooperative Vocational Training in the Mineral Resource Sector <http://www.giz.de/en/worldwide/23143.html>

FURTHER INFORMATION

Website: Mädchen- und Jungen-Zukunftstag in Germany (2015) <http://www.girls-day.de> and <http://www.boys-day.de/> (German language only)

European Commission (2009), Programme of exchange of good practices on gender equality – Good practices and lessons learned from Germany

<http://ec.europa.eu/social/BlobServlet?docId=3273&langId=en>

Web page on Mongolia's first Girls' Day, delivered as part of the CVT project (2015)

<http://vetp.net/2015/02/the-girls-day-event-was-organized/>





PROMOTING EQUALITY IN POLITICS AND INSTITUTIONS

Gender-responsive public procurement

OVERVIEW

A substantial amount of public expenditure is contracted out through public tenders. The procurement of goods, works and services vastly contributes to employment and income generation. Enabling and encouraging women to equally participate in public procurement processes therefore provides a wealth of opportunities for addressing gender and other social inequalities and achieving socio-economic objectives. Technical support is mainly targeted at national public procurement offices and at women's business organisations.

EXPECTED OUTCOMES AND IMPACTS

The systematic incorporation of a gender equality perspective in public procurement systems can improve women's experiences as users of public services and, for the women entrepreneurs who win tenders and for female workers, can mean greater employment opportunities and higher incomes.

POSSIBLE PARTNERS

The national public procurement office and other institutions and organisations involved in procurement procedures (including GIZ), and women's business organisations



THE TOOL IN DETAIL

There are a number of different ways to include a gender perspective in public procurement, and the national public procurement office is empowered to make changes in the following areas:

- **Review of existing procurement guidelines**

The legal prescriptions of public procurement are normally laid down in public procurement acts and implemented through accompanying public procurement rules and regulations. Procurement guidelines need to be clear about how and at which stage of the procurement or commissioning process gender equality issues and standards (such as quotas or non-discrimination and safety standards in the workplace) must be considered.

- **Review of sector-specific quality standards related to goods and services**

Some countries dispose of sector-specific guidelines that define the quality standards of works, goods and services in different sectors. These should be reviewed from a gender perspective to ensure that women's and men's needs and concerns are sufficiently considered, e.g. factoring in women's safety when designing roads, walkways or public bus stations, or ensuring the provision of sex-segregated toilets.

- **Development of quality standards for contracting parties**

When special contractual arrangements contain clear gender equality requirements for (potential) contractors (e.g. the existence of equal pay policies, sexual harassment policies, a gender-balanced workforce, etc.), potential suppliers are likely to adapt their policies and organisational culture accordingly, so as not to be disqualified from bidding. Tenderers with a track record of sex discrimination should be excluded from public procurement procedures.

- **Affirmative action – fixing targets and quotas**

In cases where women are underrepresented in public procurement, affirmative action approaches will stimulate women's activities and ensure inclusion. In the late 1960s, the United States Government legislated that women-owned businesses were to be awarded a certain proportion of government contracts. After the end of apartheid, South Africa enacted and implemented a Preferential Procurement Policy Framework and Preferential Procurement Regulations that allow for positive discrimination (affirmative action) in favour of 'historically disadvantaged individuals'. This helps to promote the economic empowerment of groups, including women, that were previously excluded from the employment opportunities

and incomes that result from public procurement. When considering affirmative action or the introduction of quotas, the benefits and harms of such measures must be thoroughly assessed.

- **Encourage female entrepreneurs to bid**

Female entrepreneurs may need to be encouraged to bid for public tenders. Statistically, women-owned businesses are smaller and have less capital than men-owned enterprises. Breaking down procurement requests and de-bundling large tenders into small lots can therefore help to increase the participation of (smaller) women-owned firms. Moreover, women may not have the same access to the channels that convey information about public tenders and also may have less knowledge about how to submit tender documents. As such, capacity-building activities that encourage and enable women entrepreneurs to apply for public tenders may be required.

- **Establish a gender-responsive monitoring system**

In order to be able to track who benefits from public tenders, it is useful to establish a gender-responsive procurement monitoring system. The statistics collected, processed and analysed must therefore be disaggregated by sex (e.g. male or female ownership of the enterprise that was awarded a contract, number of female and male employees, etc.). Continuous monitoring and tracking will provide early indications of any gender imbalances in contract awarding.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- give technical advice to the national public procurement office;
- support capacity development for women-owned businesses and women's business organisations.

LESSONS LEARNED

To improve the situation of women in and through public procurement is a medium- to long-term process that necessitates a well-defined and coordinated strategy of change. If women are involved in the definition of technical specifications, it is more likely that women's concerns get properly taken into account. Providing women-owners of micro and small enterprises with training on how to tender is crucial. However, it is important not to focus solely on public procurement issues, but also include other related topics like access to finance, dealing with corruption, marketing, and business plans (↘ **Supporting women's business organisations**).

Kenya's Public Finance Reform programme

Capacity development in public procurement is one of three components that make up Kenya's Public Finance Reform (SPFR) programme, a GIZ initiative commissioned by BMZ and delivered by the country's Ministry of Finance. The programme supports the Public Procurement Oversight Authority to develop and enhance the capacity of institutions and individuals involved in public procurement. To get a clear picture of women's involvement in public procurement, the programme commissioned several studies that revealed severe gender inequalities in different areas of the procurement process. Together with the Public Procurement Oversight Authority, the programme organised six stakeholder fora in different parts of the country to disseminate the results of the studies and draw up an action plan that contains, among others, the following objectives:

- Increase the number of public contracts won by female business owners from less than 1% of the public procurement budget to at least 20% by the end of 2016.
- Enhance competition in public procurement by opening up competitions to greater numbers of female business owners, which should also result in reducing corruption in public procurement.
- Increase the number of female procurement officers holding higher-level procurement positions by at least 30% by the end of 2016.
- Improve the legal framework and make procurement practice more accessible.

Source: Public Finance Reform (SPFR) programme in Kenya
<https://www.giz.de/en/worldwide/19735.html>

FURTHER INFORMATION

Kirton, R. M. (2013), Gender, Trade and Public Procurement Policy, The Commonwealth Secretariat, London
<http://thecommonwealth.org/sites/default/files/news-items/documents/Gender,%20Trade%20and%20Public%20Procurement%20Policy.pdf>

Webpage at empowerwomen.org (2014) on gender-responsive public procurement in Iraq

<http://www.empowerwomen.org/circles/open-discussion-about-laws-and-policies-to-advance-womens-economic-empowerment/gender-responsive-public-procurement>



PROMOTING EQUALITY IN POLITICS AND INSTITUTIONS

Gender audits

OVERVIEW

A gender audit is a tool to assess the gender-sensitivity of an organisation. It looks into both the external performance of the organisation as a service provider and the internal organisational processes from a gender perspective. In order to promote individual and organisational learning, a gender audit should be conducted in a participatory manner that involves all personnel, including top-level management and technical staff. The final report of this process establishes the organisation's baseline, which can then serve as a basis for an organisational gender mainstreaming strategy and the definition of appropriate actions to increase the gender-sensitivity of the organisation.

EXPECTED OUTCOMES AND IMPACTS

The outcome of a gender audit is a baseline study that can help to identify and develop measures that enhance the gender-sensitivity of an institution (e.g. a ministry, TVET institute, bank or private company).

POSSIBLE PARTNERS

Partnerships could be set up with a wide range of organisations, including ministries, business associations, savings and credit cooperatives, banks, NGOs, GIZ country or project/programme offices, and others.

THE TOOL IN DETAIL

The International Labour Organization (ILO) has developed a methodology for conducting a participatory gender audit that promotes organisational learning at the individual, institutional and policy levels on how to mainstream gender effectively in practice. The methodology can be applied to all kinds of organisations and helps to enhance the collective capacity of organisations to examine their activities and services from a gender perspective, to identify strengths and weaknesses in promoting gender equality, and to provide recommendations on how to strengthen gender mainstreaming within an institution.

The key components of the methodology are:

- an extensive desk review of the organisation's policies and procedures, public relations material, etc.;
- semi-structured interviews with staff working in the audited organisation at all hierarchical levels;
- a collective workshop.

The approach of the ILO proposes analysing the following five key elements:

1. Gender issues in the context of the organisation (or work unit) and existing gender expertise, competence and capacity building.
2. Gender in the organisation's objectives, programming and implementation cycles, and in its choice of partner organisations.
3. Information and knowledge management within the organisation, and gender equality policy as reflected in its products and public image.
4. Decision-making, staffing and human resources, and organisational culture.
5. The organisation's perception of its achievements in terms of gender equality.

The guiding questions for gender analyses and data sources provided in the annex may be useful for gender audits in the different areas.



HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- provide support with conducting gender audits;
- draft an action plan based on the results of a gender audit;
- support the implementation of an action plan;
- support the development/improvement of mechanisms to collect sex-disaggregated data

LESSONS LEARNED

Many organisations have yet to establish a gender-sensitive management information system, which means sex-disaggregated data may not always be readily available. In this case, the collection and analysis of sex-disaggregated data in the organisation should be improved.



Gender audit of eight savings and credit cooperative societies (SACCO) in Uganda

In Uganda, savings and credit cooperative societies (SACCOs) are microfinance institutions (MFIs) that serve the rural markets deemed commercially unviable by formal financial institutions. This is possible because of their simple and cost-effective organisational structures, their ability to respond to clients' needs and the fact that they are member-owned, -governed and -used. Women are found to be underrepresented in SACCOs at all levels: in terms of membership and at the management and board levels. To identify possible reasons for this gender imbalance, GIZ's Financial Systems Development Programme in Uganda, commissioned by BMZ, conducted a study of eight of these SACCOs. The research team used a combination of quantitative and qualitative methods to collect both primary and secondary data. Primary data was collected through focus group discussions with SACCO members and board members and also through key informant interviews with managers, staff and the few women board members in these societies. Secondary data was collected by reviewing existing documents to collect sex-disaggregated data from SACCOs on membership composition, board composition, management and staff composition, the number of borrowers, and savings and loan portfolios. The study prepared the ground for developing a strategy on how to promote women's participation in Uganda's SACCOs.

Source: Financial Systems Development Programme, Uganda
<https://www.giz.de/en/worldwide/19361.html>

FURTHER INFORMATION

Kamuhanda, R. N. (2010), A Study on Promoting Women's Participation in SACCOs. A Case of 8 SACCOs Supported by GTZ FSD Programme, GIZ, Kampala

<http://www.rfspug.org/downloads/GTZ%20Gender%20Report%20on%20women%20participation%20SACCOs2010.pdf>

ILO (2012), A Manual for Gender Audit Facilitators. The ILO Participatory Gender Audit Methodology. 2nd edition, Geneva
http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_187411.pdf



PROMOTING EQUALITY IN POLITICS AND INSTITUTIONS

Investing in infrastructure that is of specific relevance for women

OVERVIEW

Women's access to vocational training, financial services or employment opportunities may be restricted due to, among many other reasons, the lack of appropriate public and private infrastructure — e.g. public transport, safe accommodation, separate sanitary facilities or security-related provisions. A lack of childcare infrastructure, such as kindergartens, may also inhibit women's participation in training courses or deter them from searching for a paid job.

EXPECTED OUTCOMES AND IMPACTS

Investing in public or private infrastructure that meets women's needs provides women with a level playing field where they can develop and use their talents and productive potential for their own benefit and the benefit of the economy as a whole.

POSSIBLE PARTNERS

Vocational training institutions, financial institutions or companies involved in private infrastructure (micro and meso level), partners involved in creating time-saving⁸ public infrastructure at the macro level including the relevant sector ministries (e.g. the ministries of women's affairs, of social affairs, of transport), and NGOs

THE TOOL IN DETAIL

Infrastructure that helps women to successfully balance work and family obligations, such as kindergartens, or that enhances women's security and privacy, such as separate toilets and dormitories, is a priority for women and must be treated as such at all levels of government. For this reason, the Millennium Project Task Force on Education and Gender Equality has identified investment in infrastructure that reduces the time burden on women and girls as one of seven strategic priorities that must be addressed in order to achieve Millennium Development Goal 3 (promote gender equality and empower women). Three types of infrastructure are considered to be particularly important: energy, transport, and water and sanitation.⁹

At the macro level, relevant sector ministries should be instructed to allocate sufficient funds for infrastructure that is a priority for women as part of ↘ **gender-sensitive financial management and budgeting**. ↘ **Gender-sensitive public procurement** guidelines may also help to ensure that infrastructure that is relevant for women gets included in plans for newly constructed public buildings, such as schools or universities. While investing higher percentages of the national budget in time-saving infrastructure or changing procurement guidelines is more of a medium- to long-term process, interventions at the meso and micro levels (such as building additional sanitary facilities) can be short-term activities.

At the meso level, institutions like banks, vocational training centres or private companies should be advised on how to improve the working environment for women through investing in infrastructure that is particularly relevant to women. For an institution to invest in providing its own childcare facilities, it will need to have sufficient women staff or trainees with children at the relevant age. If the number is too low to make childcare facilities feasible, the institution can instead offer women a childcare stipend. Women can then use this at their own discretion to cover the costs of childcare while they are at work or in class. If, however, there is a sufficient number of women using the institution's own childcare facilities, quality (e.g. in terms of trained staff) is a key issue.



⁸ Time poverty, a concept developed in the 2000s, means that some people, particularly women, are not left with enough time to rest and recuperate from (paid and unpaid) work. Time-saving infrastructure comprises therefore any and all solutions that reduce someone's time poverty.

⁹ Millennium Project Task Force on Gender Equality (2005), Taking action: achieving gender equality and empowering women: <http://www.unmillenniumproject.org/documents/Gender-complete.pdf>



HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- provide advisory services to sector ministries or economic institutions;
- provide technical advice how to design buildings in a gender-sensitive manner;
- support gender-sensitive poverty and social impact analyses (PSIA) of large-scale infrastructure schemes.

LESSONS LEARNED

Evidence from different countries indicates that when more women hold decision-making positions in private or public bodies, it becomes more likely that investment in infrastructure that is especially important for women will increase.

The Sri Lankan-German Training Institute

GIZ's Vocational Training in the North (VTN) project, commissioned by BMZ, aims to improve the availability of demand-oriented education and training in the north of Sri Lanka. With the close financial cooperation of Germany's development bank Kreditanstalt für Wiederaufbau (KfW), VTN will soon open the Sri Lankan-German Training Institute (SLGTI) in Kilinochchi. The planning process for the SLGTI campus has particularly focused on including infrastructure that is of special relevance for women. The institute, which is due for completion in 2016, will provide training for up to 600 trainees and include 60 dormitory places for female trainees (housed in a separate building), a kindergarten, and lavatories for women in each training and administration building.

SLGTI is seeking to recruit women as teachers and managerial staff or enlist them in advanced-level training, with preference being given to women with equal qualifications compared to men. To encourage women to apply for positions and participate in advanced-level training, SLGTI is promoting the employment opportunities available and holding information events.

Source: Vocational Training in the North of Sri Lanka
<http://www.vtnaita.com>

FURTHER INFORMATION

UN Millennium Project Task Force on Gender Equality (2005),
 Taking action: achieving gender equality and empowering women
<http://www.unmillenniumproject.org/documents/Gender-complete.pdf>





PROMOTING EQUALITY IN POLITICS AND INSTITUTIONS

Increasing the gender-competence of institutions

OVERVIEW

A number of evaluations of organisational gender mainstreaming processes have revealed that the gender competence of staff is a key success factor. Gender competence consists of three components: willingness, knowledge and skills. A mix of different activities including awareness-raising sessions, training and coaching, and individual mentoring are therefore necessary to increase the gender competence of both decision-makers and technical staff.

EXPECTED OUTCOMES AND IMPACTS

The outcome of increased gender competence is increased awareness and behavioural change that results in greater responsiveness to gender issues internally and externally.

POSSIBLE PARTNERS

Staff members in partner organisations (e.g. ministries, public institutions like schools, private companies) including decision-makers and technical staff, and NGOs

THE TOOL IN DETAIL

Numerous evaluations of gender mainstreaming processes have shown that the political will and commitment of an organisation's decision-makers is crucial. As such, awareness-raising activities need to start at management level. Experience has shown that decision-makers in economic institutions, such as ministries of finance, banks or business associations, are more open to gender equality issues if the economic gains of gender equality are emphasised. There is well-documented evidence that reduced gender inequalities, especially in education and labour force participation, result in higher economic growth rates at the macro level.¹⁰ Research also shows that a more gender-balanced employment structure in private enterprises results in higher productivity.¹¹

Decision-makers do not need to fully understand every technical detail of the gender expertise relevant to their work. Comprehensive gender training in specific subject areas, such as **gender-sensitive financial literacy**, **gender-responsive public finance** or **gender-sensitive start-up promotion**, should mainly be focused on target technical staff. The training content will strongly depend on the kind of organisation and target group within the organisation

that is receiving the training. To make the training a success, it should be based as much as possible on the target groups' own working documents (such as forms, guidelines, etc.), should use adult learning techniques and should analyse the potential and realistic benefits of developing an enhanced gender balance in the institutions in question. However, even if gender training in a specific technical area is conducted in a very interactive way and incorporates a lot of individual and group work on case studies, the evidence clearly shows that training, while certainly necessary, is not enough to deliver sustainable improvements in gender competence. It is therefore useful to complement gender training with follow-up coaching or ongoing and on-demand technical advice. This can be provided by either external gender experts or, where available, the organisation's own gender focal points or experts.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- organise awareness-raising events;
- develop factsheets or guides that present a comprehensive range of arguments to support awareness-raising activities ('the added value of gender equality in the area in question');
- organise gender training;
- create a pool of gender trainers through the delivery of a train-the-trainer programme;
- provide ongoing support from gender experts;
- establish alumni networks.

LESSONS LEARNED

A medium-term strategy is required for the development of gender expertise that should include: awareness-raising events; a series of gender training sessions that provide progressively higher levels of technical detail and are supported by coaching; and technical advisory services.

10 Klasen, S. and Lamanna, F. (2008), The impact of gender inequality in education and employment on economic growth in developing countries: Updates and extensions, Discussion paper No 175, Ibero-America Institute for Economic Research, Göttingen.

11 Fisher Ellison, S. and Mullin, W. P. (2014), Diversity, social goods provision and performance in the firm, Journal of Economics and Management Strategy.



FURTHER INFORMATION

Wong, F., Hunter, C. and Mukhopadhyay, M. (2009), Facilitators guide for gender training, The Hague
<http://www.facilitatorsguide.dk/overview-of-gender-training.html>

Wong, F. and Mukhopadhyay, M. (2007), Gender, Society & Development. Revisiting gender training – the making and remaking of gender knowledge, The Hague
http://www.kit.nl/gender/wp-content/uploads/publications/1031_Gender-revisiting-web2.pdf

Self-study online courses on gender analysis (2015)
<http://www.gender-network.net/english/self-study-online-courses.html>

Dutch Royal Tropical Institute (KIT) web resource on gender knowledge (2015)
<http://www.kit.nl/gender/approaches/gender-knowledge/>
 Gender Toolkit for Centres of Advanced Technology and Training (2007)
<http://www.bestpracticesfoundation.org/pdf/EngenderingVocationalEducation.pdf>

Increasing gender competences in India

The Promotion of Industrial Services and Employment project (2005–2008), commissioned by the European Union and the state governments of Karnataka and Gujarat (India) and delivered by GIZ International Services, supported several private and government vocational training institutes. One of the project's objectives was to establish a gender strategy for these supported training institutes and to increase their gender competences. The process sought to raise awareness about women's needs in the labour market and kick-start a dialogue on gender mainstreaming in TVET.

The project commissioned an NGO with gender sensitisation expertise to conduct awareness-raising exercises with a number of target groups – namely, technical training institutions and industry representatives, and also women and their families. The desired outcome was to inculcate attitudinal changes across the board: 'Industry will be willing to hire more women, technical training institutions will be more willing to enrol and train a larger pool of women. More women in turn will be willing to undertake training and families will be more willing to send them.'¹²

Working with an NGO, the project summarised approaches, recommendations and experiences in a Gender Toolkit for Centres of Advanced Technology and Training <http://www.bestpracticesfoundation.org/gender-focus.php>), designed specifically for TVET.

A key lesson learned from the gender sensitisation work is that delivery approaches must be responsive to the expectations of the stakeholder groups involved. Games and storytelling are not appropriate for industrial firms and technical training institutions, which prefer more concrete exercises, PowerPoint presentations and statistics. Conversely, women and families prefer more participatory methods that engage and hold their attention. Methods and specific implementation instructions for each stakeholder group are described in detail in the above-mentioned toolkit's gender sensitisation modules.

Source: Technical and Vocational Education and Training – India
<http://www.tvet-gizis.in>

¹² Best Practices Foundation (2007), Gender Toolkit for Centres of Advanced Technology and Training, commissioned by GTZ, German Technical Cooperation New Delhi and Industrial Services Network, New Delhi, India.



PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Gender-responsive public financial management and budgeting

OVERVIEW

One of government's most powerful tools is the state budget, and its use reflects an administration's political priorities in monetary terms. However, the impact of public expenditure and revenue-raising patterns is not always gender-neutral, but differs for women and men, girls and boys. Gender-responsive budgeting (GRB) or more general, gender-responsive public financial management has therefore gained in importance, becoming a central tool for promoting gender equality and women's rights in national and local planning and budgeting processes.

EXPECTED OUTCOMES AND IMPACTS

The outcome of implementing GRB is a financial management system that incorporates a gender perspective in all stages of the planning and budgetary process. The aim is to ensure that women's and men's priorities are equally reflected and that both sexes benefit equitably from public expenditure and revenue-raising patterns.

POSSIBLE PARTNERS

The ministry of finance, the ministry of development planning, the planning and budgetary departments in sector ministries, the ministry for gender or women's affairs, parliamentarians, civil society organisations, statistical offices and research institutes

THE TOOL IN DETAIL

GRB first came to prominence at the 1995 Beijing Platform for Action. Since then, more general development declarations, such as the Doha Declaration on Financing for Development (2008), have also highlighted GRB as a tool to promote gender equality. In short, GRB aims to mainstream a gender perspective in all stages of a country's planning and budgeting process at the national and/or local level. The impacts of public expenditure and revenue-raising patterns on both women and men are analysed to provide sufficient evidence for more gender-balanced budget policies and reallocations. There is no blueprint for implementing GRB. Each one of the more than 70 countries that have started working to deliver GRB have to a certain extent developed a range of approaches and tools depending on their budgetary system and their socio-cultural context. However, all these initiatives must address similar questions, such as:

- Do women and men benefit equitably from public expenditure?
- Are women and men equitably burdened by different forms of public revenues?
- Do public policies, including public financial management policies, take women's unpaid work into consideration?
- Are women's and men's priorities and needs equally reflected in budget policies?
- Are women and men equally represented in budget decision-making positions?

To ensure GRB does not end up as a one-off activity, but instead contributes to the institutionalisation of a gender perspective in the country's public financial management system, several interventions at different levels are required:

- **Sensitisation of civil servants in the financial sector**
Ministries of finance have a key role to play, partly because they decide on overall policy frameworks and partly because they have the technical expertise and access to relevant data. Civil servants responsible for budgeting do not, however, always perceive the immediate relevance of gender aspects. Sensitisation and awareness-raising activities should emphasise the correlation between gender inequalities and the resulting lost potential for economic growth and poverty reduction (↘ **Increasing the gender competence of institutions**). In addition, GRB helps budget organisations to understand where their money is going and who is making use of their services. This increases budget transparency, facilitates the more effective use of limited resources and ultimately generates greater value for money.
- **Providing evidence**
Sensitisation and awareness-raising work needs to be underpinned by evidence that shows how the impact of public expenditure and revenue-raising is not gender-neutral. It is therefore useful to support analytical studies that will examine these questions and also indicate the potential benefits of gender sensitive financial management and budgeting. To date, different analytical tools have been proposed for these kinds of studies.¹³ The World Bank's 2012 World Development Report contains evidence from different countries about how gender equality, poverty reduction and economic growth are interlinked.¹⁴

¹³ For example: gender-sensitive incidence analyses, gender-aware beneficiary assessments, citizen report cards, public expenditure tracking surveys and public expenditure reviews.

¹⁴ World Bank (2011), World Development Report 2012. Gender Equality and Development.

- **Linking up with ongoing public financial management (PFM) reforms**

Many countries are currently in the process of introducing medium-term financial planning and are moving towards a system of programme-based budgeting that is transparent, ensures accountability and is results-oriented. The introduction of new PFM systems presents the opportunity to incorporate a gender perspective from the very outset (when developing formats, handbooks, procedures, guidelines, training curricula, etc.).

- **Capacity development for those responsible for planning and budgeting**

Special training courses and workshops need to be held for those responsible for planning and budgeting. It may be useful to complement training with subsequent on-the-job coaching.

- **Providing technical advice to statistics offices**

In many countries, the statistics required for conducting a gender analysis of the budget are either not recorded at all (e.g. time-use data) or not recorded in a gender-differentiated manner. As such, offices of national statistics and research institutes may need to be advised on how best to gather and analyse gender-disaggregated and time-use data.

- **Strengthening civil society and parliamentarians**

Civil society and parliamentarians have a decisive role to play as government watchdogs. As such, they must have the capacities required to raise relevant questions and hold governments accountable in terms of their gender equality commitments.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- conduct awareness-raising activities and support studies and multi-stakeholder discussions/workshops that provide evidence of the gender impacts resulting from public expenditure and/or revenue-raising patterns;
- develop the capacities (through training and ongoing follow-up coaching) of stakeholders, such as relevant planning and budgeting officers in the ministry of finance, sector ministries, civil society organisations, research institutes, and parliamentarians;
- provide technical support related to gender mainstreaming in ongoing public financial management reforms (e.g. revising new handbooks, manuals, guidelines, budget call circulars, etc. from a gender perspective);
- provide technical support to national statistical offices on the collection and analysis of gender-disaggregated data.

LESSONS LEARNED

In order to achieve tangible gender-equality results, a medium- to long-term strategy to institutionalise GRB in the ministry of finance must be developed that includes interventions at different levels and involves a wide range of stakeholders. Without this kind of strategy in place, GRB activities might simply end up being one-off interventions that get quietly dropped once those spearheading GRB leave the ministry or institution involved. International experience has shown that the most successful and sustainable GRB initiatives are those where the ministry responsible for women's affairs and the ministry of finance cooperated inside government and an effective civil society and/or parliamentarians held the government accountable from outside.

Reducing inequality in Kosovo through gender budgeting

Although Kosovo's legal, institutional and policy framework strongly promotes the principle of gender equality, gender inequalities nonetheless persist and are reflected in the lowest female labour force participation rate in Europe. Gender-responsive budgeting has been identified as a promising approach to reduce these gender gaps. GIZ's Reform of Public Finance Systems project, commissioned by BMZ, is supporting the implementation of gender-responsive budgeting in Kosovo through a pilot scheme involving the Ministry of Labour and Social Welfare (MLSW) and one municipality. In-depth analyses of the budgets of MLSW and the pilot municipality resulted in concrete recommendations on how to plan and budget in a more gender-sensitive manner and how to define gender-specific objectives, and the proposition of indicators for measuring progress.¹⁵ These recommendations and the gender-disaggregated data are reflected in the 2015 draft budgets of both entities. Practical, easy-to-follow guidelines on how to deliver GRB at the municipal and ministerial levels help with transferring relevant acquired knowledge to other budget organisations in Kosovo.

Source: Reform of Public Finance Systems
<http://www.giz.de/en/worldwide/21119.html>

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¹⁵ Kosovo Women's Network (2014), Budgeting for Social Welfare. A Rapid Gender Analysis to Inform Gender Responsive Budgeting in the Ministry of Labour and Social Welfare in Kosovo, Pristina, Kosovo.



PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Gender-sensitive macroeconomic models and policies

OVERVIEW

Macroeconomic policy targets, such as the levels of price stability or employment, are usually developed building on prognoses and policy impact assessments that are, in turn, based on macroeconomic models. Models that do not take gender differences into account risk producing policy targets that will either fail to achieve the intended results by neglecting the role of gender or, worse still, will disproportionately harm women (for example, by increasing their time poverty).¹⁶ In principle, there are two different ways of integrating gender dimensions into macroeconomic models. On the one hand, all data that are related to economic actors, such as consumption patterns, labour force participation rates and wage or saving rates, can be disaggregated by sex. On the other hand, the unpaid care economy that is invisible in standard economic statistics can be added as an additional sector.

EXPECTED OUTCOMES AND IMPACTS

Gender-sensitive macroeconomic modelling can contribute to public policy decisions that do not harm one sex or the other disproportionately. It also means that the gender dimensions of macroeconomic policies will be taken into account systematically.



POSSIBLE PARTNERS

Research departments in the ministry of finance, units responsible for macroeconomic forecasting in various other ministries, and research institutes

THE TOOL IN DETAIL

Macroeconomic policies try to achieve price stability, full employment and the balance between imports and exports through the application of fiscal, monetary and exchange rate measures. Policy decisions are often derived from macroeconomic models based on large data sets that reflect economic behaviour in a country (e.g. the percentage of additional income that is put into savings) and are thus designed to predict the economic results of different policy scenarios.

Although the focus is on highly aggregated variables – such as gross national product, investments, savings and the balance of payments – empirical findings have shown that the impact of macroeconomic policies on households and individuals is not gender-neutral. The following guiding questions can help to assess the gender-specific impacts of macroeconomic policies:¹⁷

- Will policies have an inflationary or deflationary effect? Which sectors are most affected by inflation or deflation? Are women or men concentrated in these sectors? How are male or female consumers affected by increasing or decreasing prices?
- Will policies have an effect on overall employment? What are female and male labour force participation rates? What are women's and men's share in agriculture, manufacturing and the service sector? Which of these sectors will experience increasing employment and which will experience a decrease?
- How will the pay rates of women and men be affected?
- Which sectors are most affected by a devaluation of the exchange rate? Are these labour or capital intensive, female or male intensive sectors?
- Do the saving rates of women and men differ? How will they be affected by macroeconomic policies?
- Do the consumption and investment patterns of women and men differ? How will they be affected by macroeconomic policies?

¹⁶ Time poverty, a concept developed in the 2000s, means that some people, particularly women, are not left with enough time to rest and recuperate from (paid and unpaid) work.

¹⁷ Schneider, K. (2007), *Negotiating the Economics of PRSs: a Reference Guide for the Non-Economist*, OECD/DAC Network on Gender Equality, Paris.



In recent years, efforts have been made to begin incorporating a gender perspective in formerly ‘gender-blind’ models. In principle, there are two different ways to increase the gender responsiveness of macroeconomic models: (a) one could disaggregate all variables that refer to people by sex (e.g. labour supply, wage rates, different consumption patterns, saving rates, etc.) and thereby reveal differences between the economic behaviour of women and men, e.g. different saving and consumption patterns; (b) one could include new variables to represent the unpaid care economy. Both these approaches will require time-series sex-disaggregated and/or time-use data and constitute medium- to long-term activity. Time-use data can be collected either through a stand-alone survey or through the inclusion of a module on time-use patterns in regular surveys, such as household surveys. The Statistics Division of the UN Department of Economic and Social Affairs¹⁸ publishes a list of countries that have conducted some form of time-use survey.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- raise stakeholder awareness about the need to make macro models gender-sensitive;
- provide technical advice on gender-sensitive macro-modelling and capacity building in institutions that are in charge of macroeconomic modelling;
- provide technical advice on sex-disaggregated and time-use data collection and analysis;
- support a nationwide time-use survey.

LESSONS LEARNED

Macroeconomic modelling requires long-term time-series data that is often not yet available disaggregated by sex. If the invisible unpaid work in the care economy is to be included as an additional economic sector, nationwide time-use data is also necessary. A first step towards gender-sensitive macroeconomic modelling needs therefore to focus on the collection and analysis of reliable sex-disaggregated economic data.

Collecting time-use data in Benin

The United Nations Economic Commission for Africa (UNECA) has supported the development of gender-aware macro- and micro-economic models in several African countries. These models aim to analyse the impact of economic policies on women and men at the household level.¹⁹

In Benin, GIZ’s Macroeconomic Advice for Poverty Reduction project, commissioned by BMZ, is supporting its partner to develop and carry out a time-use survey. Once the time-use data becomes available, the Benin Government will receive technical advice on how to integrate this data into its macroeconomic models.

Source: Macroeconomic Advice for Poverty Reduction
<http://www.giz.de/en/worldwide/27133.html>

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PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Gender-sensitive value chain analysis and development

OVERVIEW

A value chain (VC) for a given product is the sequence of productive processes – from the provision of specific inputs and primary production, through transformation, marketing and retail up to final consumption. The development of a value chain aims to improve how processes perform and the working standards and competitiveness of its stakeholders in order to create new decent jobs and increase employment and incomes. A value chain analysis provides basic information for value chain development and maps all the stakeholders involved along the value chain. To do this, GIZ-implemented projects and programmes apply the ValueLinks methodology²⁰, an approach that has been shown to improve value chain performance. Women are part of value chains at different levels: as small producers, workers, service providers or consumers. However, they often face additional challenges that men do not face or that remain invisible. Incorporating a gender perspective in the value chain selection and upgrading process helps to ensure that those value chains with the strongest potential to improve women's economic situation get chosen. Furthermore, performing a gender analysis of a particular value chain will reveal gender inequalities within the transformation process. The analysis considers the different levels to which men and women participate in value chains and also how the benefits of participation are distributed. In gender-sensitive VC approaches, each measure to upgrade and develop the value chain should also consider which other measures are needed to improve women's economic situation.

EXPECTED OUTCOMES AND IMPACTS

Gender-sensitive value chain analysis and development helps to identify promising intervention areas and measures, not only to improve the performance of a value chain and the commercialisation of a specific product or service, but also to enhance women's economic empowerment.

POSSIBLE PARTNERS

The ministry of economic development/planning or industry, ministries of gender and women's affairs, local NGOs, business associations, and local and international private sector enterprises

THE TOOL IN DETAIL

A value chain analysis maps all the actors (producers, entrepreneurs, financial institutions, consumers) involved at the different stages of the production of a good or service in order to identify weaknesses (e.g. low productivity, low quality) and bottlenecks. Based on the VC approach selected, a strategy can be developed to improve the value chain of a specific product. The process of analysing the value chain and developing an upgrading strategy takes approximately two to three months, depending on the complexity of the value chain in question. A gender-sensitive value chain analysis should therefore be conducted at the beginning of a project/programme or new phase, as it helps to define concrete intervention measures for promoting women's empowerment.

In some value chains, women are largely underrepresented due to national sector policies or cultural acceptance. In others, women's involvement is less visible than men's, and women tend to be employed in the lower echelons of the value chain in stereotypical, low-wage jobs that require minimal qualifications. Women also often face additional challenges and discrimination in terms of income and career opportunities, sexual harassment, lack of recognition due to cultural barriers, or the inability to buy and own property. Female-led enterprises often lack equal access to credit, technology, information and markets, which results in lower productivity and lower incomes. These challenges affect both the performance of the value chain and the distribution of its benefits between the sexes. Therefore, each VC approach should include an in-depth gender analysis that explicitly considers the roles of women and men at each stage of the value chain. A first step in value chain development is the selection of a particular value chain (or value chains). From a gender perspective, it is important to identify how relevant a value chain is for the promotion of gender equality, what the percentage of women working in the sector is, etc. Once a particular value chain is chosen, the following questions should be addressed²¹:

20 International ValueLinks Association e.V.: <http://www.valuelinks.org/>

21 BMZ/GIZ (2013), Gender and Value Chains



1. How do women and men participate in the value chain? What are their roles and responsibilities? What is their gender-specific knowledge? Do they have equal say in the decision-making process?
2. What are the benefits of value chain participation for women and men and how are these benefits exploited? Who controls and decides how benefits are used and invested? Who is in charge of/responsible for the use and investment of the benefits?
3. What are the chances for women to be (better) integrated in value chain activities with regards to horizontal linkages (relationships within one stage of the chain, e.g. within an organisation, group of producers or self-help groups) and vertical linkages (relationships along the value chain with different actors being involved at higher or lower stages)?
4. Do women have access to value chain services like credit or training, and to inputs, information and new technologies?
5. How likely is it that women end up being replaced in the value chain and/or lose their traditional role and function?

Value chain development is a multi-layered process that involves interventions at the different stages and levels in the value chain. When conducting a gender-sensitive VCA, it is essential to include gender aspects in each step of this process and to ensure that, for instance, female entrepreneurs are given equal access to any training or new technology being introduced as part of the project/programme.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- support gender-sensitive analyses of specific value chains and develop gender strategies for specific value chains;
- collaborate with local NGOs and with ministries responsible for gender and women's affairs to provide support for and raise awareness about gender specific interventions;
- provide gender competences and back up on gender-sensitive activities;
- support measures/activities that help women to improve their value chain participation – for example, through participation in (agricultural) training, the **support of women's business associations** and **improving financial literacy**.

LESSONS LEARNED

- Certification of producers and related instruments (such as audit trails, learning groups, internal control systems and indicators) may be an efficient way to gather gender-specific information and make progress with gender issues.
- The choice of value chains to be developed should reflect those areas where women find an important source of decent employment. It is also important to look into new job opportunities that can offer women a better future, e.g. in high-value, export-oriented agro industries.
- The value chain analysis and resulting identification of development measures should ensure that both women's and men's knowledge and views are equally considered, as it is usually the case that neither men nor women have a complete understanding on the workings of the whole value chain.



PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Gender-sensitive value chain analysis and development

The dairy industry in Nicaragua

Hundreds of thousands of poor rural residents depend on the Nicaraguan dairy industry for their livelihoods. A value chain development project, supported by GIZ and Oxfam, employed the ValueLinks methodology with gender-based instruments. In a series of meetings, gender specialists provided information on the dairy value chain, raising awareness about the different roles women and men play in each activity along the chain. The sessions addressed quality requirements and task distribution, discussed the services the cooperative provides to women and men, and delivered communication skills training that promoted improved communications with other actors and organisations in the chain and joint decision-making by husbands and wives acting as a business unit.

As a result, women came to understand the workings of the dairy value chain and their important role in it, and men became more inclined to recognise women's contribution to dairy production. In this way, women went from being invisible to important actors. Cooperatives also changed their bylaws to make it easier for women to join as full members; women's membership subsequently increased from 8% to 43%, with some going on to take up leadership positions. Women also began putting forward their needs and asking for services, such as access to loans. As the importance of their role became recognised, donors began reorienting their strategies and assigning more resources to women.

Source: BMZ/GIZ (2013), Gender and value chain
<http://www.giz.de/expertise/downloads/giz2012-en-gender-and-value-chains.pdf>

Gender-sensitive value-chain analyses in Egypt, Jordan, Morocco and Tunisia

The Economic Integration of Women in the MENA Region (EconoWin) project focuses on the analysis of gender-sensitive value-chains in order to promote women's economic empowerment. Together with the Regional Economic Empowerment Project (REEWP) delivered by Oxfam Québec on behalf of the Canadian International Development Agency (CIDA), EconoWin conducts gender-sensitive value-chain analyses in selected sub-sectors in four countries (Egypt, Jordan, Morocco and Tunisia). Special attention is paid to sectors with high growth potential where women are already active as employees, managers or entrepreneurs or where there is the potential to reintegrate them. NGOs are being trained on gender-sensitive value chain development and new projects will help women to adopt new and improved roles in the value chain – whether as business owners, farmers or workers. For example, in Egypt, the socially responsible company SEKEM NatureTex in cooperation with EconoWin is training village women to produce baby toys from organically grown cotton. At the same time, women working in the company are encouraged to form a group to ensure their voice as employees gets heard and they are also provided with career development training.

Source: Economic Integration of Women in the MENA Region
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PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Gender diversity management/gender-sensitive human resource management

OVERVIEW

The term 'gender diversity' describes the creation of equal employment opportunities for women and men in organisations. When applied to business, gender diversity management means organising key corporate processes in a gender-sensitive manner. All this is based on the assumption that a diversified workforce is not only fair, but also good for business. Gender diversity brings a company greater internal and external acceptance, improves business performance and customer relations, and means employees benefit from better working conditions.

EXPECTED OUTCOMES AND IMPACTS

Using gender diversity management for achieving equal employment opportunities has a direct positive impact on the employment of women and the realisation of their life choices: companies employ more women and provide them with better and long-term employment conditions, especially after maternity. In addition, more female employees secure promotions and leadership positions.

Gender diversity policies make employment in the private sector more attractive to women, as companies will, for instance, support their employees to better reconcile work and family commitments, put in place mechanisms to counter sexual harassment and improve the general working environment in favour of women. At the same time, companies also benefit: recruiting women increases the available talent pool and mixed teams contribute to improved productivity, innovation and better-targeted marketing concepts that reach different kinds of customers. Furthermore, companies may benefit by meeting their corporate responsibility and sustainability commitments.

POSSIBLE PARTNERS

Business associations, chambers of commerce and private enterprises

THE TOOL IN DETAIL

Gender diversity management is part of a broader human resources development approach that considers the diversity of staff members – their sex, age, ethnicity, etc. – as a strategic resource of an enterprise. Like any form of diversity management, it recognises that women and men may have different life experiences, skills and talents that need to be valued and appreciated.

In practice, gender diversity management implies a gender-sensitive restructuring of human-resource-related processes, such as ensuring that recruitment and promotion processes are free of any gender bias. Also, gender diversity management can be translated into specific actions that foster women's employment opportunities like, for instance, holding Girls' Days, offering childcare or running a mentoring programme for female leaders. Gender diversity management is a suitable tool for companies with at least 100 employees and a functioning human resources department.

To ensure the long-term success of gender diversity initiatives, it is useful to adopt a comprehensive strategic approach that intervenes in different corporate domains, such as corporate culture, management, operations, communications, and monitoring and evaluation (see Figure 2 below). The five corporate domains guide the analysis of the company's challenges and the development of solutions.

Figure 2. Five corporate domains for gender diversity management

Corporate Strategy and Culture	Integrate gender diversity in your corporate strategy & culture to underline its significance and ensure its acceptance			
Management	Win management as role model and supporter for gender diversity to inspire employees and defend decisions			
Operations	Realize concrete actions to enhance gender diversity within your company – Action fields: <table><tr><td>Recruitment of women to work in private sector</td><td>Retention of female employees</td><td>Career advancement of women</td></tr></table>	Recruitment of women to work in private sector	Retention of female employees	Career advancement of women
Recruitment of women to work in private sector	Retention of female employees	Career advancement of women		
Corporate Communications	Communicate actions inside and outside the company to inform employees about progress and enhance your corporate reputation			
Controlling	Monitor and evaluate gender diversity efforts to measure and promote results			

The UN Women's Empowerment Principles offer further guidance on how to promote gender equality in the workplace, marketplace and community. The Gender Equity Seal (GES) and its corresponding GES certification system encourage companies to promote, improve on and monitor the position of women in their workforce.



PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Gender diversity management/gender-sensitive human resource management

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- promote the advantages of gender diversity management among companies and business associations;
- promote the adoption of codes of conduct like the UN Women Economic Empowerment Principles by chambers of commerce, business associations and companies;
- develop the capacities of human resources personnel working in public and private enterprises, and of local consultants who provide advice to companies;
- deliver advisory services to guide the set up and implementation of gender diversity management projects and gender-sensitive human resources policies in private companies;
- install public-private partnerships for implementing corporate gender diversity projects;
- support platforms for businesses to exchange their experiences;
- provide support to associations and federations that enables them to act as multipliers for gender diversity (e.g. establishing an advisory service on gender diversity management and conducting advocacy actions).

LESSONS LEARNED

- When companies are willing to take up the challenge of managing gender diversity, they need guidance in the form of good practice and role models.
- Companies decide to adopt gender diversity management for a range of reasons: the need to recruit talented employees, the desire to retain women in the workforce after maternity leave to reduce the costs involved in staff turnover, the need to respond to corporate values that emphasise equality or, in some cases, pressure from outside the company.
- Employees perceive the main benefit of this kind of initiative to be a better work-family balance.
- Usually, companies are much more interested in gender diversity than expected and sponsors can be found at different levels in company hierarchies.
- Local cases of best practice can be collected in advance to serve as national exemplars for sharing inside and outside the companies.
- It is important to make clear that the focus of gender diversity management is not on delivering elaborate or high-profile programmes for women, but on establishing fair and equal corporate processes and working conditions for both women and men.
- The impact of gender diversity management is not only felt within companies adopting the concept. Corporate activities with schools and universities (i.e. for attracting girls and young women to certain professions) influence the lives and employment opportunities of future generations.





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<http://weprinciples.org/Site/>

Gender diversity management as a means to promote the employment of young women in MENA-region companies

Countries in the MENA region have an increasingly large pool of talented women to draw on, but few women enter the workforce after graduation and even fewer women stay in the workforce after they marry and have children, especially in private companies. The private sector, however, is in dire need of qualified staff and struggles to recruit suitable candidates. Corporate gender diversity policies in a number of companies in Egypt, Jordan, Morocco and Tunisia are helping these businesses to secure the talent they need and result in higher rates of women's employment and in better working conditions.

Encouraging businesses to make better use of the female talent pool involves four steps: (a) raising awareness among the business and political community about the economic importance of gender diversity in the workplace, (b) enabling local business consultants to advise companies undertaking corporate gender diversity initiatives, (c) supporting selected private companies to implement corporate gender diversity initiatives and (d) promoting best practice in gender diversity management throughout the business sector and among policymakers.

Public-private partnerships for corporate gender diversity initiatives lie at the heart of the project. Following an open call for proposals, a gender diversity audit is conducted in selected companies as the basis for corporate initiatives. Company projects are designed according to the company's strategic approach. Each company sets its own targets for either increasing the recruitment rate of women or number of women holding leadership roles, or decreasing the voluntary turnover rate of women, especially after maternity. At around 16 months after commencement, key corporate processes are reorganised in a gender-sensitive manner. An end-of-project evaluation subsequently determines whether the company has achieved its own targets.

Partnerships with local business associations are meant to embed gender diversity management in the private sector in the long run. Regional exchanges between project partners in the four participating countries strengthen the dynamics of change

Source: *Economic Integration of Women in the MENA Region*
<http://econowin.org/competition/>



PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Promoting women's entrepreneurship

OVERVIEW

Private enterprises are one of the driving forces of sustainable economic development. However, data on entrepreneurship reveal that, globally, women are on average less likely to start a business. When they do, women's businesses tend to be smaller, overrepresented in the informal sector and underrepresented in sectors with promising growth perspectives. This is due to the myriad constraints women face when it comes to accessing credit, technology, information and markets and to dealing with childcare responsibilities and social norms that may restrict their mobility. As such, any measures adopted to promote start-ups must also take account of gender differences. For instance, it may be necessary to create a specific start-up fund for women-led enterprises or training targeted at women.

EXPECTED OUTCOMES AND IMPACTS

In the short term, the outcome is a higher percentage of new enterprises that are led by women. In the long term, this will result in higher incomes and more employment, not only for female entrepreneurs, but also for female employees. Several empirical studies indicate that higher numbers of women are employed in female-led enterprises than in male-led enterprises. As such, when a higher number of new enterprises are set up by women, there will be greater opportunities for women's employment in general.

POSSIBLE PARTNERS

Ministry of commerce, chambers of commerce, women's business associations, vocational training centres, business schools, financial institutions, and public or private providers of start-up services such as business angels networks

THE TOOL IN DETAIL

The vast majority of women business owners operate small and micro businesses, and it is still the case that less than 5% of the CEOs of the world's major corporations are women.²² Worldwide, only 37.1% of all enterprises have some female representation in ownership and only 18.4% of all firms have a woman in a top management position.²³

These averages hide huge regional variances.²⁴ In many areas, female entrepreneurs face more severe constraints than male entrepreneurs — for instance, when it comes to accessing credit, technology, information and markets.

In addition, family responsibilities and social norms may restrict women's mobility and influence their choice of sector. On average, women are underrepresented in sectors like biotechnology and renewable energy that have strong potential for future growth. These constraints may limit the possibilities for women seeking to establish new businesses and create employment.

A variety of instruments and methodologies are used to promote the start-up of new businesses:

- entrepreneurial skills training;
- business development services (BDS);
- provision of credit and investment funding (↘ **gender-sensitive financial products and services**);
- mentoring programmes (↘ **mentoring of women by women**);
- the set-up of business incubators to provide infrastructure, such as office space, ICT services, technical equipment and office services, which may be provided free of charge or at below-market rates;
- marketing activity support, including participation in trade fairs;
- support for networks (↘ **supporting women's business associations**).

These instruments need to address both women's and men's priorities and needs in order to ensure that women have equal access to and benefit equally from these services. As women on average have a lower level of education and skills training than men, training content and methods need to be adapted accordingly. Given the huge regional differences in women's representation as owners of private enterprises, a context-specific and culturally sensitive approach is always required. In many countries, normative constraints and social attitudes based on cultural and religious beliefs do not support the idea of women as entrepreneurs in general or in particular sectors that are considered to be male dominated. In order to overcome stereotypes and move beyond this kind of occupational segregation, measures like ↘ **media campaigns** or ↘ **mentoring programmes** may prove effective. In addition, ↘ **investments in time-saving infrastructure** may be necessary to enable women to better balance work and family responsibilities.

²² ILO (2015), Women in Business and Management: Gaining momentum.

²³ World Bank Group. Enterprise Surveys: <http://www.enterprisesurveys.org/Data/ExploreTopics/gender>

²⁴ The East Asia and Pacific region has the highest representation of women (58.7% representation in ownership and 29.3% in management) and the Middle East and North Africa region has the lowest representation (6.6% ownership and 1.2% management).

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- support baseline studies (gender analyses) to understand gender differences;
- support business development services that address the specific needs of female entrepreneurs;
- provide skills development, capacity building and financial literacy training for female entrepreneurs;
- organise a start-up competition for female entrepreneurs;
- establish a start-up fund for female entrepreneurs.

Training, guiding and building the managerial capacities of women entrepreneurs and SME leaders in Morocco

In 2009, GIZ and Morocco's National Agency for the Promotion of Small and Medium-sized Enterprise (ANPME) launched the *entre elles en régions* programme in Morocco to train, guide and build the managerial capacities of women entrepreneurs and SME leaders. The project focused on 80 female-led enterprises in four regions and sought to strengthen the skills of existing female entrepreneurs. The main objectives were: (a) to support the development of women's entrepreneurship in the regions outside the major urban areas of Casablanca and Rabat that have a concentration of female-led businesses and SMEs, and (b) to guide and train SME leaders during the post-set-up phase, which is the most critical and when many businesses fail. The programme's activities can be grouped into six areas: preparation and selection of female entrepreneurs; an initial diagnostic exercise; training provision covering all relevant areas (marketing, management, negotiation skills, quality assurance, human resources, time management, accounting, etc.); individual coaching; the creation of female entrepreneur networks in the regions in question; and evaluation of results. The programme has had positive effects on several performance indicators of women-led enterprises: 75% of the programme beneficiaries experienced an increase in investments (materials, equipment, etc.) and client numbers, and 54% indicated that turnover increased. Furthermore, the debt ratio (close to 36%) was lower than that generally observed

LESSONS LEARNED

An ILO Women's Entrepreneurship Development briefing paper provides valuable insights into the effectiveness of entrepreneurship development interventions for women entrepreneurs. The paper shows that the combination of finance and business training for women is more effective in supporting women's business start-ups than finance or business training provided on its own. In order to effectively support the business success of women entrepreneurs at the micro-enterprise level, interventions should address, in addition to limited access to finance and business skills, other barriers to women's entrepreneurship.

in SMEs. Given its success, the programme was extended, incorporating an additional 40 female-led enterprises.

Source: GIZ Morocco
<http://www.giz.de/en/worldwide/340.html>

Start-up training with soft-skills components in Kosovo

GIZ's Promotion of Competitiveness of the Private Sector in Rural Areas project, commissioned by BMZ, in Kosovo promotes potential start-ups at university through the provision of business start-up and soft skills training. The project's objective is to strengthen participants' skills to enable them to overcome socio-cultural gender barriers and to develop business plans. Together with the Kosovo Chamber of Commerce, GIZ has trained up trainers to deliver a number of modules relevant to those starting their own business: communication skills, negotiation skills, marketing research, marketing communications, human resource management, accounting and business plan writing. The training is followed by a month-long internship that is also supported by mentoring provided by a successful female entrepreneur. This mentoring continues throughout the start-up phase. In all, 19 women have completed the training and internship and been awarded a certificate. Their concrete business ideas were worked up into business plans and 30% of these are now being implemented.

Source: Promoting sectors of the economy in rural areas
<http://www.giz.de/en/worldwide/29972.html>

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PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Raising women's awareness of their rights at work

OVERVIEW

Women constitute the majority of workers in export-oriented, labour-intensive industries, such as the garment sector or electronics, where working conditions are in many cases poor, wages are extremely low and fundamental rights at work are ignored. Women in these kinds of low-paid and precarious jobs are underrepresented in trade unions and often do not know what their basic labour rights are and how they can enforce them. Awareness-raising events and training provide women with the tools to enable them to claim their basic rights and thereby improve their working conditions.

EXPECTED OUTCOMES AND IMPACTS

The outcome is that more women know their labour rights, which enables them to better defend these rights vis-à-vis their employers and strengthen their bargaining power. It is also likely that women who have become more empowered in their working context will gain more self-confidence when it comes to decision-making in the family and community.

POSSIBLE PARTNERS

Multinational companies, local entrepreneurs, suppliers/producers and their associations, international and local buyers, workers, trade unions and NGOs, consumer associations, ministries, and national networks/chapters of international organisations such as Global Compact

THE TOOL IN DETAIL

Labour-intensive, export-oriented industries that are competitive on the world market because of low wages strongly rely on women's cheap labour. They offer employment for women who are usually poorly educated and trained, and are neither organised in trade unions nor aware of their basic labour rights in terms of working hours, maternity leave, minimum wages, social security benefits, annual leave, etc. The working conditions in these industries' factories are often very poor and (sometimes fatal) incidents are a daily occurrence.

Different methods can be used to enhance women's knowledge about their fundamental rights and increase their empowerment:

- awareness-raising campaigns covering existing forms of discrimination, labour law prescriptions and the means for law enforcement;
- the training of women workers by local organisations or trained peer workers;
- the provision of a space where women can gather and collectively learn.

In addition, a process to certify or label individual factories may provide employers with incentives to adhere to benchmarks and standards relating to working conditions, equal pay and the existence of [gender diversity management approaches](#).

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- support the preparation and delivery of awareness-raising events;
- produce and disseminate informative material (e.g. leaflets, films, etc.) on labour laws;
- support the factory certification process;
- support the development of corporate codes of conduct.

LESSONS LEARNED

Traditional means of entertainment, such as local games and theatre, have proved to be good approaches for disseminating information about women's rights at work, as they combine leisure activities with learning.

The Promotion of Social and Environmental Standards in the Industry (PSES) programme in Bangladesh

The ready-made garment industry in Bangladesh provides direct employment to more than four million workers. Of these, 80% are women in poverty who, prior to opting for garment industry work, had no access to formal employment opportunities. While most of the women workers are kept locked in low-wage front-line jobs, men predominantly occupy the middle and upper management positions. The majority of these women workers remain unaware and uninformed of the labour laws on working hours, overtime, maternity benefits, day-care facilities, equal pay rights and prevention of sexual harassment, among others. The joint technical cooperation programme on the Promotion of Social and Environmental Standards in the Industry, funded by the governments of Bangladesh and Germany and implemented by GIZ, aims to substantially improve the social, environmental and production standards of the ready-made garment industry in Bangladesh and to increase women's knowledge about their rights. Through its partner NGOs, the programme has been operating Nari Moncho or women's cafés — a simple yet extraordinary idea. After a hard day's work, women garment workers meet in the café, where they can relax and engage in a bit of adda or chit-chat. In this leisurely environment, women can learn about their rights and responsibilities as well as about safety at work through training or infotainment over a round of ludo, through role playing or watching theatrical performances. Every week, around 300 garment workers visit each café and around 200,000 workers have been trained in this way. Visiting workers can also seek legal advice on labour and family disputes at the cafés.

Source: Promotion of Social and Environmental Standards in Industry
<http://www.psesbd.org>



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PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

Supporting women's business associations

OVERVIEW

To a disproportionate extent, women own and manage small and very small enterprises that often lack the skills, knowledge, access to markets, marketing information, etc. needed to thrive. Joining a women's business organisation can enable women-led enterprises to benefit from economies of scale and to better defend their own interests. Women's business organisations are networks of women-led enterprises that represent their members in official fora, promote their interests through lobbying and advocacy activities, and provide them with services like training, business advice, counselling or commercial information. Supporting women's business organisations in these areas helps them to enhance their impact and thus be of greater benefit to their members.

EXPECTED OUTCOMES AND IMPACTS

This initiative enables women's business organisations to better defend the interests of their member organisations and to provide them with quality services. The expected impact is that those benefiting from the services of women's business organisations experience increased productivity and performance.

POSSIBLE PARTNERS

Women's business associations, individual companies, chambers of commerce and institutes

THE TOOL IN DETAIL

Women's business organisations are member-based networks of women-led businesses that promote the common interests of their members by, for example, improving access to finance or negotiating with governments to improve policies, strategies, administrative procedures and the business environment for women in general. Besides lobbying and advocacy activities, women's business organisations also provide training and business advice to improve members' business performance.

At the outset, a needs assessment for the women's business organisation being supported must be carried out to identify its strengths and weaknesses. Based on the results, a capacity development programme is then developed that may comprise training and technical advice in the areas of:

- **governance and leadership** — e.g. negotiation techniques, advocacy strategies and communication strategies;
- **services and training** — e.g. service provision, training for members in areas like the development of a business plan, marketing, finance (including accounting and savings schemes) and taxes, business mentoring, and training and education on the legal framework and basic rights;
- **strategic planning** — e.g. strategic and operational planning, funding and financing, etc.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- support the implementation of a needs assessment and the creation of a capacity-development strategy;
- support training provision for women's business organisations;
- build the administrative, organisational, technical and financial capacities of new and existing associations;
- assist women's business organisations in their development of appropriate member services.

LESSONS LEARNED

In order to be effective, the ILO identifies the following topics as success factors for women's business organisations:

- a strong governance structure and visionary board members;
- sufficient and flexible funding;
- an active and diverse membership base;
- effective community relationships and collaborative partnerships;
- management capacity to support services, including accounting and marketing/business development functions;
- relevant training and the provision of services to members and beyond;
- a sound communications strategy.²⁵



GIZ's CHANCE programme supports female entrepreneurs in developing countries as a way to promote economic equality and thus tackle poverty

The Chamber and Advisory Network and Cooperation for Women Entrepreneurs (CHANCE) project in the Southern African Development Community (SADC) and South Asian Association for Regional Cooperation (SAARC) regions is a human capacity development project implemented by GIZ. Working with business intermediaries, such as women entrepreneurs' associations, SME advisory and vocational training institutions, chambers of commerce and fair-trade organisations, the project operates a twin-track approach that combines custom-made training with dialogue and networking activities. In India and South Africa, this has included providing women entrepreneurs' associations with training on starting, growing and managing a business. Through fostering dialogue and running regional and international networking events, the project has also created a platform for business women and different women's associations to exchange their knowledge and experiences.

Source: CHANCE Programme
<https://gc21.giz.de/ibt/var/app/wp342P/1522/index.php/organisations/?lang=en>



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TVET AND LABOUR MARKETS

Gender-sensitive employment and labour market analysis

OVERVIEW

GIZ recently developed the employment and labour market analysis (ELMA) tool to prepare the ground for interventions related to employment promotion. The tool analyses in detail the overall economic performance and framework conditions for employment and the three dimensions of labour demand, labour supply and matching processes in the labour market. Gender equality is embedded as a cross-cutting issue throughout the analysis, but can be dealt with as a subject in its own right, if required.

EXPECTED OUTCOMES AND IMPACTS

The objective of an ELMA is to understand the causes of a specific employment situation in a given country and the key challenges to employment creation, and to propose specific intervention areas to improve the situation. In most countries, women and men differ in terms of education, professional experience and employment constraints. A gender-sensitive ELMA aims to ensure that women's and men's different situations are taken into account, so that women and men benefit equally from employment promotion interventions based on the findings of an ELMA. In many cooperation countries, increased female employment has the potential to improve the socio-economic development of households and the wider economy.

POSSIBLE PARTNERS

Stakeholders involved in employment policies (such as ministries of labour), business associations, researchers and other donors

THE TOOL IN DETAIL

German development cooperation pursues an integrated, multi-dimensional approach for employment promotion that focuses on the supply and demand sides of the labour market as well as on active labour market policies and employment policy instruments. ELMA is a tool for diagnosing employment problems arising in these domains. Its main mode of inquiry is qualitative research, which should be complemented by existing quantitative analyses of past and future trends in relation to economic and labour market indicators. ELMA comprises five stages, each addressing specific guiding questions that are summarised below:²⁶

ELMA in five stages

(a) What is the basic potential for employment in the country?

Objectives: to understand the basic factors influencing labour demand and labour supply; to ascertain the degree and intensity of employment problems that men and women face.

(b) What prevents firms from demanding more labour?

Objectives: to ascertain the business environment conditions in general and in detail for specific sectors (including any gender bias affecting these sectors); to identify the most relevant constraints to business expansion.

(c) What prevents the labour force from offering (in sufficient quantities) the skills needed?

Objectives: to assess the problem of skills mismatch; to identify major challenges in the education system (for women and men) that hinder the supply of skilled labour.

(d) In which way do labour market institutions, regulations and policies impact on the matching process?

Objectives: to understand the major factors influencing wage formation, e.g. labour law and regulations, wage policy and collective bargaining systems; to assess the effectiveness and efficiency of labour market and social protection policies for both sexes.

(e) What are the main challenges to employment creation and which consequences can be drawn for German development cooperation programmes?

Objectives: to ascertain the relative importance of the main constraints to employment generation previously identified as affecting women and men; to define possible areas and options for action, based on a participative multi-stakeholder process.

Women and men are affected differently in all three pillars of the integrated approach for employment promotion. Women may not have the same education as men and face different constraints due to cultural norms and reproductive responsibilities. As such, all data need to be collected and analysed separately for both sexes, and women must be provided with the opportunity to express their views and perspectives on equal terms with men in a participatory multi-stakeholder process.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- commission an ELMA;
- organise the ELMA's participatory process involving different stakeholders;
- plan and implement a multi-stakeholder workshop to share and discuss the ELMA's results;
- support the development of gender-sensitive national employment strategies or technical assistance programmes based on the ELMA's results.

LESSONS LEARNED

- The ELMA guidelines are a basic framework, kept short so the process can be adapted to the full range of national contexts. In order to achieve an in-depth gender-sensitive analysis of a labour market, additional context-specific overarching questions need to be formulated. Depending on the circumstances, these can cover specific target groups, regions and/or gender issues like women's low level of participation in the labour force, the overrepresentation of women or men in specific sectors, gender pay gaps or the difficulties women face in accessing education.
- In many cooperation countries, sex-disaggregated data on key indicators are not readily available. As such, existing GIZ gender analyses and the responses to the guiding questions (described in more detail in Annex 1) help to enable a comprehensive analysis of gender-specific aspects within the short time frame involved in conducting an ELMA.



ELMA Tunisia, 2014

An ELMA conducted in Tunisia in 2014 concluded that female participation in the labour force was significantly lower than male participation. Much of this appeared to be due to women's tendency to withdraw from the labour force after marriage, rather than the result of gender-based discrimination, which seemed limited in relation to other comparable national contexts. The study therefore recommended providing women with more options for returning to economic activity following childbirth and childrearing, including the creation of part-time jobs. It was emphasised that entrepreneurship often provides more flexibility than salaried work and, therefore, access to start-up and small-business training as well as to small credit may be necessary to increase the female share more significantly in Tunisia.

Source: GIZ Sector Project employment promotion in development cooperation
https://dms.giz.de/CookieAuth.dll?GetLogon?curl=Z2FdmzZ2Fllisapi.dllZ2FfZ2F2000Z2F20361Z2F45854917Z2F53493328Z2F74663204Z2F74663210Z2F79768051Z2F89038643Z2F85139973Z2FELMA_Tunesien_Bericht_final.pdfZ3FnodeidZ3D91773479Z26vernumZ3D-2&reason=0&formdir=3
 (GIZ internal link; access only for GIZ staff)



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TVET AND LABOUR MARKETS

Gender-sensitive analysis of TVET systems

OVERVIEW

Participation in vocational training courses enables men and women to unleash their potential, find employment and earn an income. However, in most countries, women face professional and occupational limitations and do not have access to the full scope of qualifications and professional options. The reasons for this are manifold: In addition to prevailing gender stereotypes and cultural and/or religious barriers, the way in which TVET systems are generally operated is often not conducive to women's participation. Conversely, men are discouraged from training for jobs traditionally occupied by women, as they are aware such jobs typically offer low pay and little social or economic acceptance and mobility. A gender-sensitive analysis of TVET systems helps to identify the constraints and barriers that women may face in a specific context. It serves as a basis for developing gender-sensitive TVET systems that include **gender-sensitive career guidance** and **curriculum development**, **the provision of appropriate infrastructure**, **the qualification of female teachers**, **the enhancement of gender competence** among both male and female teachers, as well as the organisation of training programmes that meet the needs of target groups and placement services.

EXPECTED OUTCOMES AND IMPACTS

A gender-sensitive analysis of TVET systems helps to clarify what the main barriers to female participation in vocational education are from a gender perspective and to analyse their implications for women's employment and economic empowerment.

The results of the analysis can then be used as the basis for guidance on how to mainstream gender effectively in TVET institutional structures, systems, programmes and activities, with the aim of strengthening the gender-responsiveness of TVET systems and effectively promoting access and opportunity for more female participants.

POSSIBLE PARTNERS

Ministry of education, ministry of youth, ministry of labour, TVET authorities, vocational training institutes, ministry of women's affairs, and chambers of commerce and industry

THE TOOL IN DETAIL

In most countries, women's participation rates in the TVET sector are lower than men's. This is due to a range of barriers that women must negotiate including family responsibilities and the incompatibility of training and home or childcare duties, a lack of transport to TVET institutions, and

the non-availability of required infrastructure like separate washrooms, dormitories or childcare facilities. Furthermore, when women apply to enrol in vocational training, they are more likely to be offered TVET courses that relate to traditional female tasks in the garment, food, health and service sectors. This is because (a) these vocational fields commonly reflect societal and cultural beliefs as to what constitutes an appropriate area of work for a woman and (b) there are no well-developed career guidance systems in place to encourage young women to seek training in non-traditional, future-oriented occupations. Consequently, women lack equal access to new technologies and skills that are in high demand in the labour market, meaning they are often forced into less productive economic sectors and professions with lower levels of responsibility, income and status.

The specific barriers women encounter may differ from one context to another. To be able to effectively address these barriers, the design of a gender-sensitive TVET system should always start with a systematic and comprehensive gender analysis. A gender analysis of TVET systems should collect and analyse both quantitative and qualitative data on gender differences (gaps) and social relations in order to identify, understand and address inequities and inequalities based on sex (e.g. literacy rates, access to education, legal frameworks, the number of female parliamentary representatives, the ratio of labour force participation, gender pay gaps, cultural norms and national action plans).

Once the desk research is complete, it is important to verify initial findings and results through qualitative research, such as interviews and focus group meetings with selected stakeholders and beneficiaries (e.g. students, parents, teachers, managers in the education system, religious leaders and private sector representatives) in which a number of important questions should be addressed – for example:

- Does the national TVET policy address gender inequalities in the TVET system?
- In what ways do TVET resource allocations affect men and women and reduce or increase gender inequalities?
- What gender capacities do the partner institutions possess?
- What is the ratio of male to female students in each subject area?
- What is the ratio of male to female staff in management positions?
- What is the ratio of female to male teachers and trainers in different subject areas?
- Are teachers (female and male) aware of gender stereotypes or do they actually reinforce them? (E.g. is the gender aspect reflected in teaching and learning methodologies?)

- Are women and men equally distributed among different sectors or are some training subjects dominated by one sex or the other? What are the reasons for this?
- In which programmes are women underrepresented? What is the percentage of women enrolled in non-traditional courses and sectors that have a high market value?
- Do social partners accept female trainees?
- Are there structural barriers in place limiting women's access to training? (E.g. training scheduling and duration, inappropriate facilities for mixed groups, lack of childcare facilities, fear of gender-based violence or sexual harassment, entry requirements, high tuition fees, etc.)
- To what extent are gender issues reflected in the curricula?
- Are awareness-raising activities being carried out to attract female participants to TVET (information about special incentives, scholarships, woman-friendly provisions)? Are students informed about the requirements of the labour market before they enter secondary education? To what extent are job placement services gender responsive? Is sufficient information available on the full range of occupations? Are women disadvantaged in terms of access to finance? Are there any specific gender-related financing products available to fund participation in TVET?

Finally, when conducting a gender-sensitive analysis of a TVET system, the guiding questions for gender analyses and the data sources provided in the annexes may also prove very useful.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- provide the gender expertise required for carrying out general assessments of TVET systems;
- advise on and support the design of political, legal and institutional TVET frameworks.

LESSONS LEARNED

It is very important to understand the nature of inequalities present and the causes for any gaps observed, as this will enable the institutions in the TVET system to address the disparities appropriately. The discussions arising from this kind of assessment are valuable as they indicate what can ultimately be achieved, provide insights into the institutions' capacities and reveal potential limitations in these organisations' implementation of gender-sensitive measures.

Assessing the barriers women face when seeking to access vocational training

GIZ has been promoting vocational training in Sri Lanka for a long time. In 2012, after three decades of armed conflict on the island, BMZ commissioned GIZ to implement the Vocational Training in the North of Sri Lanka (VTN) project to address the vocational training needs of women and men from those sections of the population particularly affected by the war. The project found recruiting and retaining women in vocational training particularly challenging, so it commissioned a gender assessment to understand the constraints girls and women face and to get feedback from them on how to make vocational training more responsive to their specific needs and circumstances. The assessment was carried out over a two-week period and mainly used qualitative data collection methods, including key informant interviews with leading stakeholders in local government, civil society and the GIZ-VTN team. In addition, 38 female trainees from different locations were interviewed.

The assessment identified a number of barriers for women: traditional cultural structures that confine women to particular roles, the distance of vocational training centres from women's homes, the non-availability of qualified women trainers, society's refusal to accept women being trained in 'male-dominated trades', and training packages that were not adapted to women's needs. The project addressed these constraints using a number of different approaches including, among others, a touring roadshow to promote vocational training for women and men in villages and street theatre to raise awareness about gender-balanced vocational training.

Source: Vocational Training in the North of Sri Lanka
<http://www.giz.de/en/worldwide/18415.html>

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(GIZ internal link; access only for GIZ staff)



TVET AND LABOUR MARKETS

Gender-sensitive curriculum development

OVERVIEW

Vocational training should benefit women and men equally. However, training curricula can actually reinforce the inequalities of opportunity that exist in society by communicating in a way that addresses one sex rather than both or by not creating a level playing field for learners. When the curricula and training materials used in vocational training institutes fail to reflect the different realities of female and male learners, they end up reinforcing existing gender stereotypes about the kinds of skills and occupations that are appropriate for women and men. Furthermore, if a curriculum's structure (the scheduling and location of its classes) fails to take into account women's various domestic duties such as childcare, it can deter female learners from entering into vocational training.

EXPECTED OUTCOMES AND IMPACTS

TVET standards and curricula can reinforce existing social and gender inequalities by implicitly upholding traditional gender stereotypes or by disregarding the diversity of learning needs and learning styles of men and women. Gender-inclusive curricula enable every student to reach his or her potential. They acknowledge and respect the differences existing between individual students in terms of their interests, values, perspectives, prior experiences, ambitions, learning styles and home circumstances, and are able to accommodate these differences. They improve the quality and outcomes of teaching by identifying and fostering talents without prejudices, as well as excluding subject-irrelevant criteria (e.g. gender bias). Curricula that are adapted to both women's and men's different learning needs and that do not reinforce existing gender stereotypes contribute to ensuring a higher number of women complete vocational training education. As a result, they promote diversity in the labour force, which, in turn, drives innovation and makes a country's economy more competitive.

POSSIBLE PARTNERS

Ministry of education (curriculum department), ministry of labour, vocational training institutes, business associations/chambers of commerce, private companies and (potential) vocational trainees

THE TOOL IN DETAIL

To embed the gender perspective when developing or revising a curriculum, the first step should be an in-depth analysis that tackles the following key questions:

- What is the educational level of female and male future trainees (recognition of prior learning)?
- Does the way in which the course of studies is organised (its location and scheduling) facilitate childcare and, where required, work in with family duties?
- In terms of time requirements, is the curriculum created in a way that ensures students with less time available for studying and fewer financial resources have an equal chance of successfully completing their course?
- Is the subject area of the vocational training course in question considered to be a male profession or a female profession?
- When defining the target groups and access requirements, have all reasonable access criteria (required qualifications, practical courses, etc.) been considered or just the traditional ones?
- Are women and men equally involved in the development of the curriculum?
- Do the examples (including illustrations) and language used in teaching materials explicitly address both sexes?
- Do teaching methods foster the inclusion of female and male students alike?
- Does the way in which the study programme is presented in promotional material explicitly encourage both sexes to participate?

If the educational level between women and men is very different, it might be necessary to develop a supplementary training curriculum for female trainees that is adapted to their specific learning conditions. As far as possible, women should be involved in the development of curricula to ensure their needs are represented. Different approaches to vocational training delivery, such as a modular structure of training programmes or self-learning opportunities, may also improve women's access to courses. Points to consider when developing a gender-sensitive curriculum include, among others:

- ensuring the use of gender-sensitive language;
- refraining from using images that are sexist/discriminatory or that reinforce gender stereotypes and, instead, using illustrations that promote gender equality;
- using case studies or examples that are of relevance for both sexes;
- including methodologies for empowerment in the training that may increase women's self-confidence and self-esteem;
- ensuring that the training syllabus has a gender component;
- ensuring that the course objectives and subject topics are designed with a gender perspective;
- integrating action-learning teaching methodologies that respond to the needs of women and men in equal measure;
- ensuring that evaluation instruments have incorporated gender-differentiated indicators and that data is disaggregated by sex;
- organising training for teachers to familiarise them with gender-sensitive curricula and suitable teaching methods.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- provide gender expertise to guide the development of curricula;
- support gender training for curriculum development specialists;
- support the analysis of existing curricula from a gender perspective;
- support the execution of gender-sensitive needs assessments.

LESSONS LEARNED

As research and evidence is critical for changing attitudes, it is essential to grow the evidence base on gender differences and gender-based inequities in the trades/specialisations in question. It is also important to promote the beneficial outcomes of integrating gender into the different TVET curricula, as this will garner support for the initiative and encourage TVET policymakers to continue integrating gender going forward. It is also recommended to keep TVET teacher training institutions informed and updated on progress with the insertion of a gender perspective in TVET curricula, as this will help shape trainee educators' beliefs about the profession and transform their teaching practices in these particularly formative years prior to qualification.

The integration of gender into TVET by the Philippine Technical Education and Skills Development Authority (TESDA)

Since 2012, gender sensitivity modules have been taught to students in TESDA's technology institutions as a part of TVET programmes. The aim is to mainstream gender and development into TESDA's basic competencies (required for National Certificate levels I and II) to increase the gender consciousness and sensitivity of TVET trainees as well as to promote gender-fair education. TESDA believes that gender-sensitive education is a powerful tool which can lead to the creation of a learning environment that is fair and sustainable for both men and women.

To incorporate gender in this way, the training schedules are extended for at least three days to provide enough time to inculcate the basic knowledge, skills and attitudes required to ensure the application of these principles in the workplace. These training modules as well as the supporting Gender Sensitivity Trainer's Manual were developed as part of TESDA's involvement in the Gender Responsive Economic Actions for the Transformation of Women (GREAT Women) project funded by the Canadian International Development Agency and the Philippine Commission on Women. The completion and printing of these materials was supported by the United Nations Population Fund and TESDA's Joint Programme on Youth Employment and Migration.

Source: TESDA <http://www.tesda.gov.ph/News/Details/236>

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TVET AND LABOUR MARKETS

Gender-sensitive career guidance and placement services

OVERVIEW

According to International Labour Organization data, millions of women around the world are denied equal wages for work of equal value and are disproportionately represented in vulnerable employment and informal work. They are more often forced to work in traditionally female occupations or offered lower wages simply because of their sex, linked to less acknowledgement of their abilities and qualifications. One of the reasons for this is that gender roles still largely shape the vocational training and professional choices of both sexes, the result being that women end up in lower paid and more insecure jobs. Gender-sensitive career guidance aims to encourage girls and boys to choose a profession based on their talents and interests rather than making a decision based on socially determined stereotypes, while placement services help women find a job that meets their qualifications.

EXPECTED OUTCOMES AND IMPACTS

Providing these services results in improved access and equity for women in the education system and, therefore, a greater availability and diversity of career choices for men and women. Both sexes are thus able to find a job or start a business according to their abilities and talents. Women in particular have the opportunity to become more economically empowered with positive knock-on effects for themselves, their families and the economy as a whole. Another benefit of providing effective career guidance and counselling at an early stage in schooling is that it reduces dropout rates.

POSSIBLE PARTNERS

Ministry of Labour, ministry of Education, chambers of commerce and industries, private enterprises, women's business associations, youth associations and female mentors

THE TOOL IN DETAIL

Female jobseekers face other constraints and barriers when seeking vocational training and entering the labour market than male jobseekers. As such, career guidance, counselling services and the vocational training itself need to be tailored to the needs of women and make use of different channels of information, which can be achieved by undertaking the following steps:

- **Conduct a gender-sensitive situation analysis**

The first step in delivering a women-specific career guidance approach is to analyse the female target group and their situation. Sex-disaggregated data from training, course registration and tracer studies must be analysed. Focus group discussions with female beneficiaries as well as with teachers and families can be helpful to gather more information on women-specific needs and challenges and preferred information channels. Also, an analysis of the popular media in the country and how each of them deploys gender stereotypes can often provide useful insights into cultural and societal gender beliefs. The goal is a sound understanding of the culture-specific role expectations for boys and girls as well as of parents' and teachers' beliefs about gender and gender-biased practices.

- **Develop gender-responsive counselling and guidance programmes**

Counsellors need to be trained to avoid stereotypical content in language and must have a sound understanding of the societal obstacles that impede women and men from accessing careers that traditionally belong to the opposite sex. To increase female attendance, the scheduling of training and counselling must be responsive to women's daily routines. Candidate selection processes should be made women-friendly (e.g. by setting a 50% quota for women) and, occasionally, it is worthwhile running women-only training sessions to see if discussions take different directions or other needs are addressed. To strengthen women's agency, it is important to work to develop women's self-awareness and self-esteem. To identify women's specific training needs, training and counselling sessions need to be evaluated. The training programme should make sure to include key career development topics like job search strategies, entrepreneurship and CV and cover letter writing.

- **Run gender training courses for teachers and counsellors**

Teachers have a key role to play in guiding students towards certain career paths. Given that their guidance is highly influenced by their own beliefs about gender, teachers must receive basic training on gender issues as a minimum. Teaching methodologies should include gender-sensitive role-play sessions and group activities with gender-mixed leader roles.

- **Organise 'women for women' career advice sessions**

Hold career advice events for female job seekers to inform them about job opportunities, promote female role models and broader career paths, and discuss the challenges women face in pursuing different careers.

- **Organise job fairs**

Job fairs provide a platform for jobseekers and companies to meet each other and discuss opportunities. Participating companies must be made aware of the importance of women-friendly recruitment and gender diversity management. Female jobseekers need to be specifically encouraged to attend through targeted advertising. The process to select participating jobseekers should be done in a women-friendly and a quota for female representation may also need to be imposed.

- **Organise gender-sensitive job and internship placements**

When employers request candidates for vacant job or internship positions, make sure that the cohort put forward includes a representative number of women. When preparing candidates for interviews, it is important to address the specific needs of female jobseekers, such as adapting coaching styles, and to work on building women's self-esteem.

- **Provide gender-specific advice to employers**

Show employers why becoming a gender-friendly company is important and how to do it by:

- Raising awareness for the economic benefits of gender equality for a company's competitiveness
- encouraging them to advertise their vacancies through women-friendly channels and media, and using gender-sensitive language that addresses women;
- promoting the adoption of quotas for representation (such as a minimum of 30% women) in recruitment and selection processes;
- getting them to adjust interview schedules to make them responsive to the needs of women;
- ensuring that **gender diversity management** is made an integral part of their human resource policies.

- **Advertise services through women-specific communications channels**

To reach women and encourage them to use the services, it is important to ensure that communications are suitably targeted and delivered through relevant channels – e.g. targeted flyers and advertising on the radio and in women's magazines. Communications should also encourage women to inform and bring along their peers.

- **Promote female success stories**

The promotion of role models has proved an effective tool for encouraging women to use their career-related talents and pursue their aspirations. Look for female role models in the business community who are willing to share their career path with others and might even be available for mentoring female job seekers.

- **Promote male champions**

In order to reduce socio-cultural stereotypes, it is useful to identify men who are supportive of their partner's or wife's career and are willing to help promote women's economic empowerment. It is not just women who benefit: when the straitjacket of gendered occupational roles is removed, men can also enjoy and exploit the greater diversity of careers available to them.

- **Establish a gender-sensitive monitoring system**

To assess the effectiveness of women-specific interventions, a gender-sensitive monitoring system is required that regularly analyses gender-disaggregated statistics on employment service beneficiaries. In addition, focus group discussions can be held to ascertain specific challenges and to work collaboratively on developing new services with the target group. Tracer studies with questionnaires that include gender-related questions should also form an integral part of activities to monitor the impact of these services.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- provide training on gender-sensitive career guidance and counselling for secondary school teachers and public employment agencies;
- advise on conducting gender-sensitive career guidance activities like **Girls' Days or Boys' Days**;
- support training on job search strategies, entrepreneurship and CV and job application writing;
- advise on how to integrate a gender approach into private enterprises;
- conduct advocacy measures to raise employers' awareness;
- build the capacity required for performing gender-sensitive results-based monitoring;
- organise job fairs.

LESSONS LEARNED

- When conducting career counselling and guidance activities, it is recommended to involve the student's environment, in particular their parents as in most countries they play a huge role in career decision making processes
- Media campaigns to promote non-traditional female occupations, such as involving female car mechanics in soap operas are considered to reach a broad target group and influence societal career beliefs
- It is recommended to use social media to reach young students before leaving school

TVET AND LABOUR MARKETS

Gender-sensitive career guidance and placement services

Gender-sensitive career guidance and placement services at the Kigali Employment Service Centre

Kigali Employment Service Centre (KESC) was set up in 2012 as a joint venture of the Rwandan Ministry of Public Service and Labour and GIZ's Promotion of the Economy and Employment programme, commissioned by BMZ. To meet its overarching objective of reducing unemployment rates, the centre provides services to job seekers and employers in Kigali city and operates public placement services that are unique in Rwanda. Located in a youth centre, KESC operates on a drop-in basis. Visiting job seekers sign up to a communication network that shares vacancies and developmental opportunities like entrepreneurship training, job fairs or career guidance sessions. KESC provides counselling, training and placement services for jobs and internships.

A few months after its launch, KESC carried out an initial gender impact evaluation which showed that relatively few women made use of the centre's services. In response, the KESC team began focusing on delivering gender-sensitive services tailored to the needs of female jobseekers that promote women's economic empowerment. This focus on providing women-friendly employment services has been adopted in KESC's five-year strategic plan and is now an integral part of their work.

Source: KESC <http://www.kescjobnet.rw>

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<https://www.youtube.com/watch?v=V21l20A8at4>





TVET AND LABOUR MARKETS

Qualifying women as teachers, trainers and managerial staff

OVERVIEW

Women remain significantly underrepresented in traditionally male-dominated professional areas like mechanics or engineering – not only as students, but also as teachers, trainers and at management level in vocational training institutions. Cultural contexts that consider female apprentices working under the tutelage of a male master to be culturally unacceptable show female students' access to practical skills. Masters/ in-company trainers of trades linked to higher-paying jobs in growth sectors are almost invariably male, which can preclude the possibility of women learning these skills through apprenticeship. The absence of female teachers or management staff in vocational training institutions often deters parents from enrolling their daughters in not only male-dominated courses, but all forms of vocational training courses. As such, female students' career choices and learning opportunities are curtailed. To rectify this situation, the targeted (basic and higher-level) training of female vocational teachers, trainers and managerial staff is required.

EXPECTED OUTCOMES AND IMPACTS

Gender role models are important to overcome the cultural and social barriers that exclude girls from TVET and to encourage young women to take up vocational education, especially in fields in which women are not traditionally represented. Female students are more likely to enter technical vocational education when female instructors or teachers are present in the training institutions. Parents also feel more comfortable when they can entrust their daughters to female teachers. Indeed, there is a direct correlation between the number of female teaching personnel in an institution and girls' enrolment and retention rates and achievement levels.²⁷

POSSIBLE PARTNERS

Ministry of Education, vocational training institutions and teacher-training institutions/universities

THE TOOL IN DETAIL

Female teachers have an important role to play in improving TVET quality and mitigating access issues for girls. However, recruiting and retaining female teachers in male-dominated societies presents a unique set of challenges, such as the underrepresentation of women in leadership positions, safety concerns, patriarchal family relations that make relocation difficult, unbalanced family responsibilities for women that make outside or additional employment challenging, and sexual violence or exploitation. To address these challenges, a number of recommendations can be drawn from existing best practice examples:

- Get teachers' unions on board with gender issues, so that they empower women to play major decision-making roles throughout the education system.
- Tackle the question of gender-equal remuneration. This human resources policy issue is not just important in terms of achieving equity. Parity in remuneration (equal pay for work of equal value) also serves as a powerful incentive for the greater recruitment, retention and full use of skilled women staff in this highly competitive sector. TVET employers and managers are therefore well advised to research and analyse pay gaps and to implement measures to address gaps as part of delivering a forward-looking human resource function.
- Incentivise uptake with, for example, hardship pay for those based in rural areas, the provision of safe accommodation, and benefits for female TVET staff.
- Provide gender sensitivity training for teachers, students and administrators to create environments where women feel safe and respected (e.g. that ensure a level playing field for female teachers when it comes to promotions).
- Identify women who are already trained in technology or have other growth-sector skills and recruit them as trainers. For example, women returning from periods spent living abroad may have acquired skills that they can teach to other women.
- Encourage TVET system planners to incorporate gender sensitivity training in the certification process for vocational training institutions. Certified training institutions can also be offered small grants to encourage the recruitment of female teachers and trainers for the purpose of training women in traditionally male occupations.
- Establish women-only teacher-training colleges.

²⁷ UNESCO Bangkok (2006), *The Impact of Women Teachers on Girls' Education*.

TVET AND LABOUR MARKETS

Qualifying women as teachers, trainers and managerial staff

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- develop a gender-sensitive curriculum for training female teachers;
- provide technical advice on how to encourage more women to become teachers, trainers and managers in vocational training institutions;
- conduct research and advise on how to embed gender aspects in the human resource policies of TVET systems/institutions;
- deliver gender sensitivity training for teachers, students and administrators that promotes an environment conducive for women to work in;
- support the development of a marketing and communications strategy to encourage women to enter the teaching profession.

LESSONS LEARNED

- When seeking to identify potential new teachers, it is recommended to build alliances and create partnerships with institutions working on women's economic empowerment.
- Marketing campaigns that aim to inspire more women to take up teaching as a career are more powerful when they include high-profile role models.
- TVET managers and policymakers are swayed by evidence, accreditation, standards, political circumstances and funding opportunities. Once they are on board, they will also be able to champion the cause more widely.



The Bpeace model in Afghanistan

The Business Council for Peace (Bpeace) has been operating in Afghanistan since 2004 sponsoring what are known as 'fast runners' — i.e. women entrepreneurs identified by on-the-ground partner organisations or through their response to advertisements on the radio or television who run businesses large enough to train or employ other women in the community. Once the fast runners are selected, Bpeace sponsors them for three years, during which time they receive a mix of consultancy, training, mentoring, business site-visits and out-of-country apprenticeships, as well as equipment, technology, branding and marketing, and employee technical training, as required.

Bpeace has sponsored fast runners in a diverse set of trades and activities including printing, radio broadcasting and carpentry. Many of the Afghan women selected as runners had previously lived abroad — often in Pakistan or Iran — for some years, during which they acquired skills training not available in Afghanistan. These women therefore have great potential to serve as TVET trainers in that they can train girls and women in traditionally male skills in either centre-based training or apprenticeship systems.

The Bpeace model introduces a way in which vocational training programmes can identify Afghan women already trained in growth-sector skills to serve as trainers for courses. Currently, 21 entrepreneurial Afghan women are involved in Bpeace programmes, with seven women engaged in businesses in areas like freight forwarding, construction, the media and human resource services. The others are engaged in clothing and fashion accessory production in Kabul, and each employs at least 12 and up to 300 women who do piecework in their homes or in small workshops.

Source: Bpeace
<http://www.bpeace.org>

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TVET AND LABOUR MARKETS

Non-formal training services for women

OVERVIEW

In many countries, a high percentage of young learners participate in non-formal TVET. The reasons for not taking up formal education include: its high admission requirements; difficulties in accessing centres, particularly in rural areas; quality issues (e.g. shortages of qualified teachers, an inadequate learning climate, high pupil/teacher ratios), and the fact that it costs more.

Girls in particular are affected by these circumstances, mainly due to socio-cultural norms, that often prioritise boys' educations and require that girls do not neglect their domestic responsibilities or leave the house unaccompanied by family members. In general women's engagement in domestic work has been one of the greatest impediments to their education. This is evidenced by girls' high primary school drop-out rates, which result in higher illiteracy rates and thus preclude access to secondary education.

For these reasons, non-formal training services offer young women the possibility to increase their knowledge and develop skills outside of the state-regulated education system, which may ultimately help them find employment or establish their own business.

EXPECTED OUTCOMES AND IMPACTS

The outcome is to enable women who do not have access to formal vocational training to gain vocational qualifications that will, in the long run, help them find decent work or set up their own business. Working women who seek to upgrade their skills through non-formal retraining are, as a result, more likely to secure employment in the labour market.

POSSIBLE PARTNERS

Non-governmental organisations, religious institutions, private education and training providers, private companies (master craftsmen/women), employer and employee organisations, governmental TVET authorities (to support links with formal TVET structures in the long term), women's collectives and employment agencies

THE TOOL IN DETAIL

In many contexts, women do not have equal access to formal vocational training schools, either because they do not meet the entrance requirements or because they face mobility restrictions or cultural norms that do not allow them to participate in formal training programmes. These constraints prevent women from obtaining the qualifications required to secure decent employment, better incomes and working conditions or to establish successful businesses. For these women, non-formal vocational training courses may provide an alternative way to increase job-related knowledge and skills.

When planning courses, it is important at the very outset to analyse which sectors look to be most promising for paid employment and for self-employment. The next step is to carry out a needs assessment with the target group to find out what kind of training content is sought and what the optimum framework conditions (timing, location, etc.) for courses are if the training is to be workable for the personal situations and living environments of target group members.

Women's motives for not entering formal TVET are incredibly diverse, as must be the non-formal training offers required to meet their specific requirements. Non-formal training courses can therefore take many different forms, including distance-learning programmes or mobile training (e.g. delivered in an itinerant vehicle repurposed as a training space). These more flexible approaches make it easier for women to access vocational education and training and, at the same time, reduce course dropout rates.



TVET AND LABOUR MARKETS

Non-formal training services for women

To make non-formal training attractive and accessible, it is important to:

- provide childcare support for women whose integration in formal TVET has been restricted by their responsibilities at home;
- deliver modular training programmes (e.g. evening courses) so that women whose lives are currently divided between domestic tasks and income-generating activities are able to participate;
- promote rapid success through short but intensive learning cycles, which will sustain learner motivation;
- deliver training in centres that are within walking distance of the women's homes;
- create course content that is very practical and that can be easily memorised to facilitate the learning process for women with limited literacy skills;
- identify suitable channels for informing women about the training provision (e.g. through cooperation with NGOs, interest groups, etc.).

Where possible, ensure that non-formal training is compatible and connects with existing structures and practices in vocational education and training (e.g. traditional apprenticeships). The quality and effectiveness of this model can be further enhanced by training up trainers in gender issues.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- support gender-sensitive needs assessments that examine women's barriers to accessing formal TVET and/or determine female learners' requirements;
- develop non-formal vocational training courses;
- develop a communications strategy to disseminate information on non-formal vocational training offers.

LESSONS LEARNED

Success factors include integrating business, self-employment and entrepreneurial concepts into training activities and providing additional services, such as assistance for business start-ups, access to microfinance and job placements.

Technical vocational training for women in northern Ghana

GIZ's Programme for Sustainable Economic Development, commissioned by BMZ, is supporting the Government of Ghana in its work to promote and strengthen the country's vocational training system, and non-formal vocational training, especially in the car mechanics sector, as one of its components. As in many other countries around the world, women in Ghana find it difficult to secure employment in male-dominated technical trades because of persistent prejudices against female mechanics and technicians. The education system reinforces these prejudices because girls' vocational training institutes in Ghana typically only offer education and training in female-dominated trades like, for example, catering, seamstress-ship, hair-dressing and cosmetics, or secretarial services.

One of the programme's main goals is, therefore, to increase the number of female trainees in technical trades. To do this, it has identified two technical sectors or niche markets of strong relevance for women in the north of Ghana: the bicycle and motorcycle sector as well as photovoltaic appliances. It is assumed that, given both sectors attract many female end-users, they will generate significant employment opportunities for female professionals. This is particularly true if more women are able to participate in the value chains related to these sectors in areas like sales, installation, repair, maintenance and servicing. As such, the programme introduced a modular non-formal training course for female cycle mechanics, following a curriculum that combines sales, servicing, maintenance and repair of bicycles and small, single-cylinder motorcycles.

The training provided young women with the knowledge, technical capabilities and self-confidence required to compete in the market, set up their own workshops or find employment as mechanics or cycle salespersons and, in so doing, generate an income for themselves and their families. The training placed a special emphasis on entrepreneurial skills, customer orientation and communication, and also included a component for obtaining a motorcycle license.

Source: Sustainable Economic Development programme
<http://www.giz.de/en/worldwide/19476.html>



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FINANCIAL SYSTEMS DEVELOPMENT

Developing gender-sensitive financial literacy programmes

OVERVIEW

Financial literacy means having the knowledge, skills and confidence to manage one's personal finances in a sound and responsible way while accounting for one's own economic and social circumstances. Financial literacy can be improved through financial education, information, instruction, training and advice. On average, (poor) women show higher illiteracy rates than men; they also often tend to have less knowledge when it comes to financial matters. Each financial literacy strategy or campaign should therefore include activities that are directed at women.

EXPECTED OUTCOMES AND IMPACTS

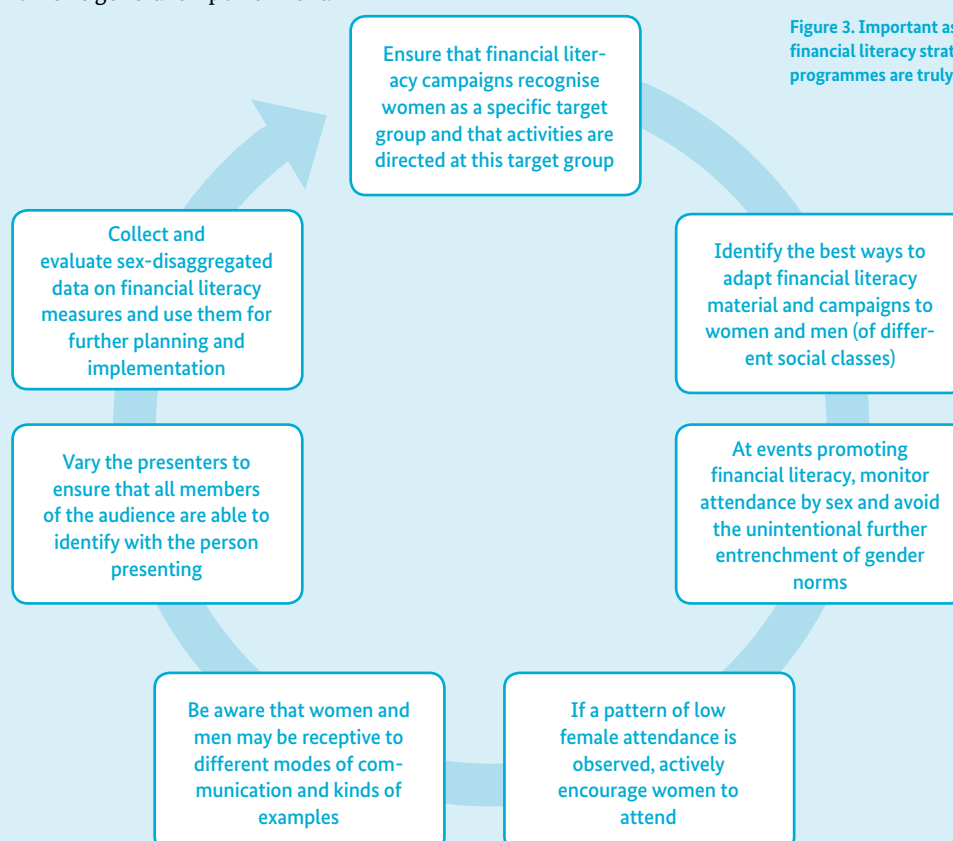
The objective is to increase the number of women and men who are financially literate and thus able to make sound financial decisions for themselves and their families. In the long run, financial literacy activities contribute to financial inclusion, which is a prerequisite for sustainable economic development. In addition, experience has shown that financial literacy training also contributes to increasing women's self-confidence, enabling them to speak up for themselves, both in public and private contexts. In so doing, the training contributes to women's general empowerment.

POSSIBLE PARTNERS

Central bank, ministry of finance, ministry of education, universities, associations of the financial sector (e.g. microfinance institutions, commercial banks, credit unions, insurance companies), networks, village banks, local NGOs and the media

THE TOOL IN DETAIL

To be able to make sound financial decisions, one needs to have a solid understanding of basic financial concepts (e.g. why to save, how to budget, etc.), as well as the skills to apply these concepts in practice. However, poor people, and poor women in particular, often lack this understanding, knowledge and skill set. In many cooperation countries, governments have therefore started to develop national strategies that aim to increase citizens' financial literacy. However, in order to make these financial literacy strategies and programmes truly gender sensitive, some important aspects must be taken into account, as shown in Figure 3 below.



Crafting the message

In many cultures, it is women who are responsible for the household cash flow. They buy food, take care of the house, look after the children and their education, etc. As such, financial literacy messages targeting women should consider these factors and start where women are – for example, financial literacy for women may start out with home economics and budgeting, but also include women-related issues like children's education, health and maybe even domestic violence if this is an issue in the culture in question.

Selecting channels

Given the wide range of communications channels available (e.g. financial education in schools, financial literacy initiatives targeted at young adults, radio and television, drama and role plays, consumer publications and websites, workplace programmes, etc.), it is important to bear in mind that women and men may be receptive to different kinds of channels and examples. In addition, one should take into account women's multi-dimensional role, especially women's 'productive' function (e.g. with regard to agriculture, this includes sowing, transplanting, weeding, irrigation, etc.) and their 'reproductive/domestic' function (e.g. cooking, childrearing, water collection, gathering firewood, etc.). Delivery channels must therefore be very carefully selected to reflect this schedule and the fact that women may not be able to attend even a half-day training session due to these duties. On-the-ground experience shows that women who attend a training event often bring their children along. For this reason, some projects have started to include interactive games in their financial literacy materials that the NGO/facilitator can play with the children while their mothers participate in the training.

To help implementers avoid any inadvertent gender bias, a gender checklist for financial literacy activities was developed for general use by GIZ's Financial System Development Programme in Uganda. The checklist, shown in Figure 4 below, includes not only concrete recommendations on how to make material gender-sensitive, but also instructions on how to ensure that men and women benefit equally from financial literacy training.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- support the design and implementation of a gender-sensitive financial literacy strategy and related implementation plan;
- support the development of gender-sensitive material to be used in financial literacy campaigns and training;
- deliver financial literacy training and other education activities.

Gender checklist for Financial Literacy Activities (developed by GIZ Financial Systems Development Programme, Uganda)

For financial literacy materials:

- ✓ In your materials, do you use examples which are relevant to men and women? (For example, when talking about saving goals for children, you would not want to mention only bikes in a region where girls are not allowed to ride bikes.)
- ✓ Do your materials promote joint financial decision making? (Often, women are left out of financial decision making.)
- ✓ If you use illustrations, do they depict men and women? Are the roles between men and women distributed equally? (Often, illustrations only depict men, or if they depict women, then mostly in non-professional roles.)

For financial literacy trainings / presentations / events:

- ✓ Do you have / are you training similar numbers of female and male trainers / presenters / speakers / actors?
- ✓ If you advertise the training / presentation / event, do you do so at places where both men and women will see / hear it?
- ✓ Are you inviting equal numbers of men and women to the training / presentation / event?
- ✓ Did equal numbers of men and women attend the training / presentation / event? If not, what are the reasons? How can you change this next time?
- ✓ Does your training / presentation / event take place at a time when men and women are both available? (Often, training is organised at times when women are busy with childcare or household chores.)
- ✓ Do you hold your training / presentation / event at a place which is easily accessible for both men and women? (Sometimes, women are less mobile than men and can thus not attend training sessions which are organised far from their homes)
- ✓ When you invite people for residential training, have you thought about provisions for babysitters? (Often, women are hindered from attending residential training when they are breastfeeding.)
- ✓ In your training / presentation contents, do you use examples which are relevant to men and women? (For example, when talking about saving goals for children, you would not want to mention only bikes in a region where girls are not allowed to ride bikes.)

Figure 4. Financial System Development Programme's gender checklist from: Furst Gonçalves, L. G. and Pelanda, T. (2014), *En-gendering (micro) insurance markets: Towards a gender-sensitive strategy* – Discussion Paper, GIZ, Eschborn, p. 30.

FINANCIAL SYSTEMS DEVELOPMENT

Developing gender-sensitive financial literacy programmes

LESSONS LEARNED

Studies have shown the high level to which social and cultural contexts influence women's freedom to make financial decisions. Financial literacy programmes need to take these contexts into account. To get the best results from financial education, women must be able to identify themselves with the examples or stories presented in the materials used for financial literacy training or campaigns. The use of interactive, participatory and playful methods like games has proved very effective. In some contexts, it may also be useful to combine financial literacy training with other topics like domestic violence or early marriage that may influence women's financial decisions.

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Increasing women's self-confidence and financial literacy in village banks in Lao People's Democratic Republic

GIZ's Microfinance in Rural Areas – Access to Finance for the Poor (AFP) project, commissioned by BMZ works together with the Bank of the Lao PDR to improve the access to financial services of poor households in rural areas. The project supports more than 420 village banks in 21 districts. Village banks are member-based organisations that operate in a specific village with an average of 80 members. In 2012, AFP analysed financial decision-making processes in rural households as well as women's participation in the elected village bank committees. The resulting data revealed that the main reasons for women's exclusion from financial services and leadership positions in village banks was a lack of capacity and courage. Illiteracy and innumeracy were prevalent among female villagers, and women from ethnic minorities also faced language barriers. These results were confirmed in the 2014 financial literacy baseline survey, which identified the educational gap between men and women as one of the underlying drivers.

Building on these findings, AFP has expanded and deepened its commitment to building the financial capacities of rural communities and especially of women. Early initiatives included making communities aware of topics like gender equality and savings and credit operations with the help of a theatre group and other interactive training methods. Regulations requiring stronger female integration in the governing bodies of community village banks were implemented and hiring more female staff also proved to be an effective way to deliver authentic gender messages. Since 2014, AFP has provided gender-sensitive financial literacy training for target communities on a more regular basis. Results from the close monitoring of female participation in village bank operations and several subsequent layers are used on an ongoing basis to improve operations and gender equality.

Source: Microfinance in Rural Areas – Access to Finance for the Poor <https://www.giz.de/en/worldwide/17492.html>





FINANCIAL SYSTEMS DEVELOPMENT

Design of gender-sensitive financial products and services

OVERVIEW

On average, women have less access to key financial services (payments, savings, credit and insurance) than men. Some of the reasons for this disparity include women lacking collateral and/or information, as well as the lack of financial products that are adapted to women's needs. The design of gender-sensitive financial products and services is partially due to women's and men's different economic situations and needs. For instance, women are often found to be more concerned about the wellbeing and education of their children. Therefore, products offering educational coverage and food coupon components often address some of women's greatest concerns.

EXPECTED OUTCOMES AND IMPACTS

The objective of developing gender-sensitive financial products is to improve the gender-balance of microfinance institutions' product portfolios, so that women and men get equal access to savings, credit and insurance products as well as products that respond to their needs and priorities. In the long run, the increased financial inclusion of both women and men will not only improve their respective individual situation, but also benefit society and the economy as a whole.

POSSIBLE PARTNERS

Commercial banks, microfinance institutions (MFIs), associations of microfinance institutions and banking, universities or research institutes, and local NGOs

THE TOOL IN DETAIL

The most common types of MFI products are credit, savings and insurance products and services. Some products may combine two of these categories, while others may combine financial with non-financial services. Statistics show that women have less access to these products and services, partly because they do not have the necessary collateral, partly because these products and services do not meet their needs. To overcome the lack of collateral, pioneering providers of microfinance such as SEWA Bank in India and Grameen Bank in Bangladesh developed group-lending methodologies that allowed people to borrow without providing collateral. These approaches were shown to work exceptionally well with women. Beyond lending methodologies, product portfolios also need to be adapted. (Poor) women face different risks to men and seek to borrow money for different reasons to men. As such, they need different forms of [\(micro\)insurance and loan products](#). The development of gender-sensitive financial products and

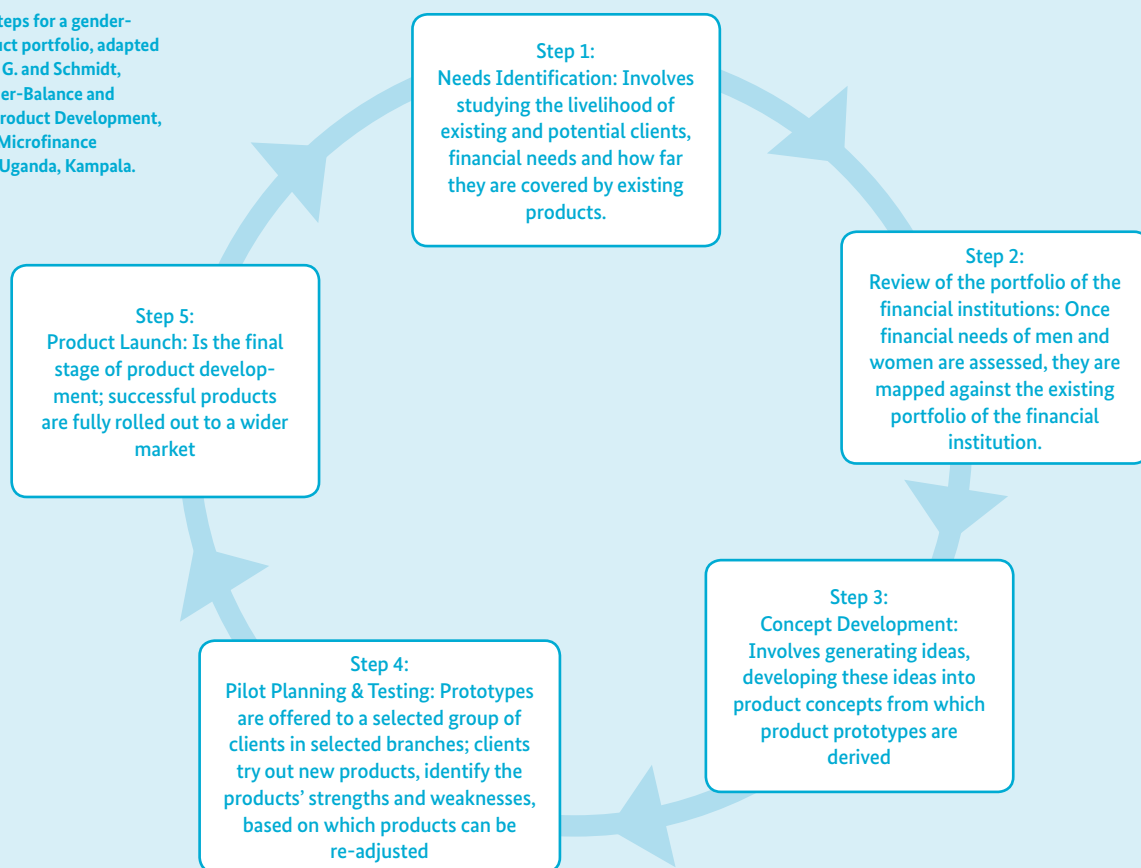
services is a complex, resource-consuming step-by-step process that requires the involvement of various stakeholders (customers, staff, management and the board) and the commitment of the management and board of a financial institution throughout the process. Usually, the development of a gender-balanced product portfolio involves the following five steps, which are also reflected in Figure 5 below:

- 1. Needs identification:** The development of new products needs to be demand driven. As such, the first step required in the process is a needs assessment that will thoroughly ascertain women's and men's (clients and potential clients) situations and needs in terms of financial products.
- 2. Reviewing the portfolio of the financial institution:** Once men's and women's financial needs have been assessed, they should be crosschecked against the existing portfolio of the financial institution. This will help to identify any possible gaps in product and service provision and also prevent any duplication of effort.
- 3. Concept development:** Based on the gaps identified when crosschecking the needs assessment against the financial institution's portfolio, the financial institution must then develop new product ideas to address these gaps. This process should involve the institution's clients and possibly also relevant university departments, research institutes or other experts. Given that it is often women's needs that have been neglected, newly developed gender-sensitive products are likely to have a stronger focus on female clients' needs and demands.
- 4. Pilot planning and testing:** To ascertain whether the newly developed products and services will be accepted by the target group, they must first be tested with a well-defined pilot group located in an equally well-defined area.
- 5. Product launch:** Only when the newly developed products and services have been shown to be suitable for and demanded by the target group, can they be rolled out more broadly. The accompanying communications and marketing campaign should be well-designed and only use gender-sensitive language, images and communications channels ([gender-sensitive media campaigns](#)).

FINANCIAL SYSTEMS DEVELOPMENT

Design of gender-sensitive financial products and services

Figure 5: Five steps for a gender-balanced product portfolio, adapted from: Muzigiti, G. and Schmidt, O. (2012), Gender-Balance and Microfinance Product Development, Association of Microfinance Institutions of Uganda, Kampala.



HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- provide financial institutions with technical advice on the design of gender-sensitive financial products;
- support collaboration between universities/research institutes and financial institutions on the design of new gender-sensitive financial products;
- provide support to associations and networks that are seeking to involve their members in the development of gender-sensitive financial products;
- organise knowledge-sharing events on gender-sensitive financial products.

LESSONS LEARNED

Product development is time and resource consuming and requires the ongoing commitment and active engagement of a financial institution's senior managers. Financial institutions need to be persuaded of the value of new gender-sensitive products (↘ **increasing the gender competence of institutions**), otherwise new products will be dropped once support and funding end. Experience shows that, prior to making newly developed products generally available, they should be introduced and tested in clearly defined and demarcated pilot areas so that success factors and impacts can be observed. The timing of the pilot phase is crucial and depends on the kind of product being tested. Education finance products, for instance, have to be promoted in line with school terms, agricultural loans in line with crop seasons, and so on. During the pilot phase, staff reshuffles should be avoided, and all staff members in the financial institution concerned need to be informed and trained so that they understand what the product is and how it works and can communicate this clearly to clients. A sound marketing communications concept is also important for making newly developed gender-sensitive financial products a success.

Collaborating with a university to develop products in Uganda

Research findings in Uganda revealed that the products and services of savings and credit cooperatives (SACCOs) did not reach out to men and women equally. Gender differences in saving and borrowing behaviour led to biases that mostly disadvantaged women. GIZ's Financial Sector Development Programme in Uganda, commissioned by BMZ, supported the Mountains of the Moon University in Kampala to develop innovative gender-sensitive financial products in cooperation with three large SACCOs. In total, six new products were developed, among them school fee commitment savings accounts, mobile-money-based savings, a joint-liability-group loan product and self-help-group lending for businesses or agricultural operations. The latter two products were designed to help women who had previously been excluded from borrowing, as they softened collateral requirements and provided easier physical access to the loans. For each new product, a comprehensive marketing plan was developed to promote it, including radio spots, visits to schools and parent-teacher associations, flyers and tee-shirts. The experience of developing gender-sensitive innovative products has also enriched teaching at the Mountains of the Moon University: a new module on product development is now being taught there.

Source: Agricultural and Rural Finance Programme
<https://www.giz.de/en/worldwide/19361.html>

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FINANCIAL SYSTEMS DEVELOPMENT

Gender-sensitive (micro) insurance

OVERVIEW

Insurance is an important instrument for managing risk and reducing people's vulnerability to shocks. However, millions of low-income people still lack access to insurance products. Insurance has therefore become an important topic on the financial inclusion agenda. The different social roles that women and men play mean they likewise face different risks and, when hit by the same shock, they may be affected and behave differently. It is important, therefore, that insurance companies keep these differences in mind when developing and marketing (micro) insurance products that provide cover for risks affecting women and men.

EXPECTED OUTCOMES AND IMPACTS

Gender-sensitive approaches contribute to ensuring a more gender-balanced access to and use of (micro) insurance, which, in the long run, will help to mitigate the economic effects of personal risk events like sickness or death, or external shocks like natural disasters, for both sexes.

POSSIBLE PARTNERS

The policymakers responsible for the regulatory framework, (micro)insurance companies, universities and research institutes with specialised departments, and potential clients

THE TOOL IN DETAIL

(Micro) insurance is a powerful mechanism to cope with risks, such as accidents, diseases, death or natural disasters, and is an essential component of the financial inclusion agenda. Research shows that:

*'men and women are, due to a number of social, economic, cultural, political, psychological and biological factors, exposed to different types of risk, that the same risks can affect them differently, that the extent to which their behaviour is risk-averse might differ, that they have access to distinct alternative risk management strategies and that the same risk management strategy might work out dissimilarly for them.'*²⁸

In poor communities, women are especially vulnerable to risks related to health, income generation, domestic violence, old age, death of the family's main breadwinner, and natural disasters, described in Figure 6 below.

Health: Women face a dual challenge when it comes to health risks: they are more susceptible to health problems and more likely to be responsible for caring for others' health problems; Death of husband: In most countries, women tend to outlive their husbands;

Old age: Old age exerts substantial pressure on poor households through the need for financial support and living assistance, and increased healthcare costs;

Divorce: WWB research reveals that many divorced women are under intense financial pressure;

Domestic Violence: Domestic violence not only puts women's physical and mental health at risk, but can also threaten their financial security;

Job related risks: Poor women face a range of job-related risks that are often not covered by available insurance products;

Natural disasters: A significantly larger proportion of disaster victims in many recent natural disasters have been women.

Figure 6. Women-specific risk factors from: Churchill and Matul (2012)



In order to improve the access to (micro) insurance of poor people in general and women in particular, the following six main barriers and challenges need to be tackled:

Challenge 1: Data collection – many insurers argue that it is the lack of reliable data that makes it difficult to design gender-sensitive products

Securing consistent sex-disaggregated data is an absolute prerequisite for identifying major risks for women and gender differences in terms of awareness and perceptions of insurance. Differences regarding willingness and capacity to pay as well as concerning product demand should also be observed separately, as these aspects may differ greatly between men and women.

Challenge 2: Gender-sensitive product development – women and men face different risks, and even the same risks can affect them differently

Design gender-sensitive products taking into account that women and men face different risks and therefore may have different priorities and needs with respect to insurance. Designing tailor-made products requires gender-sensitive research on particular risks and needs.

Challenge 3: Delivery channel – insurance offered through traditional channels might be inaccessible for women

Make (micro) insurance products accessible for men and women through appropriate delivery channels that take into account the fact that women may be less mobile than men, partly due to their reproductive role, partly due to restrictions imposed by socio-cultural norms. Such norms may not only impact on mobility but also on possibilities to interact with agents from (micro) insurance companies who are mostly men and unfamiliar persons.

Challenge 4: Gender-sensitive financial literacy – given the generally higher illiteracy rates and lower education levels among women, especially in rural areas, their awareness and understanding of insurance tends to be lower than that of their male counterparts

Raise women's awareness and understanding of insurance. Higher illiteracy rates and lower education levels need to be accounted for in the design and content of financial literacy material.

Challenge 5: The regulatory framework – existing insurance regulations have so far failed to address gender mainstreaming

Integrate gender dimensions into the regulatory framework at the macro level (policy, regulations and supervision), e.g. in consumer protection laws.

Challenge 6: Consumer protection – women experience higher levels of illiteracy and are often more vulnerable to abuse and fraud than men

Integrate gender dimensions into consumer protection. Public and private efforts and partnerships are essential when implementing a comprehensive consumer protection agenda. Low-income consumers are often unfamiliar with financial products and services and frequently demonstrate low levels of trust in financial institutions. As women experience higher levels of illiteracy and have more trouble accessing financial services, gender approaches need to be factored into consumer protection strategies and the design of communications materials and policies.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- provide technical support to (micro) insurance companies;
 - support sex-disaggregated data collection and research on gender-specific needs in terms of (micro) insurance products and delivery channels;
 - support gender-sensitive education and communications strategies;
 - provide seed funding to kick-start initial research efforts and the development of gender-sensitive (micro) insurance programmes.
-

LESSONS LEARNED

The **collection of reliable sex-disaggregated data** is crucial for ensuring a coordinated and systematic approach when developing and marketing gender-sensitive (micro) insurance products. Moreover, making access to financial service providers easier and adapting products to the **country's specific social and cultural circumstances** can improve women's access to (micro) insurance products. By **training local women** to interact with potential and existing clients, encouraging them to hold meetings at home and use equally accessible delivery channels and mobile technology, women's access to (micro) insurance products can be considerably expanded. In addition, effective programmes should contain a **strong educational element** to inform women about how (micro) insurance works. Studies from different countries have revealed that (poor) people regularly confuse credit, savings and insurance products and do not understand how insurance works in practice. However, even when clients are convinced of the benefits of (micro) insurance and choose to sign up, it has been shown that the programme will not be sustainable if it fails to offer clear and simple information on costs, eligibility, claims processing, coverage and long- and short-term benefits. Communications directed at women should also factor in the often high illiteracy rates among women and the fact that women in many cultural contexts tend to require more information than men before making a financial decision.



FINANCIAL SYSTEMS DEVELOPMENT

Gender-sensitive (micro) insurance

Gender-sensitive financial literacy campaigns on microinsurance in Ghana

GIZ's Promoting Insurance in Ghana (PromIGH) project, commissioned by BMZ and delivered in concert with the National Insurance Commission and Ghana Insurers Association, rolled out a multi-channel microinsurance awareness campaign in four pilot districts to increase knowledge of and improve attitudes towards microinsurance services. During this pilot campaign, a gender-sensitive approach was employed in one district. The campaign focused on a set of communication instruments that included insurance films (on risk awareness and educational themes delivered through roadshows), radio programmes (dramas and jingles), print material and community advocates. The films are available online and can be accessed at: <https://www.youtube.com/playlist?list=PLaWrLk2ajI4d9TQFO-NA-Tjf0A6GKd5i8f>.

The gender-sensitive approach was deployed in five communities. The project team carried out focus group discussions with sex-disaggregated groups to understand the differences in risk exposure and coping mechanisms between men and women. To attract more women, the team packaged the focus group events up with free breast examinations and counselling, reproductive health information and blood pressure checks, delivered through a partnership with the Ghana Health Service.

The impact and effectiveness of the campaign was closely monitored and documented through the application of an insurance awareness index, which would prepare the way for any future scaling up of the awareness campaign. In addition, PromIGH conducted a workshop in which the team discussed the six main challenges tackled with this tool (see above). The team came to the conclusion that the collection of gender-disaggregated data is one of the project's key challenges when it comes to gender-mainstreaming activities and they agreed that, to facilitate the mitigation of gender-specific risks, conscious steps must be taken to collect this kind of data.

The results of the pilot campaign will be shared with the insurance industry in a workshop and publication. Disseminated in this way, the learning will shape future gender-sensitive (micro) insurance education and serve as a basis for developing ideas for gender-specific insurance products.

Source: Promoting Microinsurance in Ghana
http://www.munichre-foundation.org/dms/MRS/Documents/Micro-insurance/2012_LSGhana/2012Promoting-Microinsurance-in-Ghana_Full-Book/2012Promoting%20Microinsurance%20in%20Ghana_Full%20Book.pdf

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FINANCIAL SYSTEMS DEVELOPMENT

Financial linkage — building bridges between women's savings groups and formal institutions using new approaches and innovative models

OVERVIEW

In many cooperation countries, poor people lack effective access to a wide range of basic formal financial services (e.g. savings, credit, insurance, payments). Apart from friends and family, they often rely on semi-formal institutions like savings and credit cooperatives or informal mechanisms like savings and credit groups to take out loans and save money, to smooth consumption or to invest in their businesses. Depositing a savings and credit group's money at a formal bank is much safer than keeping the money at one member's home. However, high transaction costs (e.g. for travelling to the branch where the group holds an account) make small bank deposits relatively expensive. Moreover, lack of knowledge of and trust in banks deters groups from banking their money. The use of innovative financial products and distribution channels to reduce both the physical and psychological distance between these groups and the banks can considerably enhance women's access to financial services.

EXPECTED OUTCOMES AND IMPACTS

The objective is to enhance women's access to financial products and services by linking informal groups to formal financial institutions using innovative channels and models. By developing and using new technologies and alternative distribution channels, transaction costs for women can be substantially reduced. At the same time, innovative technologies offer safer and more convenient ways to access financial services. Ultimately, the increased financial inclusion of women will contribute to improving the economic situations of individual women and their families and, more broadly, is likely to have a positive impact on the country as a whole.

POSSIBLE PARTNERS

Savings and credit groups, commercial banks, microfinance institutions, insurers, NGOs, research institutes, mobile network operators and mobile-money providers

THE TOOL IN DETAIL

Informal mechanisms such as accumulating savings and credit associations (ASCAs) are typically composed of 20 to 30 members. While mixed-sex groups exist, many are composed solely of women. The vast majority of group members are either (subsistence) farmers and/or micro-entrepreneurs. Most members use the group's money to invest in improving their homes or in their small businesses, and to finance their children's education. Participation in these groups demands a high level of financial discipline, but it also allows women to be ambitious. Having a bank account in a formal financial institution

supervised by the central bank is the safest way to store money. However, for several reasons, formal financial institutions are often not accessible for poor people in general and for poor women in particular. Set out below is a non-exhaustive, loosely structured list of steps that offers guidance on how to build bridges between groups and financial institutions. Some of the steps listed below may be implemented simultaneously.

a. Perform a needs' identification

Understanding women's financial needs and the main barriers they face when seeking to access finance is key for developing demand-oriented gender-sensitive financial products and innovative channels that adequately address those needs. Commonly held beliefs may not always be right, so thorough research is necessary. It is also important to interview group members at a sufficiently early stage in order to gain an understanding of their receptiveness to new and innovative channels and products.

b. Prepare a business case

The information gathered should be analysed and enriched with figures on the numbers and transaction volumes of groups and their members in order to prepare a sound business case for financial institutions and other key actors (e.g. mobile phone providers).

c. Convince key actors of the linkage idea

To ensure the sustainability of the linkages, it is important that financial institutions and mobile phone providers realise the commercial potential of this particular customer segment. This will require ongoing communication, rather than a one-off discussion. It is important to create and maintain momentum among all the institutions involved and to make sure that the board and management are sufficiently committed to the concept.

d. Engage in concrete partnerships with the private sector

This stage involves developing the technological components (e.g. with the mobile phone provider) and the financial products (e.g. with a bank, MFI, insurer, etc.) in order to prepare the ground for the pilot phase.

e. Develop the financial knowledge and skills of group members regarding the new and innovative channels and products

To ensure women (and men) make good use of the new financial channels and products, it is essential that they first trust them and feel sufficiently confident to use them. This step is vital to ensure good financial decision-making and to create a business case for financial product providers, as it is the engagement and activity of the customer base that will determine the sustainability of the business model.

FINANCIAL SYSTEMS DEVELOPMENT

Financial linkage — building bridges between women's savings groups and formal institutions using new approaches and innovative models

f. Conduct pilot testing

In pilot projects, selected women's groups are usually provided with access not only to mobile savings facilities, but also to other formal financial services and transactions (e.g. payments). During the pilot, one should also closely monitor the extent to which women feel comfortable holding their money in a financial institution and using the new tools they offer. The results can then be used to fine-tune products, channels and the content of financial literacy measures.

g. Monitor and report on the results

While monitoring the uptake of products and channels is essential, it is even more important to study how these measures impact on women's financial and economic situations. Evaluations should be carried out at strategic points in time, e.g. 12 months after a pilot has been fully operational. Reporting on the results will increase credibility and also help in convincing more actors that this approach offers a socially and financially sound business model.

HOW GIZ CAN PROVIDE SUPPORT

GIZ can:

- support media campaigns using both male and female role models;
- establish an intensive dialogue process with key actors including but not limited to banks, insurers and mobile phone providers to get their buy in for the linkage idea;
- support activities that strengthen women's financial capabilities by, for example, raising their awareness about financial matters and developing their financial confidence;
- support the creation of an enabling environment (e.g. through regulations) in terms of electronic payment systems and adjusted distribution channels;
- collect data to monitor project progress and identify the drawbacks and advantages of innovative financial products.

LESSONS LEARNED

As a first step, it is useful to analyse women's situations in terms of their access to finance in general and their participation rates in credit and savings groups in particular. Where participation is low, female membership of these groups can be promoted and a study analysing the barriers to women's participation and identifying ways to address them can be undertaken. Using the findings of this study, concrete measures can be developed jointly with public and private sector partners. Target group representatives should be included from the very outset to ensure the approaches and models developed are relevant.

Strengthening women in ASCAs through mobile banking

In Mozambique, formal financial service providers are barely present in rural areas. As a result, more than 100,000 people participate in different forms of informal savings and credit groups. ASCAs can be women-only or mixed-sex groups and typically comprise 20 to 30 members who normally live in the same community and know each other. The majority of ASCA members are women who tend to work at home or in the fields rather than in towns where they might have access to banks or ATMs. Research shows that ASCAs with access to financial institutions save up to 34% more than they did when they had no access to a bank account. However, for these women, the transaction costs involved in depositing their group savings in a formal bank were very high, as this required one group member to travel regularly to the nearest town, which incurred travel costs. To tackle this problem, GIZ's ProEcon Programme, commissioned by BMZ, supported the development and use of new technologies and alternative distribution channels in order to substantially reduce transaction costs. In 2013, ProEcon set up a joint venture with the mobile money provider Carteira Móvel. In pilot projects, groups were given access not only to mobile savings facilities but also to other formal financial services and transactions (e.g. electricity bill payments). In addition, women can safeguard their money in a financial institution and thus grow their savings. Today, not only ProEcon, but also service providers and ASCA members see mobile money as a mutually beneficial bridge between the groups and financial institutions.

Source: Pro-Econ — Improving the framework conditions for sustainable economic development in Mozambique
<http://www.giz.de/en/worldwide/20434.html>

FURTHER INFORMATION

Gender equality – a catalyst for inclusive financial sector development in Mozambique, 2014
<http://www.giz.de/fachexpertise/downloads/giz2014-en-genderweek.pdf>





FINANCIAL SYSTEMS DEVELOPMENT

Deploying women as bank agents for branchless banking systems to increase outreach to underserved areas

OVERVIEW

Reaching out to the unbanked population and offering them demand-oriented financial services is often a difficult task. Branchless banking models that build on agent networks have proved to be very effective in cutting distances between the branch and the client. The selection of bank agents is crucial not only to ensure the effectiveness and efficiency of the approach, but also to build trust with the clients. By recruiting female community members as bank agents, rural communities, unbanked households and, in particular, previously excluded women will gain increased access to financial services. For this approach, it is important to select the right partners, choose appropriate technology, carefully select and monitor the women bank agents, deliver ongoing training that enables agents to offer a range of services to their clients, and mobilise local communities to bank with the agents.

EXPECTED OUTCOMES AND IMPACTS

Deploying local women as bank agents in remote areas without bank branches has an impact on both the women agents and the wider community. By providing financial services to the community, the women agents not only become financially empowered but also increase their standing within their community and beyond. At the same time, the community benefits from financial services that were previously inaccessible. As these services are provided by a community member, customers trust them more and, as a result, the rates of financial service uptake, loan repayments, savings deposits, etc. increase. Having a female agent is particularly beneficial for those sections of the population that are commonly overlooked by the financial sector, namely women. This approach therefore not only empowers the female bank agent, but also focuses on targeting women in rural and remote areas who were previously unable to access financial services.

POSSIBLE PARTNERS

Financial service providers like commercial banks, MFIs and their associations; local partners in training institutions, NGOs and technology companies; and regulatory bodies (e.g. the central bank) that can create the regulatory frameworks necessary for branchless banking activities

THE TOOL IN DETAIL

Once the regulatory framework is adjusted to provide for branchless banking, financial institutions identify and select suitable agents to deliver financial services in remote locations on their behalf. In an approach where less literate female community-members are deployed as agents, the financial institutions may wish to minimise the extra support they would need to provide by working in partnership with training institutions and/or agent aggregators (NGOs, etc.). To implement the approach, the following steps are recommended:

1. Identify the partnership model and implementation process

The financial institution must decide which partners (if any) to collaborate with when implementing branchless banking activities. Alongside the recruitment of technology providers and bank agents, it is important to consider who will provide the training and handholding these parties require, as this will greatly influence the implementation process. Implementation plans must be documented – setting out the remuneration structure for agents and any profit-sharing agreements between agents and their support structure – and then agreed on.

2. Identify the technology

To be able to offer branchless banking services, the financial institution needs to procure adequate front- and back-end technology. When choosing the technology, it is important to keep in mind that most women agents will not have any prior experience of using high-end technology solutions. As such, they must be given sufficient time to familiarise themselves with both the hardware and software. Simple and reliable solutions are therefore advisable.

3. Train the bank agents

The bank agents need to be trained in financial and often functional (i.e. basic reading and writing) literacy, communications strategies, financial products and processes, community mobilisation and technology application. This training should be provided on an ongoing basis. New training content can be added as agents become increasingly proficient.

4. Carry out monitoring and supervision

While female bank agents will need close monitoring and supervision in the first six months of their deployment in particular, the provision of longer-term support is also advisable.

FINANCIAL SYSTEMS DEVELOPMENT

Deploying women as bank agents for branchless banking systems to increase outreach to underserved areas

5. Raise people's financial awareness and mobilise the community

Community mobilisation is key for enabling agents to reach out to and engage with potential customers. The local community leader and the bank manager from the nearest branch should introduce the agent to the community. Potential clients should be targeted with awareness campaigns and provided with support on financial literacy and wealth management (e.g. relevant advice on financial management, financial decision-making and different financial services). Also, early enrolment campaigns will help to ensure the smooth and successful recruitment of a high number of new customers.

6. Diversify the product range

For agents' operations to be financially sustainable, they must be able to deliver a broad range of financial services (account opening, transfers, savings, loan repayments, recurring and fixed deposits, remittances, group account-transfers, insurance, pension pay-outs, etc.) and non-financial services (e.g. loan recovery, notice delivery) on behalf of the bank or other providers (e.g. local government services, etc.).



HOW GIZ CAN PROVIDE SUPPORT

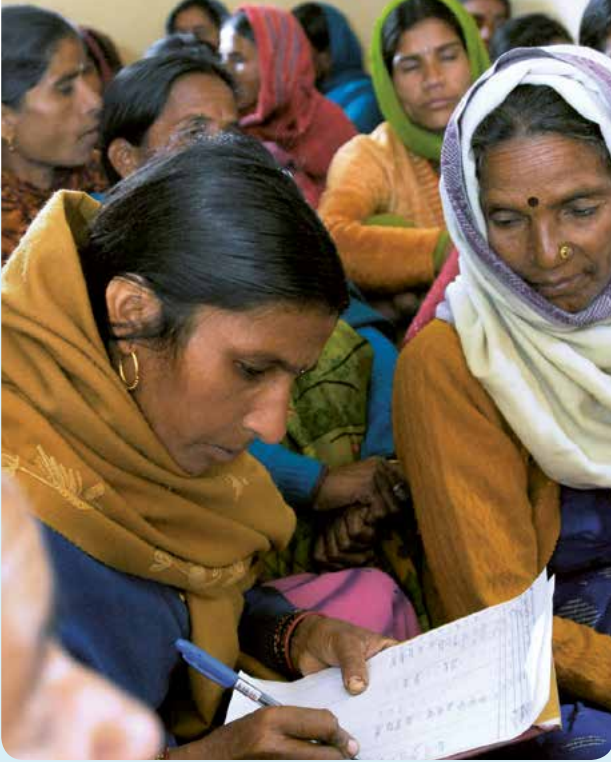
GIZ can:

- provide financial institutions with technical advice on engaging female bank agents;
- project manage and coordinate multiple stakeholders in project;
- provide support to associations and networks, working with their members to identify and deploy female agents and to increase their outreach;
- produce training materials and develop master trainers;
- provide the regulator with support on developing regulations that provide for branchless banking.

LESSONS LEARNED

Employing female community-members as agents to deliver financial services will require greater upfront efforts in training and education than would have been required for regular agents who are more literate and experienced. In practice, this means that, during the first six months of operations, the financial services provider and/or its partners will need to meet the high costs of agent training, motivation and handholding.

If the initiative is to be successful, the branchless banking operations need to be financially viable for all stakeholders, including the financial services provider and the agent, and the remuneration and fee structures adopted must reflect this. To enhance their income, in addition to financial services, agents can provide non-financial services on behalf of the bank, the local authority or others. Choosing the right technology and constantly ensuring its functionality is crucial.



Deploying female bank agents in India

Commissioned by BMZ, India's Rural Financial Institutions Programme is a joint undertaking of GIZ and the National Bank for Agriculture and Rural Development (NABARD). As part of its work, it is advising two banks on deploying female bank agents. The women recruited for these roles have been members of self-help groups (SHGs) for many years and therefore have a solid understanding of household and group-level financial issues. The local SHG federation (an association of neighbourhood- or district-level SHGs) provides the women with training and handholding and, in return, it receives part of the agents' revenue. The women deliver a range of financial and non-financial services (e.g. solar home systems) in their catchment area of four or five local villages using a laptop and simple point-of-sale devices. Customers are identified using biometric data (fingerprints), which enables real-time transactions. The agents can provide services to individual customers and also to groups (like SHGs), with transactions for the latter requiring the fingerprints of at least two group members.

The impact of the approach is manifold: the women agents become much more empowered (financially and socially) and their clients, 70% of whom are women and most of whom are first-time account holders, gain access to financial services. In this way, the women agents are contributing to the Government of India's financial inclusion targets. Furthermore, compared with accounts managed through conventional bank agents (mostly men with higher levels of education), those managed by women agents experience more frequent transactions, higher levels of savings and less dormancy. Also the attrition rate among these women agents is much lower: as part of the communities they serve, these women tend to remain in situ and continue their business, instead of migrating to nearby cities to search for better job opportunities, as often happens with male agents.

Source: Development of rural finance
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ANNEX 1:

GUIDING QUESTIONS FOR GENDER ANALYSES

INTRODUCTION: WHY GUIDING QUESTIONS?

Over the last two decades, the interlinkages between gender equality and sustainable economic development have increasingly become central issues in international economic development discussions (e.g. at the Global Economic Forum) and of major reports (e.g. the World Development Report 2012 of the World Bank). Thereby, different dimensions have been pointed out:

- There is large evidence that economic policies (such as labour policies, private sector development policies, macroeconomic policies) may have **different impacts on women and men**, often to the detriment of the former.
- Econometrical studies have shown that countries loose a substantive part of potential growth because of persisting **gender inequalities** in education, labour force participation and access to resources and assets, such as credit, technology, and business services.
- In some countries, economic reforms in the past did not result in the predicted outcomes, because **gender relations** had been neglected in the design of macroeconomic policies. Often, gender roles and constraints like laws, rules and norms, and an unequal access to assets like land or credit do hinder women to re-allocate resources according to new incentives due to macroeconomic policies.

In the light of these insights, the gender-team of the division 41 (Economic Development and Employment) has developed new approaches and tools to integrate a gender perspective in economic policies on the one hand, and to promote women's economic empowerment through targeted measures on the other hand.

- The present **guiding questions** intend to support GIZ staff and/or external consultants in **conducting a gender analysis** in projects working in the area of sustainable economic development.
- The questions are structured along the thematic fields 1) Overcome general gender-based segmentations, 2) Private sector development and economic policies, 3) TVET and labour markets and 4) Financial systems development. These questions are not a comprehensive list - not all questions need to be addressed in each gender analysis and other additional questions may appear to be relevant in specific contexts.
- In Annex 2 we have added a document that lists and explains reports, indices and websites that contain the **relevant data** that you need for conducting the analysis and answering the Guiding Questions below.

OVERCOMING GENDER-BASED SEGMENTATIONS

META-LEVEL (CULTURE, BELIEFS, TRADITIONS, CONCEPTS)

- Are there traditional cultural norms affecting women's mobility and economic participation? Do these norms and values differ in different segments of the society (modern, urban groups vs. rural groups, migrants etc.)?
- Are there specific economic activities that are regarded as inappropriate for women/men (of specific ethnic groups or religious affiliation)?
- What is/what are the dominant religion(s) in the country and what is the percentage of adherence of the population? What kinds of gender relations do the different religion/does the dominant religion imply (e.g. degree of segregation between women and men, different gender roles, identities and responsibilities)? How strongly do religious leaders influence public opinion?
- How open to change is the society?
- Have gender gaps in economic and political participation been decreased or increased over the last 15 years? Are there any remarkable improvements or setbacks? What were the driving forces?
- Are there women in leading positions of politics, economy, culture, religion and society? Who has access to and control over resources?
- Does reliable and comprehensive sex-disaggregated data exist? Does the country dispose of a nation-wide time use survey? What do data reveal about the division of labor in the so-called care economy (division of unpaid household tasks)?
- Are there any social groups, who fight for gender balance? How can they be supported?



ANNEX 1: GUIDING QUESTIONS FOR GENDER ANALYSES

PRIVATE SECTOR DEVELOPMENT AND ECONOMIC POLICIES

MACRO-LEVEL (POLICY AND LEGAL FRAMEWORK)

- Did the country ratify the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and its Optional Protocol? Are there any reserves on specific articles of the CEDAW?
- What are the prescriptions of the Constitution in view of gender equality and the protection of women's rights? Is there a non-discrimination clause covering gender or sex in the constitution? Does the constitution guarantee equality before the law?
- Are either customary or personal law valid sources of law under the constitution?
- Does the country dispose of a gender equality policy and/or an action plan to promote gender equality and women's rights? If yes, what are the main objectives with regard to the economic empowerment and women's entrepreneurship? Have the costs of the implementation of the policy and/or action plan been calculated and are they included in the annual budget?
- Does the country dispose of a Gender Law? Does the Gender Law contain prescriptions about the economic empowerment of women and women's entrepreneurship?
- Do any legal prescriptions (e.g. in Labour Law, family code) exist that constitute constraints for women's economic activities (e.g. permission of a male family member to sign contracts, women's inheritance rights etc.)?
- Does the legislative framework include provisions for the reconciliation of the professional life and family life (e.g. maternity leave and child care allowances, leave for the father, additional leave either for the mother or the father)?
- Is there any indication that processes/discussion about the integration of a gender perspective in macro-economic models are taking place? Is there any indication that gender equality is taken into consideration in economic policy making (e.g. existence of gender-sensitive Poverty and Social Impact Analysis (PSIA) or Poverty Impact Assessment (PIA))?
- Are the relevant decision makers at (sub-) national level responsible for economic policy making sufficiently aware of gender-related challenges? If yes, do they also have the necessary competencies to effectively address these challenges? If yes, how are they trained?
- Are there public finance management reforms ongoing in the country (e.g. introduction of programme based budgeting, fiscal decentralization)? Is a gender perspective included in these reforms (commonly known as Gender Responsive Budgeting)? How are the driving forces? What are the results?
- What are the main obstacles for entrepreneurs identified in business climate studies? Do these studies mention different obstacles for female and male entrepreneurs?
- Does the country dispose of a private sector development strategy? Does the policy explicitly mention gender inequalities in private sector development and does it include measures to reduce inequalities? Which ones?
- Is there an implementation plan with clear timelines and responsibilities explaining how gender-related problems are to be overcome? Is there a monitoring and evaluation (M&E) system in place to track developments?
- In case of sub-national frameworks / policies / regulation / guidelines / strategies: Are they harmonized with national laws/policies/regulation to ensure a (gender-) equal treatment at both national and sub-national level?

- How good is the knowledge of decision makers in the relevant ministries (Ministry of Industry/Private Sector Development, Ministry of Economic Affairs, Ministry of Finance (and Planning), Ministry of Gender/Women's Affairs) about main gender issues in the area of economic development/private sector development?
- What are other donors' interventions in the areas of gender and private sector development/economic policy advice?
- Are there any concrete programs to improve the female employment participation rate in sectors with high potential for female employment?

MESO-LEVEL (ASSOCIATIONS, NETWORKS, ETC.)

GENDER MACHINERY

- Does a Ministry of Gender Equality/Women's Affairs/Gender Commission exist? What is its mandate and influence?
- Is the Ministry of Women's Affairs involved in gender responsive budgeting/public finance management reforms? Did it contribute to the elaboration of sector policies/strategies/action plans relevant for private sector development?
- Do the relevant ministries (Ministry of Finance, Ministry of Economic Development, Ministry of Private Sector Development/Industry) dispose of a gender unit/gender focal point? If yes, what is their scope of influence?

ASSOCIATIONS / NETWORKS

- Does the Chamber of Commerce dispose of a gender unit? What is its mandate and influence?
- Do business associations dispose of a code of conduct including the promotion of gender equality and prohibiting discrimination?
- Are women involved in management decisions within the business associations/network?
- Is there a budget for gender-related activities at association/network level? If yes, is there also a monitoring of how this budget is spent?
- Do women's business organisations/networks exist? What is their scope of coverage (national, regional, local, number of members)?
- Do women's rights organisations exist? What are their main political claims, especially with regard to the economic empowerment of women and gender responsive budgeting? What are their membership structures? Are there networks of women's rights organisations?
- Are there any outside government gender budgeting initiatives existing (e.g. led by civil society, research institutes, and parliamentarians)?

GENDER-SENSITIVE INFRASTRUCTURE

- Are child care facilities available to a sufficient extent and to affordable prices? Are they mainly provided by public or private entities?



ANNEX 1: GUIDING QUESTIONS FOR GENDER ANALYSES

MICRO-LEVEL (E.G. ECONOMIC SITUATION OF WOMEN AND MEN, FEMALE AND MALE ENTREPRENEURS)

ENTREPRENEURSHIP AND BUSINESS

- How many enterprises are owned/led by women compared to men? What is the size of enterprises owned/led by women compared to those owned/led by men? What is the sectoral distribution of enterprises owned/led by women compared to those owned/led by men?
- Are there differences in ownership of bank accounts, access to credit and land and other assets?
- Do female and male entrepreneurs have the same access to public and private business services? (e.g. due to costs of services, educational constraints, constraints to time and place etc.)
- What is the percentage of public tenders awarded to enterprises led by women, and does the government collect statistics on this?
- Do enterprises headed/owned by women have the same access to technology as those headed/owned by men?
- Are there any studies about the productivity of women headed/owned enterprises in comparison of those owned/headed by men?
- What is the percentage of female labour force in women owned/led enterprises compared to those owned/led by men?
- Can a(n) (un)married woman open a bank account in the same way as a man? Can a(n) (un)married woman register a business in the same way as a man?

LABOUR FORCE PARTICIPATION

- How high is women's labour force participation compared with men's?
- What is the percentage of women/men in the informal/formal sector and among the unemployed/under-employed?
- Is the minimum wage rate the same for women and men? Is there any information about wage gaps between women and men due to discrimination? What is the estimated earned income of women and men (in PPP US\$)?
- Are there studies about working conditions of women and men? What are the main differences?
- What is the share of women among technical and professional workers? Do women occupy positions at middle and higher management level in industry? If yes, are they (somewhat) equally represented?
- What is the percentage of employed women/men covered by social insurance?
- Is child labour an issue? Are there differences between girls and boys?
- Is sexual harassment a common problem? If yes, can women make use of easy and especially effective complaint mechanisms?

TVET AND LABOUR MARKETS

MACRO-LEVEL (POLICY AND LEGAL FRAMEWORK)

TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET)

- Do the national legal framework or policies in place for TVET assure gender equality or address gender-specific aspects?
- Who are the decision/policy makers in the relevant political bodies?
- If gender specific aspects are addressed: Are they able to overcome gender imbalances or do they reinforce them?
- Are data available about participation of women and men in TVET in general and in different segments?
- Is there gender sensitive Monitoring of education/TVET budgets in place?
- Are the relevant decision makers on national level for TVET policy aware of the needs in regard of gender balance?

LABOUR MARKETS

- Is the Labour Law covering gender issues? If so, does it improve women's status on the labour market or does it reinforce gender segregation (for example very strict laws regarding maternity)?
- Are there direct or indirect implications on gender through general and specific policies (Labour Law, Property Law, Marriage Law)?
- Are data available about participation of women and men in the labour market in general and in different segments? Are women concentrated primarily in certain jobs? Which ones? Are they significantly absent from others? Which ones?
- For areas in which women are either underrepresented or overrepresented, compare job classifications, duties, and salaries: Is there a "glass ceiling"?
- Are women overrepresented in insecure/part time jobs/self-employment without social insurance/informal employment?
- Are there safety policies for certain job profiles that affect men and women differently?
- Is there a policy against violence/sexual harassment in the workplace, are there monitoring mechanisms?
- Is there any remarkable income gap between men and women? What is the main reason for that (different professions, different career level, wage discrimination of women etc.)?
- Is there gender sensitive monitoring of budgets in place (directly, e.g. beneficiaries of labour market services, and indirectly, e.g. are women underrepresented in the areas supported by labour market services)?
- Are the relevant decision makers on national level for labour market policy aware of the needs with regard to gender balance?
- Is labour market policy and employment policy addressing gender (im-)balances (e.g. certain HRD policies in order to promote women)?
- Are there any concrete programs to improve the female employment participation rate and / or the gender-related structure of employment?
- Are there family friendly labour policies (e.g. part time/flexible work options)? Why or why not?



ANNEX 1: GUIDING QUESTIONS FOR GENDER ANALYSES

MESO-LEVEL (PROVINCIAL LEVEL OR ASSOCIATIONS)

TVET

- Are there laws or policies in place concerning TVET on provincial level? If yes, do they assure gender equality or address gender-specific aspects?
- If gender specific aspects are addressed: Are they able to overcome gender imbalances or do they reinforce them?
- Is there gender sensitive monitoring of budgets in place?
- Are the relevant decision makers on provincial level for TVET policy aware of the needs in regard of gender balance? Are they gender competent?
- Are women involved in the responsible public or private institutions on the management level?
- Are representatives of women organisations or female employers involved in steering boards and other decision making bodies on TVET planning and implementation?

LABOUR MARKETS

- Are there laws or policies in place concerning labour market on provincial level? If yes, do they assure gender equality or address gender-specific aspects?
- If gender specific aspects are addressed: Are they able to overcome gender imbalances or do they reinforce them?
- Is there gender sensitive monitoring of budgets in place?
- Are the relevant decision makers on provincial level for labour market policy aware of the needs in regard of gender balance? Are labour market data on the provincial level available?
- Are women involved in the responsible public or private institutions on the management level?
- Are representatives of women organisations or female employers involved in steering boards and other decision making bodies on labour market planning and implementation?
- Are there any labour market services (career guidance, matching, Labour Market Information Systems (LMIS) etc.) on provincial level available? If so, do they offer their services gender aware and gender competent?

MICRO-LEVEL (TRAINING AND LABOUR MARKET INSTITUTIONS)

TRAINING NEEDS

- Do students in general have a voice in training planning and implementation? Are women and men equally represented?
- How does gender allocation to different training subjects take place: based on individual choice or clear criteria with discriminating effects on women?
- Which occupations are mainly chosen by women/men? Do the occupations for women and men guarantee employment for secure livelihoods?
- Are gender issues and the needs of women and men reflected in the curricula?

TRAINING INFRASTRUCTURE

- Are training institutions and workshops aware of the needs of male and female trainees? Do they try to meet their needs?
- Does the location of a training institution affect the participation of men and women in a different way? If yes, why? Is the institutions' infrastructure adapted to female needs (e.g. sanitary rooms...)? Are childcare services needed to improve women's participation?
- Are teachers and school manager gender aware and competent?

TRAINING ORGANISATION

- Are women involved on middle and higher management level of training institutions?
- Do workplaces in companies involved in TVET meet the needs of male and female trainees?
- Does allocation follow gender stereotypes (e.g. regarding financial budgets)?
- Does the time schedule of training offers implicate equal participation of men and women? Are courses offered at times when women with family responsibilities or jobs can attend?
- Do women in the client population have enough free time to participate in training? How is family work organized within the families?

FURTHER TVET ASPECTS

- Does TVET have a good reputation in society?
- Is sexual harassment a common problem? If it occurs, can women make use efficiently of their rights?
- Will the cost of such training permit the participation of women without independent sources of income? Educational loans and savings products?
- Is there a need for scholarships, adequate physical facilities, and other special arrangements to ensure female participation?
- Are there any special arrangements for poor women (and men)?

LABOUR MARKETS

- Are labour market data on the local level available?
- Which kind of gender segregation can be observed in the local labour market with regards to:
 - professions/jobs by sectors
 - wage gaps
 - women and man in leading positions, promotion patterns
 - formal or informal employment, availability of social insurance
 - unemployment/underemployment
 - workforce participation
 - different societal segments
- Are there different patterns of private or public employment regarding gender imbalances?
- Do workplaces meet the needs of male and female workers?
- Are there negative consequences for the employee that takes advantage of flexible work options?
- Are there mechanisms that hinder access to employment of women and men?



ANNEX 1: GUIDING QUESTIONS FOR GENDER ANALYSES

- Are there any labour market services (career guidance, matching, LMIS etc.) on local level available? Is their management and service staff partly female?
- How is the accessibility of these services for different groups, including women from different strata of the society?
- Are there any concrete programs to improve the female employment participation rate and/or the structure of employment on local level?
- Are there any problems of mobility and accessibility to jobs (public transport available and safe)? Is there a need to improve child care services in order to expand women's labour market participation?
- How "decent" are the working conditions in general? Are there any differences between public and private jobs?
- Are there any specific issues regarding working conditions, which affect women more than men?
- If women are overrepresented in informal jobs/informal sector: How can the working conditions in informal employment/informal sector be improved?

FINANCIAL SYSTEMS DEVELOPMENT

MACRO-LEVEL (POLICY LEVEL)

- Do national financial frameworks (e.g. banking law, microfinance decree, and insurance act), financial sector policies, regulation, guidelines – esp. those on financial inclusion and access to finance – address gender-issues (implicitly or explicitly) or do they rather (unintentionally) reinforce gender imbalances?
- Are there strategies in place to ensure that both women and men have better access to financial services? Is there an implementation plan with clear timelines and responsibilities explaining how gender-related problems are to be overcome? Is there a monitoring and evaluation (M&E) system in place to track developments?
- Are there sufficient feedback mechanisms in place to ensure that laws/ policies that are meant to be gender-sensitive also truly address the realities down on the ground? If yes, how does this feedback mechanism work and who is involved?
- Is there dedicated staff at financial sector policy-maker level (e.g. Central Bank, Ministry of Finance) working on gender-related issues? If yes, what exactly is their task in relation to gender?
- Is there any form of (informal/institutionalized) cooperation among financial regulators and other policy makers mandated to work on gender issues (e.g. Ministry for Gender Affairs, Ministry of Social Affairs and Family) to ensure that gender is addressed in a more systematic way?
- Do policy makers systematically collect gender disaggregated data that provides insights on the overall level of access to finance for both women and men in order to? If yes, do policy makers make effective use of these data e.g. when crafting financial sector policies/regulations?

DEPTH OF GENDER-UNDERSTANDING

- Are financial policy makers sufficiently aware of varying gender-characteristics along different segments of population (female and male youth, adults, elderly)? Are they also aware of potential gender-characteristics/differences along different types of financial service providers (microfinance institutions (MFIs), banks, insurers etc.) and/or along products (credit, savings, insurances, payments etc.)?
- Are policy makers aware of the economic sectors women are primarily concentrated in? Are they also aware of the types of financial institutions (if any) that primarily serve women working in these sectors?
- Are there any concrete programs by the government/by other donors/NGOs to improve the female participation rate in the financial sector?



ANNEX 1: GUIDING QUESTIONS FOR GENDER ANALYSES

MESO-LEVEL (ASSOCIATIONS, NETWORKS, CREDIT INFORMATION BUREAUS, ETC.)

ASSOCIATIONS AND NETWORKS

- Do codes of conducts of Banking/Microfinance/Insurance associations assure gender equality or address gender-specific aspects/barriers?
- Is there a dedicated gender-person working within the association/network? If yes, what are the job duties of this person?
- Does the association/network have a monitoring system to ensure the implementation of gender policies at member (i.e. MFI) level? Does the association/network provide guidance/training to ensure its members adherence to gender-specific commitments?
- Does the association/network collect gender-disaggregated data from its members?
- Are female representatives, e.g. of women organisations/financial institutions members of the boards of directors of such association/network? Are women involved in management decisions within the association/network?

CREDIT INFORMATION BUREAU

- Does the Credit Information Bureau (CIB) collect gender-disaggregated data? If yes, how does the CIB make use of these data (e.g. publish reports based on gender-disaggregated data)? If yes, have women already been able to benefit from the collection of gender-disaggregated data?

MICRO-LEVEL (E.G. FINANCIAL AND TRAINING INSTITUTIONS / HOUSEHOLDS)

FINANCIAL INSTITUTIONS: AWARENESS / SENSITIVITY / PRODUCTS

- Does the financial institution collect gender-disaggregated data? If yes, is the institution obliged to do so by any regulatory authority? If yes, which data, how often and based on which collection method? How is the data used afterwards?
- Does the financial institution have a dedicated person in charge of gender-related issues? If yes, what are the main duties of this person? Is “gender” an explicit part of this person’s job description? To whom does this person report?
- Has staff of financial institutions been sensitized on gender-related issues? If yes, how? Is there any obligatory gender-sensitization training for all staff/specific staff (e.g. loan officers, client advisors)? If yes, what are the contents of such training?
- Are financial institutions aware of their clients’ financial literacy gaps/needs? If yes, does the financial institution try to address those needs? If yes, does it address it in a gender-sensitive manner (involving both women and men)? Does it also take into account intersectional aspects (e.g. gender-aspects combined with other characteristics such as social class, educational level, ethnic origin etc.)?
- Are financial institutions aware of the (potentially varying) financial product needs among their female and male clients (as well as of potential future clients)? If yes, does the financial institution collect regular information from both female and male clients/non-clients?
- Are there any financial products/services in place that have been designed specifically for women? If yes, what types of products? Has the financial institution been collecting feedback from its female customers to improve product features?
- Does the financial institution measure its impact on the reduction of its customers, and esp. of their female clients (social performance management)?

- Do the location/opening hours etc. of financial institutions/training providers/complaints handling institutions affect women's and men's access to/use of these services in a different way? If yes, how is this reflected and what are the reasons? If yes, are there plans on how to overcome these barriers?
- Gender-sensitive/gender-neutral advertisements: Do financial institutions make use of both female and male characters when advertising new products?

FINANCIAL INSTITUTIONS: CAREER / TRAINING / WORKING CONDITIONS

- Are the working conditions within financial institutions sufficiently “decent” to ensure an equal representation of female and male employees? Are there any specific issues regarding working conditions within financial institutions, which affect women differently from men?
- Do female and male employees of financial institutions have equal opportunities to participate in qualification programs, esp. for middle and higher management (stated in policies, but also de facto, e.g. women are supported by their supervisors to participate)? Are there policies/strategies in place that aim at equal participation and a gender-sensitive career development?
- Do women occupy positions at middle and higher management level of financial institutions? If yes, are they (somewhat) equally represented?
- Are there wage gaps among female and male staff that are doing the same job?
- Do female and male financial system graduates with the same or a comparable qualification also have the same job opportunities in the financial sector afterwards? If yes, how is that verified? If not, does the university provide assistance to those who are at a structural disadvantage? If yes, how?
- Are classroom sessions/university courses offered at times that also allow women with family responsibilities to attend the training?
- Are the training facilities accessible for women considering cultural norms (e.g. marriage norms), mobility (e.g. public transport) and sanitation/lavatory?
- Is sexual harassment a common problem (e.g. staff-superior relationship within financial institutions; in client-bank relationships etc.)? If yes, can women make use of easy and especially effective complaint mechanisms?

FINANCIAL LITERACY: SCHOOL LEVEL

- Are teachers and school managers (directors) sufficiently gender-aware and gender-competent? If yes, how is this gender competency reflected? If yes, how did they gain this competency?
- In case of Training of Trainer approaches: are both female and male teachers being equally supported in becoming multipliers for financial literacy?
- Are financial literacy school syllabus / materials designed in a gender-sensitive manner (e.g. school materials on financial literacy show boys and girls, father and mother, participating in financial decision making)?

FINANCIAL LITERACY: COMMUNITY / HOUSEHOLD LEVEL

- How is the financial decision making usually organized within the families? Are women involved in financial decision making? Is there a role distribution between women and men?
- In case of financial literacy initiatives/business skills trainings at community level: Are both women and men being sensitized on financial literacy issues? If yes, do men play an active role (e.g. positive male role models who can convince their peers, e.g. in radio / road shows)?
- Is there a need for adequate physical facilities/other special arrangements to ensure a higher female participation rate in such trainings? If yes, what is done to overcome this barrier?
- Does the time schedule of community trainings (e.g. on financial literacy) allow for an equal participation of both women and men?

ANNEX 2: DATA SOURCES FOR GENDER ANALYSIS

INTRODUCTION: WHAT DATA?

The gender-team of the division 41 (Economic Development and Employment) has developed a list of guiding questions to support GIZ staff and/or external consultants in conducting a gender analysis in projects working in the area of sustainable economic development (see Annex 1). These questions can be partially answered by generally accessible reports/databases (“desktop study”), but otherwise further investigations in the respective countries (national statistics, discussions, studies) are necessary.

Hereafter some key data sources will be presented, which contain information referring to the status quo of equality between men and women in the economy and society in some regions and countries. Hence they serve as an essential basis for implementing gender analysis in projects of “sustainable economic development”. These are frequently linked to a ranking or an index. All information named here is available online.

Advice: We recommend to not only back up with information from one source, but to compare these with different sources/organizations (triangulation), such as combining data of a statistical office and applicable line ministries (industry, trade, economy and/or labour) with data of banks, trade associations or for instance the GEM. Qualitative information, - such as literature and reports of others, information from discussions with key persons or interviews, - therefore set the basis for a solid gender analysis. In principle every analysis of gender-differentiated statistics/quantitative data must question which reasons trigger inequalities. Because those form the lever with which projects and programs can promote sustainable gender equality.

BASIC DATA

Starting with basic data might help to get a first impression of gender inequalities in a country when beginning a gender analysis. Hereafter the basic data is summarized with its source.

Basic Data	Data source
Per Capita income	UNDP Human Development Report (HDR)
estimated earned incomes in PPP US\$ of women and men	UNDP Development Indices
Sex-ratio of the population	UNDP HDR
Life expectancy	UNDP HDR
HDI	UNDP HDR
GDI	UNDP HDR
Labour market participation women/men	UNDP HDR
Share of women to unemployment	UN Women: Progress of World's Women
Salary differences	UN Women: Progress of Worlds Women
Representation of women in parliaments	UNDP HDR
Representation of women in cabinets	UN Women: Progress of World's Women
Maternal mortality	UNDP HDR
Infant mortality	UNDP HDR
Spread of HIV/AIDS among people younger than 25 (differed by sex)	UNDP HDR
Rates of suicide (differed by sex)	UNDP HDR
Share of the population with at least education at secondary level (differed by sex)	UNDP HDR
Enrollment rates (differed by primary education, secondary education, tertiary education)	UNDP MDG Reports
School drop-out rates (differed by primary education, secondary education, tertiary education)	GenderStats of World Bank
Illiteracy rate	UNDP MDG Reports
Known cases of violence against women	UN Women: Progress of World's Women

ANNEX 2: DATA SOURCES FOR GENDER ANALYSIS

A number of further statistics are available in following data bases:

- GenderStats of the Worldbank (demographics, education, health, labor force, and political participation): <http://data.worldbank.org/data-catalog/gender-statistics>
- Gender and Landrights Database of the FAO: <http://www.fao.org/gender/landrights/en/>
- Statistics Division of the Food and Agricultural Organization (FAOSTAT): gender-disaggregated population data: <http://faostat.fao.org/>
- ILO: Segregate Database (Data on employment by sex and detailed occupational groups): <http://laborsta.ilo.org/applv8/data/segregate.html>
- UN GenderInfo 2010: <http://www.devinfo.info/genderinfo/>
- UN Stats Social Indicators (population, health, housing, education, work): <http://unstats.un.org/unsd/demographic/products/socind/>
- Women Stats Project: <http://womanstats.org/index.htm>
- UNECE Gender Statistical Database (population, birth rates, work and economy, education, public life and decision making, health and mortality, crime and violence, Science and ICT, Work-life Balance) for 56 UNECE countries: <http://w3.unece.org/pxweb/>

COMPREHENSIVE INDICES

- The **Gender Inequality Index** listed in the Human Development Reports (HDR) of UNDP includes gender-disaggregated information of i) maternal mortality, ii) birth rates for adolescents, iii) parliamentary seats, iv) share of the population with secondary education v) proportion of the employed population.
- The **Global Gender Gap Index (GGI)**, introduced by the World Economic Forum, provides a framework for capturing the magnitude and scope of gender-based disparities around the world. The index benchmarks national gender gaps on i) economic, ii) political, iii) education- and iv) health-based criteria and is gathered every year: <http://www.weforum.org/issues/global-gender-gap>
- Since 2010, the Economist Intelligence Unit (EUI) publishes the „**Women's Economic Opportunities Index (WEO)**“. The Index consists of six topic areas: i) Labour policy and ii) Labour practice, iii) Access to finance, iv) Education and training, v) Women's legal and social status and vi) the General business environment: http://www.eiu.com/site_info.asp?info_name=womens_economic_opportunity&page=roads&rf=0.
- In the **World Development Report 2012 (WDR2012)** the World Bank addresses the issue gender equality for the first time. It argues that gender equality is a core development objective in its own right and further a basis for sustainable economic development. The Report contains gender-disaggregated data at the state level. <http://go.worldbank.org/6R2KGVEXP0>

FRAMEWORK CONDITIONS: GENDER-DIFFERENTIATED ECONOMIC AND FISCAL POLICY

- In recent years there has been a growing awareness that macroeconomic policies could have different effects on the living conditions of women and men. Recognizing the importance of the care economy for national economies, many countries conduct **time use surveys**. Information of countries that conducted time use surveys and of their methodology are available here: <http://unstats.un.org/unsd/methods/timeuse/tusresource.htm>
- After the 4. World Conference on Women in 1995, **Gender Budget Initiatives** rose in many countries with the aim to create gender-equitable public revenue and spending policy. An overview of some of these initiatives, their actors and results is accessible online here: <http://www.gender-budgets.org>
- Various organisations regularly offer **trainings**, summer schools and/or studies for multipliers on the issue gender and macroeconomics. When implementing a gender analysis the lists of participants help to identify respective expertise in a country.

FRAMEWORK CONDITIONS: BUSINESS CLIMATE

- Since 2010, **Women, Business and the Law** is published by the IFC and Worldbank every two years (2010, 2011, 2013). It offers quantitative information on selected regulations in 141 countries, which influence the economic participation of women. It tracks governments' actions to expand economic opportunities for women across six key areas: accessing institutions, using property, getting a job, providing incentives to work, building credit and going to court: <http://wbl.worldbank.org/>.
- The **Social Institutions and Gender Index (SIGI)** was first launched by the **OECD Development Centre** in 2009 as an innovative measure of the underlying drivers of gender inequality for over 100 countries. Instead of measuring gender gaps in outcomes such as employment and education, the SIGI instead captures discriminatory social institutions, such as early marriage, discriminatory inheritance practices, violence against women, son preference, restricted access to public space and restricted access to land and credit. The 2012 SIGI is made up of 14 unique variables, grouped into 5 sub-indices: Discriminatory Family Code, Restricted Physical Integrity, Son Bias, Restricted Resources and Entitlements and Restricted Civil Liberties.
<http://genderindex.org/content/team>

REGIONAL REPORTS

- **Africa:** For individual regions, specialized reports have to be considered, such as **The Africa Competitiveness Report 2011** of the Worldbank, The African Development Bank and the World Economic Forum, which contains an entire chapter on the issue of gender parity.
<http://www.weforum.org/reports/africa-competitiveness-report-2011>
- **Asia: Power, Voices and Rights. A Turning Point for Gender Equality in Asia and the Pacific, Colombo:** UNDP Regional Centre for Asia Pacific, Human Development Report Unit, 2010.
- **MENA Region:** Opening doors: gender equality and development in the Middle East and North Africa:
<https://openknowledge.worldbank.org/handle/10986/12552>.

CORPORATE STRUCTURE

- There is also gender-disaggregated data combined with corporate structures available amongst others on **Enterprise Surveys** of the Worldbank. Here data can be gathered, analyzed and illustrated:
<http://www.enterprisesurveys.org/>
- Further, the **Global Entrepreneurship Monitor (GEM)** has to be considered: GEM is a scientific research consortium, which conducts an annual assessment of the entrepreneurial activity, aspirations and attitudes of individuals across a wide range of countries. Besides entrepreneurial spirit and competitiveness of a countries' population, GEM also gathers gender-disaggregated data and interprets it gender sensitively:
<http://www.gemconsortium.org/>
- For some individual African countries there is specific information on the economic circumstances of companies offered by the International Labour Organization (ILO) and the African Development Bank (AfDB): **Assessment of the environment for the development of women's entrepreneurship in Cameroon, Mali, Nigeria, Rwanda and Senegal, Employment Sector** - Employment Report No. 15: http://www.ilo.org/employment/Whatwedo/Publications/employment-reports/WCMS_170545/lang--en/index.htm
- Furthermore, the International Finance Corporation publishes interesting information relating to gender **equality and entrepreneurs**, often with country studies: http://www.ifc.org/wps/wcm/connect/Topics_Ext_Content/IFC_External_Corporate_Site/Gender+Secretariat/

ANNEX 2: DATA SOURCES FOR GENDER ANALYSIS

EMPLOYMENT AND LABOUR MARKET

- The ILO publishes gender-disaggregated information relating to the labour market and worldwide, regional and country specific employment through its **Economic and Labour Market Analysis Department**: <http://www.ilo.org/empelm/pubs/lang--en/index.htm>. ILO Reports include:
 - **Global Employment Trends for Women 2012, Genf**: ILO, 2012.
 - **Women in labour markets: Measuring progress and identifying challenges, Genf**; ILO, 2010,

FINANCE SECTOR DEVELOPMENT

- Alliance for Financial Inclusion (AFI): <http://www.afi-global.org/>
- Access to Insurance Initiative (A2II): <http://www.access-to-insurance.org/home.html>
- CGAP: <http://www.cgap.org/site-search/gender>
- Worldbank (different publications on the issue gender and finance): <https://openknowledge.worldbank.org/handle/10986/3338>
- Women, Business and the Law (offers a inter country comparison on gender issues relevant for the finance sector): <http://wbl.worldbank.org/>.
- **Particular information on Africa:**
 - Cenfri: <http://www.cenfri.org/>
 - FinMarkt Trust: <http://www.finmark.org.za/>
 - FinScope (national representative household surveys on financial services): <http://www.finscope.co.za/new/pages/default.aspx>
 - African Development Bank: <http://www.afdb.org/en/>
 - Making Finance Work for Africa (MFW4A): <http://www.mfw4a.org/gender-and-finance/gender-and-finance.html>

NATIONAL DATA AND INFORMATION

- Most partner governments have signed and ratified international conventions or agreements on the protection of women's rights, such as the **Convention on the Elimination of All Forms of Discrimination against Women** (CEDAW 1979). Countries that have ratified such conventions or agreements are committed to submit national reports, at least every four years, on measures they have taken to comply with the treaty. These **country reports of the governments** are available here: <http://www.un.org/womenwatch/daw/cedaw/reports.htm>.
- For the implementation of the Beijing platform for action, most countries have **national action plans**, which give advice on problems in various topics as well as on national political priorities referring to gender equality and the protection of women's rights: <http://www.un.org/womenwatch/daw/beijing/platform/plat1.htm>
- Moreover partner governments have to regularly report their status quo of achieving the **Millennium Development Goals**. In respect to sustainable economic development, these are above all MDG1, achieve full and productive employment and decent work for all, including women and young people, and MDG 3, to promote gender equality in education, economics and politics. Data are available here: <http://www.un.org/millenniumgoals/stats.shtml>

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