

SUPPORTING BUSINESS
ENVIRONMENT REFORMS

PRACTICAL GUIDANCE
FOR DEVELOPMENT AGENCIES

ANNEX: GENDER AND BUSINESS ENVIRONMENT REFORM



August 2016
Links updated September 2021



The Donor Committee for Enterprise Development



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Swiss Agency for Development
and Cooperation SDC

**Supporting Business Environment Reforms:
Practical Guidance for Development Agencies**

Annex: Gender and Business Environment Reform

Donor Committee for Enterprise Development (DCED)
www.Enterprise-Development.org

Photographs on front page courtesy of Katalyst/Drik

PREAMBLE

In 2008, the Donor Committee for Enterprise Development (DCED) published guidance for donor and development agencies in their support of business environment reform in developing countries, entitled *Supporting Business Environment Reforms: Practical Guidance for Development Agencies*.¹ Since this publication, a number of annexes have been published to provide additional guidance related to the original guidance. This Annex focuses on the theme of how donor and development agencies can implement gender sensitive business environment reform programmes. It is based on the findings of a Technical Report commissioned by the DCED Business Environment Working Group on the same theme.²

ACKNOWLEDGEMENTS

This Annex has been produced by the Business Environment Working Group (BEWG) of the DCED. Katherine Miles, consultant to the BEWG, is the principal author. The following individuals were closely involved in the production and financial support of this Annex and the accompanying Technical Report: Jenny Spruell (DFID), Chantal Felder (SDC), Stefanie Springorum (BMZ/GIZ). The BEWG would like to thank the following individuals for participating in the stakeholder consultation for the research which contributed to the development of this Annex: Sarah Iqbal, Valerie D'Costa, Ruta Aidis, Rebekah Bakewicz, Ximena Querol, Louise Williams, Jana Steverding, Devyani Hari, Katharina Kuehn, Raquel Capio, Fiorina Mugione, Zvezdana Oluic, Makena Mwiti, Henriette Kolb, Virginia Rose Losada, Helen Bradbury, Maria José Chamorro, Emeka Eluemunor, Zarina Kosymova, Myrna Jarillas, and Liz Patterson. Special thanks are directed to the German Development Cooperation, the Swiss Agency for Development and Cooperation (SDC) and the UK's Department of International Development (DFID) who financed the Technical Report and this Annex.

¹ <https://www.enterprise-development.org/wp-content/uploads/DonorGuidanceEnglish.pdf>

² <https://www.enterprise-development.org/wp-content/uploads/BEWG-DCED-Technical-Paper-Gender-and-BER.pdf>

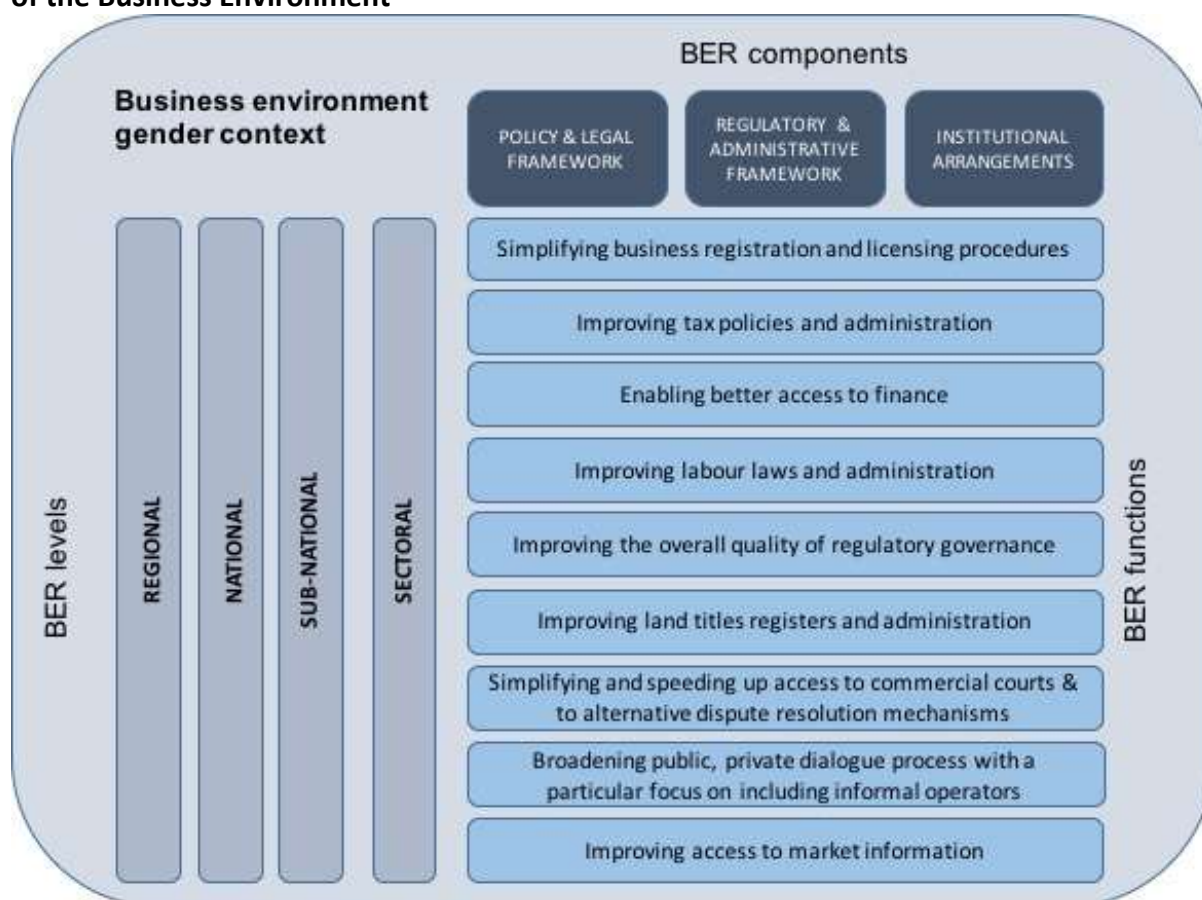
KEY MESSAGES

- Gender refers to the relationship between men and women, boys and girls, and how this is socially constructed, as compared to sex which identifies the biological differences between men and women. Gender roles are dynamic and change over time.
- All business environment reform components (Policy and Legal, Regulatory and Administrative and Institutional Arrangements) and functions (e.g. Simplifying business registration and licensing procedures or Improving tax policies and administration) impact on and are impacted by gender roles in society at a subnational, national, regional and sectoral level. (See figure 1)
- Within each function the business environment (e.g. Simplifying business registration and licensing procedures or Improving tax policies and administration), there are multiple factors that have a direct and specific impact on women-owned and managed enterprises and the employment of women. (see figure 1)
- In many instances empirical research does not exist on the implications of these factors on women, nor do many examples exist of business environment reforms that work to overcome these constraints or take advantage of these opportunities
- All gender-sensitive business environment reforms require addressing socio-cultural binding constraints on women, which indirectly impact on a women's ability to engage in employment and entrepreneurship with implications for women's economic empowerment and sustainable economic growth.
- The institutional component of the business environment is central to all gender-sensitive business environment reforms and related programmes. (see figure 1) There is an overlap between this component and the functional area of public private dialogue. Women need to be represented in all the diverse institutional stakeholder groups that participate in any public private dialogue.
- Many donor programmes whether women-targeted or gender mainstreamed are not yet tracking the gender impacts of their reform activities. Most of the lessons learned from existing gender and business environment reform programmes are at an operational level, but can be more generally applied to all donor programmes.
- A number of overarching principles can be followed to conceptualise and implement business environment reform programmes that mainstream gender or target women, and evaluate their performance both at an operational level and in terms of policy reform. (Refer to section 3 and the accompanying Technical Report).

1. INTRODUCTION

Gender-sensitive business environment reform (BER) has the potential to positively impact on women’s economic empowerment, business and macro-economic performance and support the fight against poverty. Gender refers to the relationship between men and women, boys and girls, and how this is socially constructed, as compared to sex which identifies the biological differences between men and women. Gender roles are dynamic and change over time. In this context, all business environment components (Policy and Legal, Regulatory and Administrative and Institutional) and functions (e.g. Simplifying business registration and licensing procedures or Improving tax policies and administration) of the business environment both impact on and are impacted by gender roles in society at a subnational, national, regional and sectoral level. Therefore, it is imperative to implement business environment reform programmes that are gender-sensitive and measure gender related results –whether gender mainstreamed or women targeted.

Figure 1: The Relationship between Gender and the Different Components and Functions of the Business Environment



2. OVERVIEW OF BUSINESS ENVIRONMENT REFORM FACTORS THAT AFFECT WOMEN-OWNED AND MANAGED ENTERPRISES AND WOMEN'S EMPLOYMENT AND IMPLICATIONS FOR DONOR PROGRAMMES

There are multiple factors in the business environment that have a direct and specific impact on women-owned and managed enterprises and the employment of women. Existing evidence highlights the impact of specific factors related to one or more component of the business environment, as well as at the country, regional and global level. (see Technical Report for more details). Yet where evidence does exist it differs in its quantity and quality. Much of the evidence is unsubstantiated and so there is a need for further research on specific factors that affect women-owned and managed enterprises and women's employment. (see figure 1)

Functions of the Business Environment

A granular level of analysis within each business environment functional area can highlight the challenges or opportunities of different business environment factors for women-owned and managed enterprises and the employment of women. This analysis also highlights the respective impacts of these factors and solutions cited in the literature as to how to overcome any perceived or identified constraints (see figures 2 and 3 in appendices). Notably many of the constraints identified are relevant to both women-owned businesses and women's employment.

Components of the Business Environment

Factors within all three business environment components (Policy and Legal, Regulatory and Administrative and Institutional) impact on women-owned and managed enterprises and women's employment. Therefore it is vital to incorporate a focus on multiple components of the business environment in any gender-sensitive business environment reform programme. Moreover, there is a need to consider the varying impacts of sector-focused business environment reform on women-owned and managed enterprises and employment, as well as gender-sensitive SME policy development and implementation.

The institutional component of the business environment and gender-sensitive public private dialogue is seemingly an essential component and underpins all gender-sensitive business environment reform and related donor programmes. This institutional component refers to the ways in which government and business represent themselves and communicate with each other during the process of business environment reforms i.e. through public-private dialogue. Hence there is an overlap between the institutional component and the functional area of public private dialogue. As such, boosting the representation of women within each of the different institutional stakeholder groups per se and then in turn participating in these processes will therefore become a relevant cross cutting factor for donor programmes. (See figures 2 and 3).

Levels of the Business Environment

While gender-sensitive business environment reforms can take place at multiple levels (regional, national and sub-national, sectoral), in particular sub-national engagement is critical to support the translation of regional and national laws and policies into practice given the problems of de facto law existing in parallel to law de jure.

Direct Versus Indirect Impacts

All gender-sensitive business environment reforms require addressing more than simply the direct business environment factors that impact women's employment and their enterprise. Equally important will be addressing socio-cultural binding constraints on women which impact on a women's ability to engage in employment and entrepreneurship.

The Potential of Donor Programmes to Address Factors

Donor programmes can use existing evidence on specific business environment reforms that impact on women's employment and enterprise, as well as contribute to the evidence base by providing examples of successful gender-sensitive business environment reform that could be scaled up or adapted for other geographies.

Figure 2 in the appendices provides a summary of the evidence currently available on business environment factors that impact on women-owned and managed enterprises and the employment of women. This is based on the findings of a literature review conducted as part of a Technical Report commissioned by the DCED Business Environment Working Group on the same theme.³

³ <https://www.enterprise-development.org/wp-content/uploads/BEWG-DCED-Technical-Paper-Gender-and-BER.pdf>

3. OVERARCHING PRINCIPLES

Based on a donor stocktake and consultation of existing gender donor BER programmes that target women or mainstream gender as well as a literature review on the theme resulting in the accompanying technical paper to this guidance, the following overarching principles are recommended for donor gender-sensitive BER Programmes:

- Use data on legal constraints facing women in a specific geographic and/or evidence of what policies work for women as a starting point for identifying interventions for gender-sensitive business environment programmes;
- In the absence of evidence of interventions and policy reforms that work, innovate and pilot potential solutions through donor programming to address business environment constraints facing women's employment and their enterprises to fill these evidence gaps;
- Conduct country specific qualitative research on the perceived gender constraints in the business environment and implications for business environment reform (from both women and men's perspectives);
- Support interventions to gender-sensitize SME policy development and support its implementation at a national and sub national level;
- Engage through regional economic groupings (E.g. APEC) to support comparable sex-disaggregated data collection efforts and policy coordination related to intercountry trade and how that relates to the business environment;
- Consult with women and women's business associations in business environment reform programmes and ensure that women are represented and participate in the policy reform process related to all functional areas of the business environment;
- Focus not only on legal and policy reforms but also on the operationalization of these laws and policies at the regulatory and administrative level as policies and laws may not be implemented in practice or maybe impacted by customary law;
- Integrate gender considerations and apply good operational practices into all stages of the BER programme cycle (see figure 3);
- Ensure that gender is integrated at each level within the results measurement framework –at the impact, outcome and output levels;
- Create gender-sensitive indicators for each functional area of business environment reform being addressed by any given BER programme;
- Ensure that programmatic activities related to gender and business environment reform have corresponding gender-sensitive indicators to track impact; and
- Provide capacity building and develop tools to support colleagues with the implementation and measurement of gender-sensitive BER programmes at a local level.

Figure 4: Good Practices for the Operationalisation of Gender-sensitive BER Programmes



4. CONCLUSIONS

A consideration of the differential impacts of the business environment on women and men is essential to maximising the impact of business environment reform programmes. This guidance has set out details on factors in the business environment that are either supported by evidence or assumed to impact on and constrain women’s enterprises and the employment of women. It is anticipated further evidence will emerge on these factors and some of this evidence may be generated by donor programmes. In the meantime, it is anticipated that the application by DCED members of emerging good practices at the operational level and the overarching principles for such programmes can positively impact women’s economic empowerment, support the fight against poverty and enhance business and macro-economic performance.

5. SAMPLE INDICATORS FOR MEASURING BER RESULTS

In designing monitoring and evaluation systems for business environment reform programmes, programme managers are encouraged to disaggregate all indicators by sex where possible. This will help determine gender differential impacts on an individual (e.g. in terms of employment, BMO membership, tax payments, salary changes, participation in training) or on the firm’s ownership/ management i.e. if they are women-owned or managed (e.g. business registration including time taken and if completed online, tax registration, awareness levels of tax obligations, cost of compliance to regulations for trade/customs, time taken for cross border trade, level of investment). Indeed, most of the sample indicators set out in the Annex: Measuring Donor-Supported Business Environment Reform (2013) can be sex-disaggregated to highlight potential differences in the impact of business reforms on women and men as individuals or owners of enterprises.

The following table (figure 5) provides sample indicators of existing gender-sensitive or women-targeted Reform donor programmes on Business Environment, as identified through the research resulting in the Technical Paper on Gender and Business Environment Reform that accompanies this Annex.

Figure 5: Sample Indicators for Measuring BER Results

Impact Level	Outcome Level	Output Level
Business Registration and Licensing		
	Level of satisfaction of WMEs on the quality and gender-responsiveness of services provided by the national and local partners	
	Barriers for women entrepreneurs to register their business lifted in at least four countries.	

Access to Finance		
	Number of women -led businesses served by the project who report increase in sales of at least 10%.	
	Number of new businesses started by women entrepreneurs following project support.	Percentage of women entrepreneurs served by WED-EE who submit a proposal for financial services to one of the WED-EE financial partners.
Labour Laws and Administration		
	Increased number of [X] graduates and beneficiaries of employment services are employed or self-employed (at least 30% of women) 6 months after graduation.	
Land titles, Registers and Administration		
Number of people recording positive change in incomes. (number of poor, female, formal/ informal).	Number of land registration, tax or other relevant targeted certificates received by target group (male /female managed or owned firms).	Number of A-Households and B-Individuals who are named on at least one certificate through the SLLC process (disaggregated by male headed households, female headed households, male and female).
Aggregated change in cumulative income (GBP) (number of poor, female, formal/ informal).	Percentage of rural households where women have equal rights over land as male members.	Number of land transactions (disaggregated by gender) recorded in the improved land registers.
Change in Employment (FTE Jobs) (# of poor, female, formal/ informal).		Percentage of those registered as land owners in target areas that are women, disaggregated by female headed households and co titling with husband.
Firm growth (outreach):		Percentage of those

Number of firms with increased sales (male /female managed or owned firms).		registered as land owners in target areas that are women, disaggregated by female headed households and co titling with husband
Improved economic empowerment of women (number).		
Broadening Public Private Dialogue		
Number of producers accessing target services & information (Women/Men).	Number of village representatives with increased awareness of the needs of women taking part in local decision making (Women/Men).	Percentage of women representatives involved in consultation fora
Number & percentage of producers generating tangible positive income changes due to improved services & markets (Women/Men).	Percentage of the institutional partners stated that the projects increased their awareness on Gender issues.	Number & percentage of women participants in community meetings
Number of full time job equivalents (Women/Men).	Number of position papers or recommendations developed by trained constituents on key policies and programmes in favour of women's economic development.	Number of women instigated community/livelihood related initiatives.
	Number of action plans developed by women's economic development stakeholders following a women's economic development assessment validation workshop and based on the assessment findings and recommendations.	Number of women using facilities.
	Enabling environment for Growth Oriented Women Entrepreneurs assessed and results disseminated for enhanced policy dialogue in at least X number of countries.	

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

	Gender Mainstreaming Action Plans developed and implemented by Ministries of Industry in at least four countries.	
	Gender equality issues integrated into SME development frameworks in at least X countries.	
	Number of women's economic development related policy recommendations adopted and/or implemented by national and local partners	
	Percentage of national and local partners institutionalizing WEE related tools to plan, implement, monitor and evaluate policies, programs/projects and services	
	Level of gender responsiveness of national agency partners	

6. RECOMMENDED READING AND RESOURCES

In addition to the Technical Paper accompanying this Annex⁴ the following select literature may be of value to donors seeking to understand further information on the theme of gender and business environment reform:

AFI and Women's World Banking, 2016. Policy Frameworks to Support Women's Financial Inclusion. Available from: https://responsiblefinanceforum.org/wp-content/uploads/2016/06/2016-02-womenfi.1_0.pdf

AfDB and ILO. 2007. Assessing the Enabling Environment for Women in Growth Enterprises: An AfDB/ILO Integrated Framework Assessment Guide. Geneva: ILO Available from: <https://www.afdb.org/fileadmin/uploads/afdb/Documents/Policy-Documents/AfDB-ILO%20Assessment%20Guide.pdf>

Buvinic, M. 2014. *Promoting Women's Economic Empowerment – What works?* World Bank Research Policy Paper. Available from: <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/864621468337180679/promoting-womens-economic-empowerment-what-works>

Chamlou, N. 2008. The Environment for Women's Entrepreneurship in the Middle East and North Africa Region. World Bank Report. Available from: <https://openknowledge.worldbank.org/handle/10986/6479>

DCED. 2014. Measuring Women's Economic Empowerment in Private Sector Development Guidelines for Practitioners. Available from: https://www.enterprise-development.org/wp-content/uploads/Measuring_Womens_Economic_Empowerment_Guidance.pdf

Global Banking Alliance for Women. 2015. Measuring Women's Financial Inclusion. The Value of Sex-disaggregated data. Available from: <https://financialallianceforwomen.org/download/draft-report-measuring-womens-financial-inclusion>

Grown, C. and Valodia, I. 2009. Taxation and Gender Equity. An eight-country study of the gendered impact of direct and indirect taxes.

Available from:

http://sds.ukzn.ac.za/files/Taxation%20and%20Gender%20Equity_Final%20Project%20Brief.PDF

IFC & GPFI. 2011. Strengthening Access to Finance for Women-Owned SMEs in Developing Countries.

⁴ DCED, 2016. Gender and BER available at: <https://www.enterprise-development.org/wp-content/uploads/BEWG-DCED-Technical-Paper-Gender-and-BER.pdf>

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

Available from:

https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/sustainability-at-ifc/publications/publications_report_accesstofinanceforwomensmes

McKinsey. 2010. Women Matter 2010: Women at the top of corporations: making it happen
Available from:

https://www.mckinsey.com/~media/McKinsey/dotcom/client_service/Organization/PDFs/Women_matter_oct2010_english

McKinsey. 2015. The Power of Parity: How advancing women's equality can add \$12 trillion to global growth.

Available from: <https://www.mckinsey.com/featured-insights/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth>

ODI, 2016. Women's Work. Mothers, children and the global childcare crisis.

Available from: <https://odi.org/en/publications/womens-work-mothers-children-and-the-global-childcare-crisis>

UN Foundation and Exxon Mobil. 2013. A Roadmap for Promoting Women's Economic Empowerment. Available from:

http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final_1.pdf

World Bank. 2016. Women, Business and the Law. Available from:

<https://documents.worldbank.org/en/publication/documents-reports/documentdetail/455971467992805787/women-business-and-the-law-2016-getting-to-equal>

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

Overall legal capacity	✓					✓		Hallward-Driemeier et al 2013.
Land titles and property rights	✓			✓				World Bank 2015; AfDB, 2013; BMZ, GIZ and UK AID, 2013, IFC and GPFI, 2011; IFC, 2014; AFI and WWB, 2016; ADB, 2014; Hallward-Driemeier et al 2013.
Discriminatory banking laws	✓				✓	✓	✓	AFI & WWB, 2016; Chamlou, 2008; World Bank, 2015; AfDB, 2013; IFC & GPFI, 2011; Hallward-Driemeier et al, 2013.
Know your customer (KYC) requirements	✓						✓	AFI & WWB, 2016; BMZ, GIZ and UK AID, 2013; Centre for Global Development, 2015; IFC, 2014; World Bank, 2015.
Supply side banking data	✓			✓			✓	The Commonwealth, 2015; AFI & WWB, 2016; GBA, 2015; IFC and GPFI, 2011
Financial Infrastructure – credit bureaus, collateral registries, digital distribution channels	✓						✓	AFI & WWB, 2016; IFC & GPFI, 2011; IFC, 2014; Hampel- Milagros, 2011.
Lines of credit for women and credit guarantee schemes	✓	✓		✓			✓	IMF, 2013; ILO 2011; Equality for Growth 2009.
De facto land titles and property rights law		✓		✓			✓	
De facto discriminatory banking laws		✓					✓	
Male dominated public policy making			✓				✓	IFC and GPFI, 2009.
Labour Laws	✓	✓		✓	✓	✓		
Legal gender differences	✓					✓		World Bank, 2015; Mckinsey, 2015b; Hallward-Driemeier et al 2013; McKinsey, 2015.
Gender based work restrictions	✓			✓		✓		World Bank, 2015; Buvnic, 2014; IMF, 2013; Oglobin, 2005.
Gender discriminatory laws	✓				✓	✓		Chamlou, 2008; World Bank 2015.
Maternity, paternity and parental leave	✓	✓		✓		✓	✓	World Bank, 2015; World Bank, 2016; UN Women, 2015; ODI, 2016; World Bank, 2012;
Child care	✓			✓	✓		✓	World Bank, 2015; World Bank, 2012; Buvnic, 2014; ODI,2016; IMF, 2013; UN Foundation and Exxon Mobil, 2013; IFC and GPFI, 2011.
Elderly care	✓			✓			✓	UN Foundation and Exxon Mobil, 2013; IMF, 2013; World Bank, 2016.
Quality Regulatory Governance		✓						
National sector guidelines and quality standards		✓					✓	GIZ, 2015; Bridge Development Gender, 2004; ILO, 2009.
Land Titles, Registration and Administration	✓	✓	✓	✓	✓	✓		
Equal land and property rights	✓			✓	✓	✓	✓	Hallward-Driemeier et al, 2013; UN Foundation and Exxon Mobil, 2013; FAO, 2015; BMZ, GIZ & UK AID, 2013; World Bank, 2015; World Bank, 2010; IFC and GPFI, 2011; IFC 2011;

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

								AFI and WWB, 2016.
Administering land titles		✓		✓				Hallward-Driemeier et al, 2013; UN Foundation and Exxon Mobil, 2013; World Bank, 2012; Equality for Growth. 2009; UN Women, 2015; World Bank 2016.
Women's participation in land reform and titling programmes			✓				✓	UN Women, 2015.
Access to Commercial Courts and ADRM		✓						
Gender discrimination by the judiciary		✓					✓	Chamlou, 2008.
Legal literacy		✓					✓	ADB, 2014.
Broadening Public Private Dialogue	✓	✓	✓	✓			✓	
Legal rights for women	✓						✓	Hallward-Driemeier, Hasan and Rusu, 2013.
Quotas for women in parliament/ public sector	✓			✓				ILO, 2011.
Gender diversity in the private sector		✓		✓			✓	Mckinsey, 2015; Mckinsey, 2015b; Mckinsey, 2010; Esteve-Volart, 2004; Oak Foundation, ICRW, Dalberg and Witter Ventures, 2014.
Gender diversity in government and administration		✓		✓			✓	Hallward-Driemeier, Hasan and Rusu, 2013; ILO, 2011. Hampel-Milagros, 2011; UN Women, 2015.
Women's trade union participation		✓					✓	ADB, 2014; GIZ, 2015; Chamlou, 2008.
Women's engagement in business associations and networks			✓	✓			✓	UN Foundation and Exxon Mobil, 2013; Equality for Growth, 2009; GIZ, 2015; ILO, 2011; UN Women, 2015; AfDB and ILO, 2007; ADB, 2014. ILO, 2009.
Access to Market Information	✓	✓		✓			✓	
Public procurement	✓						✓	GIZ, 2015.
Legal and business licensing information		✓					✓	Equality for Growth, 2009; ILO, 2011.
Business support and extension services		✓		✓			✓	FAO, 2015; UN Women, 2015.

Figure 3: The Impact and Proposed Solutions of Business Environment Factors Impacting Women-owned and Managed Enterprises and the Employment of Women

By business environment function, this figure summarizes the business environment factors that impact on women owned and managed enterprises and the employment of women where evidence exists. It also notes where the literature cites the challenges or opportunities these factors present, the impacts of these factors on women’s employment or entrepreneurship and any solutions posed to these challenges and associated impacts.

Gender and Business Registration and Licensing Factors			
Factor	Challenges/ Opportunities	Impacts of Challenges/ Opportunities on Women	Solutions (cited in the literature)
Regulatory and Administrative Framework			
Business registration procedures	Legal constraints in registering a business Lack of awareness Lack the time and skills to undertake procedures Restrictions on interaction with unrelated males Inability to afford the cost of business registration Lack of collateral or funds to contribute towards the high start-up capital requirements Costs of exiting business if start-up fails Customary law/ socio-cultural issues	Formalization of business	Remove legal restrictions for women to register a business Initiatives to increase awareness of the benefits of business registration Simplifying business registration procedures to make it easier and quicker Reducing cost of procedures for business registration and licensing Lower start-up capital requirements Lower exit requirements and costs for closing business

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

Corruption, harassment and sextortion by officials	Women are at greater vulnerability to corruption and harassment in the process of business registration and licensing		
Gender and Tax Policies and Administration Factors			
Legal and Policy Framework			
Direct taxes	Explicit and implicit gender bias in personal income tax regulations	Labour force participation and formalization of business	Remove gender specific provisions in tax legislation and deductions or credits only granted to male heads of household; Implement individual tax filing systems, independent of marital status or household structure Value unpaid work; Create tax incentives to encourage women to join the formal economy
Indirect taxes	Restrictions on informal businesses claiming VAT refunds	Profitability of informal enterprises	Zero rating of basic necessities in value-added taxes
Regulatory and Administrative Framework			
Awareness of tax requirements and procedures	Level of awareness of tax requirements and procedures	Less regular tax payments	
Unequal treatment, corruption and harassment during tax collection	Vulnerability to unequal treatment, harassment, violence, bribery and extortion during tax collection including cross border trade		Establishment of a redressal mechanism
Benefits from tax payments	Lack of services and infrastructure investments resulting from taxes paid	Perceived value in paying taxes	
Gender and Access to Finance Factors			
Legal and Policy Framework			

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

Overall legal capacity	Overall legal capacity in terms of rights	Access to finance – account opening and accessing credit	
Land titles and property rights	Lack of immovable assets	Unable to meet collateral requirements	Changing the collateral requirements for banks allowing them to accept moveable or unconventional collateral e.g. reputational collateral as an alternative
Discriminatory banking laws	Laws discriminating against women on the basis of gender and marital status	Access to credit and labour force participation	Remove provisions by banks for requiring a husband's signature to enter into contracts or open a bank account
Know your customer (KYC) requirements	Lack of identification documents	Unable to meet KYC requirements and in turn access a bank account or register for a mobile sim card	
Supply side banking data	Lack of sex-disaggregated data in general and on specific government programmes	Evidence based policy making	Collection of sex-disaggregated lender portfolio data by banks and national financial policy makers
Financial infrastructure – credit bureaus, collateral registries, digital distribution channels	Existence of collateral registries, credit bureaus, digital distribution channels	Facilitates women's access to finance and use of movable collateral to access credit	Promote digital financial services, establish credit bureaus and registries
Lines of credit for women and credit guarantee schemes	Lines of credit or guarantee funds specifically for women	Access to finance	Credit guarantee schemes for women
Regulatory and Administrative Framework			
De facto land titles and property rights law	The application of de facto law rather than law de jure	Collateral to access finance	
De facto discriminatory banking laws	Application of old laws as 'de facto law'	Access to finance	
Lines of credit for women and credit guarantee schemes	A lack of publicity and other factors	Usage of credit or guarantee funds specifically for women	Promotion of credit guarantee schemes for women
Institutional Arrangements			

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

Male dominated public policy making	Lack of women's engagement in financial policy making and low levels of representation of women in financial sector industry associations	Recognition of gender specific constraints in access to finance	Engaging with women's networks and business associations and increasing women's access to networks such as the chamber of commerce and industry associations
Gender and Labour Laws and Administration Factors			
Legal and Policy Framework			
Legal gender differences	Levels of legal gender equality	Women's labour force participation, agricultural employment, entrepreneurship and earnings	Enshrining equal rights for women in the law
Gender based work restrictions	Gender based job restrictions on working hours and night working, sectors and occupations	Occupational segregation, productivity and earnings of women and women-owned enterprises, the gender wage gap	
Gender discriminatory laws	Gender discriminatory law exists which prevent women from working	Growth and success of female entrepreneurs	
Maternity, paternity and parental leave	Maternity and paternity leave policies	Women's workforce participation, employment choices and underlying norms about care	Legislate to provide leave for informal sector workers
Child care	Public or subsidized child care	Women labour force participation, and types and quality of jobs women do, how productive they are and how much they earn	
Elderly care	Policies supporting elderly care	Women's labour force participation	
Regulatory and Administrative Framework			
Maternity, paternity and parental leave	Lack of policy implementation, with parents denied their leave entitlement	No maternity, paternity or parental leave	Gender-neutral parental leave
Gender and Quality of Regulatory Governance Factors			

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

Regulatory and Administrative Framework			
National sector guidelines and quality standards	Difference between de jure and de facto rules related to controls, inspections and audits	Discrimination in application of rules	
Gender and Land Titles, Registers and Administration Factors			
Legal and Policy Framework			
Equal land and property rights	Equal property rights Women's land rights	Women's labour force participation Employment of women outside of agriculture and into wage work Access to contract farming Agricultural production Access to finance	
Regulatory and Administrative Framework			
Administering land titles	Ability to have joint land titling, length of registration processes Customary law	Control over land, Women's labor supply Agricultural productivity.	
Institutional Arrangements			
Women's participation in land reform and titling programmes	Women's representation in decision-making bodies that administer land rights or hold public bodies to account	Access to land	
Gender and Access to Commercial Courts and to Alternative Dispute Resolution Mechanisms			
Regulatory and Administrative Framework			
Gender discrimination by the judiciary	Gender discrimination by members of the judiciary	Access to justice Conflict resolution Contract enforcement	
Legal literacy	A lack of legal literacy in terms of handling commercial disputes e.g. non-payment by customers, breaches of contract		

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

Gender and Broadening Public Private Dialogue Factors			
Legal and Policy Framework			
Legal rights for women	Legal rights for women	Representation in parliament Participation at senior levels in the private sector	
Quotas for women in parliament/ public sector	Legal quotas	Participation in parliament and government administration	
Regulatory and Administrative Framework			
Gender diversity in the private sector	Increased women's workforce participation	Economic growth Enterprise profitability	
Gender diversity in government and administration	Women's increased representation in parliament	Reforms that give women greater property rights and legal capacity	The creation of a quota system and/ or preferential hiring of women
Women's trade union participation	Low level of women's unionization compared to men	Women's views are not represented by unions	Proactive policies to encourage more women to join unions
Institutional Arrangements			
Women's engagement in business associations and networks	Women's increased membership of associations or group membership	Incomes Access to credit, Revenue generation Facilitate participation in mixed business associations Policy change beneficial for women	
Gender and Access to Market Information			
Legal and Policy Framework			
Public procurement	Women's lack of access to market information related to public tenders and procurement processes	Business revenues Enterprise growth	Requirements for public procurement to target women
Regulatory and Administrative Framework			

Donor Committee for Enterprise Development: Supporting Business Environment Reforms

Legal and business licensing information	Lack access to market information	Enterprise growth Compliance with standards Business formalization Contracting Access to credit	
Business support and extension services	The gender of extension service workers and the timings and format of the way these services are delivered	Access to support services and market information through public extension services	Using ICT for delivering extension services provision of one-stop shops, information desks and business support centres for women