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# Women's Business Incubators— *Innovation & Results*

## Background

Results-Based Initiatives (RBIs) are innovative, small-scale pilot interventions in developing countries aimed at heightening women's economic empowerment, business skills, productivity and income. RBIs comprise an important part of the World Bank Group's *Gender Action Plan—Gender Equality as Smart Economics*. Their innovative designs incorporate impact evaluations to measure and document effects, and dissemination components to spread lessons learned. RBIs are funded through the *Gender Action Plan* with Bank resources and the generous support of the Governments of Australia, Canada, Denmark, Finland, Germany, Iceland, Italy, Norway, Spain, Sweden, Switzerland and the United Kingdom, and the Nike Foundation. The RBIs in Cambodia and Lao PDR, Egypt, Kenya, Liberia and Peru are implemented in partnership with the United Nations Development Fund for Women (UNIFEM) and the International Center for Research on Women (ICRW). The RBI in Tanzania is implemented in partnership with the Italian Association for Women and Development and the Tanzania Gatsby Trust.

## Cambodia and Lao PDR: Improving Bamboo Handicraft Value Chains for Women's Economic Empowerment



### The Project

In Cambodia and Lao PDR, bamboo has the potential to generate income for poor rural communities, however, market inefficiencies are preventing the industry from reaching its full potential. This RBI aims to create jobs and improve income for bamboo handicraft producers, most of whom are women, and improve the ability of bamboo handicraft traders to respond to market demands. The project will also provide a model on how to integrate gender issues into an emerging market. The projects will involve approximately 1,500 households.

Two main components comprise this RBI. A third component will be implemented only in Cambodia. The first focuses on improving the capacity and productivity of bamboo handicraft producers through the introduction of appropriate technology, training and market information. The second cultivates the abilities of bamboo handicraft traders to respond to market demands and seize opportunities. A sustainability component in Cambodia will work to ensure long-term growth by developing bamboo plantations in target villages. Participants in the projects will be able to draw on additional knowledge and experience through study tours to China and Vietnam and the creation of a bamboo network.

## Impact Evaluation

An impact evaluation will consist of baseline and endline household surveys that will measure the effects of the initiative on the income of bamboo handicraft producers and traders. In Lao PDR, the impact evaluation will also measure the differential impact on household incomes achieved through capacity improvements and marketing support.

## Project Highlights

- 200 representatives from Government and from traders' and producers' associations participated in 3 highly successful launch events in Cambodia (Kampong Chhnang) and Lao PDR (Vientiane Province and Champasak).
- 54 bamboo splitting machines were procured for 27 villages where the RBI is being implemented.
- 2,146 bamboo handicraft households were recruited; 55 producer groups were formed; and 96 traders (including 59 women) were recruited.
- 3 traders' study tours to key markets included a total of 49 traders and producers, including 24 women traders and 10 women producers.

## Egypt: Gender Equity Model Egypt



### The Project

Modeled after the World Bank-financed Gender Equity Project in Mexico, the Gender Equity Model Egypt (GEME) is a firm certification project that promotes women's access to employment, training and career advancement in private firms. GEME supports the certification of firms that implement initiatives to promote gender equity. The project targets medium and large-sized companies in the greater Cairo area, providing training on a range of gender issues and support for the preparation of a self-assessment for each firm. Through this self-assessing firms review their existing gender policies and initiatives and apply information learned to prepare a work plan outlining the firm's gender equity goals (including performance indicators to measure progress). Participation in the GEME RBI is voluntary. Firms that adequately implement their work plans, judged via an audit by an independent external agency, will be granted the gender equity seal—*One Business Community...Equal Opportunity*.

The project works to optimize the firm's human resources to increase its efficiency and competitiveness, promote positive inter-personal relationships in the work place, en-gender greater staff commitment and loyalty, and promote more broadly a positive opinion of the firm's products, services and commitment to gender equity.

## Impact Evaluation

GEME's impact evaluations measure impacts at the individual and firm levels. At the individual level, the evaluation examines whether the RBI improved employment opportunity, earnings and working conditions for women. At the firm level, the impact evaluation assesses whether the RBI led to improved productivity and labor market environment for both men and women within the firm. Manager and employee surveys will be administered at baseline and endline to gauge the effect of the program on organizational climate, employee satisfaction and attitudes on gender equity.

## Project Highlights

- 10 firms are participating in GEME. All 10 have completed a self-assessment and drafted work plans. Training and audits will be completed in all firms by March 2010.
- Gender Equity Committees were set up in all 10 companies.
- Monitoring and evaluation indicators were developed in 9 companies.
- Approximately 800 employees in 9 companies have been trained on a range of gender issues and gender equity policies.
- 7 firms have been audited and are slated to receive the gender equity seal. Audit grades range from 81% to 98%.

## Kenya: Strengthening Export Competitiveness of Women Bead Workers



### The Project

The main objectives of this RBI are to enhance: 1) the profitability of women's beadwork enterprises and thus, contribute to poverty reduction, sustainable livelihoods, employment and wealth creation; and 2) the export competitiveness of women's beadwork enterprises as a replicable strategy for market-oriented development and women's economic empowerment. The project supports 30 Maasai women's groups in Kajiado district. Membership in these groups ranges from between 15 and 100 women. The groups operate as small business enterprises with an elected leadership. Their main activities include production of beadwork and other income generating activities including eco-tourism and livestock trade.

A comprehensive package of services including business development services, product development and design, linkages to export markets and support for the identification of "niche" markets, comprise the training package supported by this RBI

### Impact Evaluation

The impact evaluation will assess whether the project increased total group revenue, income-generating capacity, the level of resources groups provide to members or to the community, and group sustainability. In addition, the evaluation will consider whether the project has changed the composition and purpose of the groups and will provide information on which types of women benefit most from the project. The impact evaluation uses a matched treatment/control design to compare differences in key indicators before and after the project.

## Project Highlights

- The project developed a brand—*Sain Sidai/ Beautiful Bead*—for the women's beadwork products.
- Some 150 new bead work products have been developed and 47 are being marketed through the *Beautiful Bead* catalogue.
- Over 800 women have directly benefited from the RBI training package.
- Between July and October 2009 women sold products worth over US\$3,813; before the intervention the women reported average sales of beadwork products to be US\$83 during the months when they produced beadwork.
- The women attended local and international market fairs where they established linkages with handicraft buyers.

# Peru: Strengthening the Economic Empowerment of Women Micro-Entrepreneurs in Lima



## The Project

The objective of the Peru RBI is to strengthen the entrepreneurial capacity and improve the economic status of women property owners in metropolitan Lima. The RBI will offer training to 660 women microentrepreneurs who live on plots titled by the World Bank-financed Urban Property Rights Project and earlier land titling programs.

This initiative is testing two different approaches to providing business development training. Six hundred sixty women micro-entrepreneurs will receive *Package A*, which includes general training on three components: personal development, business development and management, and enhancing productivity. A group of 330 women (from the 660 who received *Package A*) will also receive *Package B*. This training consists of individually tailored technical assistance on each of the three components that were taught in *Package A*. Participants in *Package B* will be able to put the theoretical lessons taught in *Package A* into practice through one-on-one assistance and training. This two-package approach will make it possible to measure and assess the different impacts of more conventional class-based general training compared to a two-phase strategy that includes longer individually tailored technical assistance.

## Impact Evaluation

The evaluation of the project's impacts will be through a randomized control design with pre-/post-data collection which compares the two separate training packages (general training vs. general training and individualized technical assistance) with each other and with a control group. The evaluation will indicate whether the additional benefits of technical assistance outweigh the associated additional costs. The evaluation will also examine whether the RBI activities improved the participating entrepreneurs' knowledge and understanding of business practices, strengthened their business capacity, improved their savings and access to credit, and whether they retained or increased control over decision-making and assets in their homes and businesses.

## Project Highlights

- Training and technical assistance manuals were developed for *Packages A and B*.
- 335 women have been trained and received *Package A*.
- 2 Popular Investment Societies were formed. One, in Comas, has 16 members; initial capital of US\$280 which grew to US\$462 by October 2009; formed a 5-member board consisting of a Director, Treasurer, Secretary, and two Credit Committee members. The other investment society was formed in Independencia with 9 members, initial capital of US\$90 which grew to US\$246 by October 2009, a 5-member board consisting of a Director, Treasurer, Secretary, and two Credit Committee members. The project supported the investment societies in the development of internal guidelines and protocols as well as with loan requests and payment schedules.
- The local implementing partner entered into strategic agreements with 5 technical training centers and 5 high schools so that these could provide either business development services or premises.

# Liberia: Value-Added Cassava Enterprise for the Ganta Concern Women's Group (GCWG)



## The Project

In Liberia the production of cassava, one of the country's main staples, is carried out predominantly by women. However, women are faced with significant challenges that constrain their productivity, including lack of processing equipment, transport to market, basic farming tools, and the inability to afford necessary inputs.

The RBI will contribute to the national strategic objectives of reducing poverty and increasing women's economic empowerment by ramping up a small-scale women's cassava production operation into a larger facility with better trained workers and better equipment, yielding greater income to the group. Project activities will include the construction of a new processing plant, extension services, provision of improved cassava cuttings and tools, support for marketing strategies, and capacity building in key areas such as planting methods, use of tools, organizational development, financial management and gender sensitivity.

## Impact Evaluation

The impact evaluation follows a two-pronged approach that includes: 1) an institutional outcome evaluation of the effects on the GCWG, based on baseline and endline qualitative data collection and examination of group logs, and 2) a pre-/post- household-level survey of GCWG group members and non-members in their community. The evaluation will assess whether, and how, working with a women's group to establish a for-profit cassava processing facility leads to economic empowerment and increased income generating opportunities both for the GCWG members as well as for other women growing cassava, through the creation of markets for processed cassava.

## Project Highlights

- A cassava processing plant was built and equipped with the appropriate cassava processing equipment.
- 5 communities donated land to the women (including the land where the processing plant was constructed) and user rights also were given to the women in 5 other communities.
- 3 rounds of cassava were planted. 80% of all farms were planted on heaps and ridges. The average yield throughout the entire project area is 10 tons per acre; this represents a 55% increase over the baseline figure of 6 tons per acre.
- Over 500 women were trained in improved cassava cultivation methods.
- The project team is developing a marketing strategy for the cassava products.
- 5 GCWG members are participating in an institutional capacity building training program.
- 50 GCWG members participated in a training session organized by the Women in Peace Building Network on how to initiate and conduct community dialogues focusing on reconciliation (following Liberia's 15-year civil war).
- The project completed an Environmental Management Plan for the processing plant.

# Tanzania: Virtual Business Incubator for Women



## The Project

Eighty percent of micro-entrepreneurs in Tanzania are women. They often face greater barriers than men—particularly concerning access to credit, access to markets, and generally, access to information and informal networks. The RBI will support the creation and development of women-owned micro and small enterprises in Tanzania through the delivery of a flexible and integrated package of business development services including business management and technical training, business planning and counseling, support for product development and access to credit and marketing.

The business incubator model that will be implemented in Tanzania is based on one that was developed by the Italian Association for Women in Development (AIDOS), an NGO based in Rome. AIDOS has successfully implemented this model in Gaza and the West Bank, Jordan, Syria, and more recently Nepal, and is now providing technical assistance to adapt the Virtual Business Incubator experience to the Tanzanian context. Unlike most other business incubators, this model focuses on providing services and support specifically to women entrepreneurs. The business incubator is described as being “virtual” or “without walls” because it does not provide physical premises for the enterprises (such as office space, training centers and common facility centers.) Instead, it is a service center providing an integrated and tailor-made portfolio of resources and support services to each enterprise. The advantages of this incubator are lower costs (because it does not require a substantial investment in physical infrastructure), increased flexibility, and higher effectiveness in promoting market exposure.

## Impact Evaluation

The impact evaluation will measure the impact of receiving the services offered by the incubator on a number of outcomes. It will also measure, more specifically, the impact of receiving a basic training package versus that of an integrated training package that includes individualized technical assistance. The project aims at producing positive impacts on the women-owned businesses (higher sales, higher profits, higher quality product), but also on their households and children well-being, and on women’s social and economic empowerment (higher assertiveness, self-confidence, participation in household decisions, participation in the social sphere, etc.).

## Project Highlights

- The Virtual Business Incubator for Women in Tanzania is the most recently implemented (end of 2009) in the series of RBIs.
- The Tanzania Gatsby Trust was identified as the local implementing partner.
- 3,400 women responded to an initial recruitment effort by the implementing partner; of these, 750 will be selected for the project.
- A market study is being undertaken to identify sectors with potential for growth.
- A project name and logo have been developed. The project name in Kiswahili—MKUBWA—means growth.

The innovative pilot projects described above are part of the World Bank Group’s *Gender Action Plan—Gender Equality as Smart Economics*, comprised currently of some 220 research and on-the-ground projects aimed at advancing women’s economic empowerment in developing countries.