



Business Environment Reform Facility

Gender and Business Environment/Investment Climate Reform in Bangladesh

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About Business Environment Reform Facility (BERF)

BERF is funded by the UK Department for International Development (DFID) under the Business Environment for Economic Development (BEED) Programme. BERF is a central facility responding to demand from the DFID's priority Country Offices and stakeholders to initiate, improve and scale up business environment reform programmes. BERF is managed by a consortium led by KPMG LLP. The programme started in January 2016 and will finish in January 2019.

We provide expert advice, analysis of lessons learned, policy research about what works and what doesn't and develop innovative new approaches to involving businesses and consumers in investment climate reform.

BERF has a strong emphasis on strengthening the Business Environment for women and girls, as well as for young adults more generally. It is also aiming to improve the relationship between business and the physical environment including where relevant through linkage to climate change analysis. BERF recognizes the need for appropriate political economy analysis in order to underpin business environment reform processes and interventions.

About this Report

Research for this study was conducted by Ruta Aidis between January and March 2017.

The views contained in this report are those of the authors and do not necessarily represent the views of KPMG LLP, any other BERF consortium member or DFID.

This is a working paper shared for discussion purposes only. No reliance should be placed upon this report.



Acronyms and Abbreviations

BER	Business Environment Reform
BERF	Business Environment Reform Facility
BICF	Business Investment Climate Fund
BIDA	Bangladesh Investment Development Authority
BWCCI	Bangladesh Women's Chamber of Commerce and Industry
CIPE	(US) Center for International Private Enterprise
DFID	(UK) Department for International Development
FBCCI	Federation for Bangladeshi Chambers of Commerce and Industry
FY	Financial Year
G2B	Government to Business
GVC	Global Value Chain
ICT	Information and Communications Technology
IFC	International Finance Corporation
ILO	International Labour Organisation
ITC	International Trade Centre
M&E	Monitoring and Evaluation
NPL	Non-Performing Loans
NGO	Non-Governmental Organisation
NSW	National Single Window
OECD	Organisation for Economic Cooperation and Development
PPD	Public–Private Dialogue
PPP	Public–Private Partnership
RIA	Regulatory Impact Assessment
RMG	Ready Made Garments
SBIF	(Chile) Superintendent of Banks and Financial Institutions
SEZ	Special Economic Zone
T&C	Trade and Competitiveness
WB	The World Bank
WBC	Women's Business Centre
WBL	Women, Business and the Law
WIPP	(US) Women Impacting Public Policy
WOB	Women Owned Business
WTO	World Trade Organisation



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1. Executive summary

Gender-sensitive business environment reform (BER) is an emerging area of activity for international development organisations. New programmes are being developed, but little evidence exists that indicates which reforms are the most instrumental for reducing gender gaps in entrepreneurship and business growth.

The following are the key messages of the report.

- **PPD should include women’s business membership organisations and NGOs** that have a mandate to support female entrepreneurs or have strong relationships with female entrepreneurs and workers, in order to strengthen the voice of women in these processes. Women-owned businesses should be actively targeted to ensure that participants reflect the diversity of firms in the economy.
- **Women’s advocacy** is also an important force for reform, whether in the absence of or alongside a formal PPD process.
- **Sex-disaggregation of data** is critical whether BER programmes have a gender focus or not, in order to analyse whether interventions have unexpected negative consequences for women, and to accelerate learning about what works.
- **Women’s business centres** have been instrumental in improving the skills and success of female entrepreneurs in developed countries, and could be similarly successful in Bangladesh. They provide a continuity of support through a range of complementary mechanisms, which are more effective than one-off training sessions.
- **Gender audits** are a process by which an organisation can learn about its own gender dynamics, and in particular gender imbalances in positions of power, and roles that interface directly with external organisations and customers. The internal gender dynamics of implementing agencies matter, and gender audits are an effective means to drive improvements that will ultimately lead to more gender-sensitive programme delivery.
- **The sector in which female-led businesses operate is critical for profitability.** Women tend to start businesses in areas where they have experience as workers, and these sectors are often low productivity. This fact accounts for 22 percent of the productivity difference between female-and male-led businesses. In some contexts, female entrepreneurs in male-dominated sectors earn as much as their male counterparts — and **donor interventions can encourage women to enter these sectors.**
- **Childcare provision** is one of the most well established interventions for encouraging female participation in the economy as workers, and is also likely to encourage female entrepreneurs. SEZs are an obvious location to test whether these results can be replicated in Bangladesh.

- **No intervention should be assumed “gender neutral” simply because the differential effects are not obvious** —activities should be assumed to disproportionately benefit men unless analysis has informed gender-sensitive design, confirmed through sex-disaggregated results measurement. The focus for interventions should be on business reform or investment activities as these often seem to be gender neutral when in fact they are not.

These best practices and examples provide the framework for the BICF2 gender mainstreaming strategy. In general, though exceptional strides have taken place to integrate gender into the BICF2 logframe and work programme, there are still a number of areas that are not assessed using a gendered lens. Where necessary, a gendered perspective as well as suggestions for revision are included.

The gendered recommendations in this report highlight the need for practical and targeted gender-sensitive interventions, the incorporation of gendered perspectives within the implementing organisation, and a strong gender analysis throughout the programme’s design, implementation and results framework. Progress has already been made in adjusting business environment reform to promote equitable outcomes for women. The examples, commentary and recommendations provided in this report aim to contribute to the effective implementation of business environment reforms that eliminate gendered impediments.

2. Introduction

Gender and BER is a new area of engagement for DFID and other development agencies. In the past, gender focused interventions tended to address the needs of women at the base of the pyramid or micro-business owners. In contrast, very few initiatives focused on the gendered effects of regulatory issues for women with small or medium-sized businesses (SMEs). Though there is strong evidence that equal legal rights increase women's business ownership, there is insufficient evidence on which reforms have the greatest impact on women's business activities.¹ There is also growing recognition of an implementation gender gap in the regulatory framework, which disproportionately affects women entrepreneurs.² A number of initiatives are underway in various countries supported by DFID,³ the IFC, World Bank and others to include a gendered perspective in business environment reform. However, these initiatives are still in the early stages of implementation and as a result few lessons can be drawn from available evidence, case studies and best practices. Given the lack of existing examples, Gender and BER in the Bangladesh context is a pioneering initiative. In this regard, examples from advanced western countries such as the US are pertinent since they are more aligned with the goals of integrating Gender into BER than examples from gender mainstreaming for micro-finance, agricultural, or health-related projects in developing countries.

This report presents a proposed gender strategy for the Business Investment Climate Fund 2 (BICF2) programme. The BICF2 is based on three pillars, and follows the completion of the BICF1 programme. The BICF1 programme was expected to include gender in its interventions but an evaluation report found that "Institutional Capacity Building components and the Gender Inclusion components have not really achieved outcomes intended to be achieved".⁴ The report also noted that "...More accurately measuring outcomes of interventions with respect to women beneficiaries were not incorporated in the logframe. The BICF performance report of 2015 does not provide any results based on gender. One has to conclude that gender focused programmes did not get the priority they deserved."⁵

The objective of this report is to provide an evidence-based gender mainstreaming strategy for BICF2. The momentum to incorporate a gendered perspective in Bangladesh is already present at the policy level with the introduction of gender responsive budgeting and the National Women Development Policy by the Government of Bangladesh in 2009.

As a result, the Government of Bangladesh prepares and presents a gender budget report to the national parliament that explains the policies and strategies for the advancement of women as well as activities of various ministries and divisions that have implications for women's development. In the first year (FY2009/10) this analysis was undertaken for four ministries.

¹ Hetherington, 2016, p. 5.

² World Bank, 2017.

³ Such as the learning and evidence note being prepared entitled: Afghanistan: Business Enabling Reform (BER) and Women's Economic Empowerment (WEE)

⁴ Athena Infonomics and Nathan Associates, 2016, p.40

⁵ Athena Infonomics and Nathan Associates, 2016, p 22.



The gender budget report for the 2015/16 fiscal year has expanded to include an analysis of 40 ministries and divisions.⁶

Gender responsive budgeting is critical for the success of the National Women Development Policy since it allows for the government to track its own financial resources as well as for external stakeholders to hold the government accountable on the implementation of the policy.

The Government of Bangladesh has also targeted women entrepreneurs for some government sponsored programmes. For example, the Joyeeta⁷ programme focuses on establishing women friendly infrastructure for marketing and exporting for women entrepreneurs. A women entrepreneurship fund was also established through which the Federation for Bangladeshi Chambers of Commerce and Industry (FBCCI) and Bangladesh Women's Chamber of Commerce and Industry (BWCCI) are providing training to boost entrepreneurship among women.⁸ These government-funded activities signal the possibilities for effective PPD and public-private partnership (PPP) driven interventions that could positively impact BICF2 programme outcomes.

2.1 The changing economic status of women in Bangladesh

The positive economic turnaround in Bangladesh is largely due to the rising presence of women in the workforce.⁹ Much of the female labour participation is in the Ready-Made Garment (RMG) industry, and approximately 80 percent of garment workers in Bangladesh are women.¹⁰ However, a large gender labour gap still remains. It is estimated that if the labour force participation rate for women was raised to the same level as for men, the labour force of Bangladesh would be increased by 43 percent.¹¹ In addition, despite the high level of employment by women in the RMG sector, this sector still has very few women entrepreneurs.

Education for girls has also increased and Bangladesh has already reached the Millennium Development Goal of primary and secondary school gender equality: In 2011 there were 110 girls enrolled in primary and secondary school for every 100 boys.¹²

However, the lack of sex-disaggregated data regarding women in business hampers our overall understanding of women entrepreneurs and women-led businesses. For example, the 2013 World Bank Enterprise Survey for Bangladesh was based on a total sample size of 1,442 respondents — yet less than 5 percent (approximately 66 respondents) were women-managers. With such a small sample size, it is difficult to generalise about how gender is related to business impediments. Therefore it is paramount that sex-disaggregated data collection be a priority to gain solid insights into the possible effects of gender on business environment reform activities.

⁶ Ministry of Finance, 2015

⁷ See further description in Appendix 1.

⁸ See further description in Appendix 1

⁹ ADB and ILO, 2016.

¹⁰ ADB and ILO, 2016

¹¹ ADB and ILO, 201

¹² Vawda and Sarr, 2013.



2.2 Report goals and structure

In this report, we develop a gender mainstreaming strategy for the BICF2 programme, based on an assessment of its logframe and other related materials. In addition, consultations were conducted with representatives from the IFC and DFID in Washington DC and Bangladesh.¹³ However, consultations with the private sector were deferred at the request of DFID Bangladesh for logistical reasons. As a result of these consultations, several different purposes for this report were identified. In addition to providing an assessment of the logframe, it was noted by stakeholders in Bangladesh that the report should be simple to read and understand as well as indicate how the proposed gender focused interventions would be assessed.

Since gender mainstreaming in BER is a relatively new area, examples and best practices are incorporated from related areas such as financial inclusion, women's business development and advocacy from developing and developed country contexts.

Given the BICF2's focus on business-related reforms, the unit of intervention is typically women-owned and women-led businesses. For the sake of simplicity, this report refers to women beneficiaries in terms of women-owned businesses (WOB). However, in practice, a broader range of women beneficiaries may be included such as women co-owners, co-founders and women-led businesses.¹⁴

This report is structured as follows. In section 3, we present best practices and lessons learned that illustrate some of the strategies that can be used to facilitate gender mainstreaming. These include: 1) PPD or multi-stakeholder task force; 2) Sex-disaggregated data collection; 3) Gender audits; 4) Women's business centres; 5) Women's advocacy; 6) Sector of operation; and 7) Childcare. Section 4 develops the gender mainstreaming approach for the BICF2 in Bangladesh based on the existing logframe. This report ends with recommendations in section 5.

¹³ See Appendix 3 for list of consultations.

¹⁴ See Appendix 3 for further description.



3. Incorporating gender: an assessment of lessons and best practices

In this section, we present an assessment of the lessons learned and best practices that can contribute to successful gender mainstreaming interventions. The seven strategies presented include: 1) PPD or multi-stakeholder task force; 2) Sex-disaggregated data collection; 3) Gender audits; 4) Women’s business centres; 5) Women’s advocacy, 6) Sector of operation; and 7) Childcare. Specific examples of successful interventions taken from six developing and developed countries are highlighted.

3.1 Public–private dialogue

Public–private dialogue (PPD) can be a powerful driver of business environment reform. In many contexts, donor interventions have fostered dialogue that has led to directly to a wide range of improvements in the investment climate.¹⁵ In other areas such as financial inclusion, there is increasing evidence that a multi-stakeholder approach which includes the public and private sectors and NGOs is essential to ensure coordinated action toward shared gender focused goals.¹⁶ Though traditionally not included in PPD for BER, NGOs can be highly effective in amplifying the voices of women, especially in situations where sex-disaggregated data is limited. NGOs can serve as a critical conduit for conveying women’s experiences in PPDs, especially those whose mandate is to advance women’s interests or that have strong relationships with women workers and entrepreneurs.

Together, public, private, and NGO partners can set targets, review progress and refine project implementation. Moreover, evidence financial inclusion activities indicates that countries with the most advanced sex-disaggregated data strategies had strong mandates to incorporate a gender focus from senior levels of multiple government functions.¹⁷ This indicates that for countries such as Bangladesh, developing a strong PPD that includes ministries such as the commerce and finance could strengthen commitment to the collection and use of sex-disaggregated data.

Rwanda learned an important lesson when developing its PPD. In order to improve trust and cooperation with the private sector, the government provided formal status to the Rwanda PPD (RPPD) in 2012. The RPPD facilitated dialogue at the national and regional levels, and also included a champion for women entrepreneurs in each district. Some of the dialogues have even focused specifically on issues relevant for WOBs. However, out of over 4,000 participants, only 30 percent have been female. In order to increase female participation, the RPPD is introducing an online platform using short messaging service (SMS), to allow for real-time feedback and increase the inclusivity of women.¹⁸ The IFC team will conduct an impact evaluation, first studying the gender differentiated responsiveness driving demand for reform and second by scaling up the interventions judged most effective by the first phase of evaluation.¹⁹

¹⁵ Hetherington, 2016.

¹⁶ GBA, 2016, p. 27.

¹⁷ GBA, 2016, p. 27.

¹⁸ World Bank, 2017.

¹⁹ World Bank, 2017



In Bangladesh, It is recommended that women’s business associations are adequately represented in business feedback mechanisms. The overarching goal should be to capture women’s representation as a part of structured consultations with an emphasis on using this input for diagnostic, research, discussion and policy-making processes.

An initial list of relevant women’s business organisations is provided in appendix 4. It is important to select organisations that have an active and representative membership and the capacity to survey their membership to collect data as well as disseminate information.²⁰

3.2 Sex-disaggregated data

There is a growing consensus that the collection of sex-disaggregated data is critical for creating a baseline and tracking changes to the gender composition of participants and recipients of projects. Some basic strategies for the collection of baseline gendered data include the following.²¹

- Use data collection methods that are appropriate for women.
- Consider women-in-business forums or other mechanisms aimed at giving women the opportunity to voice their concerns and to identify critical success factors and obstacles affecting their business.
- Use business forms and conduct individual interviews with women, alongside analysis by local experts, which are useful means of identifying and tackling constraining social and cultural issues.
- Use ‘profiles’ of women in business to highlight specific investment climate issues faced by women.
- Be clear about whether the questions are aimed at the business manager or owner.
- In the case of a family-run business, seek to determine what the relationship is between ownership and management and whether men or women are the final decision makers in the business.

In addition, three conditions have been found to positively contribute to the success of sex-disaggregated data collection.²²

Firstly, involve the highest levels of government. One of the most important success factors in the collection of sex-disaggregated data has been a high-level mandate from the government as well as buy-in from national leaders²³. For example, having buy-in from the presidency and prioritising gender equality from the outset was invaluable in promoting the collection of data in Chile. In 2000, a mandate to improve equality between men and women was developed and focused on the production and analysis of sex-disaggregated data across all government entities to measure gender gaps. The plan was also promoted by the president

²⁰ Adapted from ITC, 2007.

²¹ Given in Simavi et al., 2010, p. 31

²² Adapted from GBA, 2016.

²³ ADB, 2012.



which increased buy-in at top levels of management.²⁴ The example of Chile highlights that commitment is critical to the process of collecting sex-disaggregated data at the national level.

Secondly, a PPD, multi-stakeholder approach is preferred. As already mentioned above, no single actor should operate in isolation as this can compromise the sustainability of data collection efforts. Collaboration between stakeholders can better institutionalise the process of sex-disaggregated data collection and increase its visibility and impact.

Thirdly, performance management and setting gender-specific targets are important drivers for further change. Linking the generation of information to internal performance management systems within agencies and organisations was essential in ensuring that the data was consistently generated. This was accomplished thanks to cross-departmental collaboration between these agencies and complemented by training programmes that ensured employee understanding of the main issues.

In Chile's case, staff-level incentives were developed for sex-disaggregated data collection through gender equality policies implemented across various levels of government.²⁵

Planning for data collection: The collection of sex-disaggregated data will require additional resources in terms of effort and cost. A method to reduce the costs of data collection was implemented by Chile's financial regulator, the Superintendent of Banks and Financial Institutions (SBIF) which began this process by generating most of the data using internal resources and linking credit data to the voter registry to obtain sex information. Once the first phase of data had been collected and analysed, they began requiring additional sex-disaggregated information from banks as a second phase.²⁶

The collection of sex-disaggregated data is critical for benchmarking change at various project levels. Projects implemented at the baseline level should collect data in order to establish participation rates before and after the intervention. Projects implemented at the intermediate or best practice level should link the collection of sex-disaggregated data with specific goals and information needs, and its utility must be fully understood by all stakeholders (refer to Table 1 for the definition of "baseline", "intermediate" and "best practice"). Moreover, the involvement of high-profile individuals such as through a launch (representing the public and private sectors) can strengthen the use and prominence of the data collection.

3.3 Gender audits

A gender audit is a useful tool for implementing agencies to identify how gender issues are addressed in their external programming portfolio, as well as in their internal organisational composition. Though gender audits are often focused solely on an agency's external operations, internal audits are essential for establishing or reinforcing an internal agency culture that will ensure the success of external gender-focused programming. The results of a gender audit provide implementing agencies with three useful outputs:

²⁴ ILO, 2012, p. 28.

²⁵ GBA, 2016.

²⁶ SBIF, 2014.



- an assessment of the status of gender equity within the agency
- a baseline for collective discussion and analysis
- a participatory process that enhances agency-wide awareness of the need for gender-focused initiatives.

Moreover, aligning internal gender equity commitments with corresponding programme goals ensures that agencies are “walking the talk”.

One illustrative example is the gender composition in auditing teams. Social auditors are often deployed to assess the working conditions of factories, where workers are predominantly female. Anecdotal evidence suggests female workers are more willing to talk openly with women auditors, making it more likely they will share information about poor working conditions.²⁷ Furthermore, qualitative interviews revealed instances where female auditors conducted more thorough records reviews.²⁸

In addition, analysis of auditing results showed that teams containing at least one woman cited significantly more violations overall. Audit teams that included women were more likely to flag violations of minimum wage and working hour standards as well as the presence of forced or compulsory labour — the very types of violations that thorough records reviews are especially likely to uncover.²⁹

3.4 Women’s business centres

In several advanced western countries, women’s business centres (WBCs) have been introduced to address the specific needs of women. WBCs have various benefits.³⁰

- They tend to have a more customised approach, with one-on-one counselling.
- The locations are more “women-friendly”, often providing child care and offering courses at varying times, to meet the needs of women who are balancing the demands of jobs and family responsibilities. Sites are also frequently located in “main street” settings accessible by public transportation and offering a more inviting and welcoming atmosphere than an office park or university.
- The client experience is more holistic, going beyond classes about writing business plans and managing cash flow to include peer roundtables, individual or group mentoring, and discussions of work–family balance. Frequently, exercises or sessions focus on building self-esteem or the entrepreneurial confidence of clients, many of whom lack business role models or previous managerial experience.
- The entire experience is much longer than a single classroom-based course, and can be said to be more “relational” than “transactional”. Clients frequently participate in centre programmes for years, graduating from pre-start and start-up classes to

²⁷ Toffel, 2017.

²⁸ Toffel, 2017

²⁹ Toffel, 2017

³⁰ Adapted from BizCLIR 2009.



growth-oriented programming, mentoring programmes (first as a protégé then as mentor), volunteer teaching, being a role model, and even, on occasion, serving on the board of the WBC.

- The courses may be similar to those offered by typical small business development centres, but how the subject matter is delivered differs significantly and the additional ongoing mentoring and peer group support of women’s centres can make all the difference for many women.

In the US, the Office of Women’s Business Ownership began to manage federal funding of women’s business centres in 1988.³¹ The programme now provides partial funding and management oversight to over 100 non-profit organisations that provide entrepreneurship training and technical assistance primarily to women. Each women’s business centre tailors its services to the needs of its individual community. The WBCs provide training in finance, management, marketing and using the internet as well as offering access to all of the Small Business Administration’s (SBA) financial and procurement assistance programmes.³² Even though American WBCs are focused on women beneficiaries, in 2015, men made up 30 percent of the beneficiaries of WBC services.

On the surface, it may seem far-fetched to present examples of US WBCs as a model for Bangladesh to follow. However, in spite of its poor performance in terms of the business environment, Bangladesh has been especially progressive with gender mainstreaming at the national level, and in gender programmes targeting women entrepreneurs. Arguably, this creates an opportunity to strengthen the integration of gender in regulatory reform, and expand the role played by the government in sponsoring initiatives that dovetail with BER objectives.

It is recommended that BICF2 explore government sponsorship of WBCs in Bangladesh, which could also contribute to capacity building of local women’s business organisations, who could receive government funding for training, mentoring and support programmes for WOBs.

3.5 Women’s advocacy

Often, even when public sector institutions commit to policies that include a gender perspective, the knowledge and capacity are lacking to ensure that women will be able to benefit from the initiative or intervention. Through the involvement of their members and through targeted advocacy, women’s organisations can increase the visibility and success of these interventions.

An example of the specific role women’s advocacy can play in gender-focused business development comes from the US. In 1994, a procurement target was set that 5 percent of annual spend for US government contracts should be awarded to WOBs. However, in spite of this policy, very few WOBs were able to bid and win government contracts. It was only through years of concerted efforts by Women Influencing Public Policy (WIPP), to educate WOBs on the application process and lobby the government to modify their contract requirements, that

³¹ With the passage of the Women’s Business Ownership Act of 1988.

³² US SBA, 2017.



the 5 percent annual target was met in 2015. WIPP does not act alone — rather, it brings together a coalition of 78 business organisations to advocate for common economic issues such as US procurement policies and access to capital.

It is recommended that the development of coalitions and capacity building of local women’s business organisations be an additional focus of BICF2 activities in order to contribute to successful business reforms for women.

3.6 Sector of operation

Globally, entrepreneurial businesses headed by women are more likely to be found in sectors dominated by female workers, such as personal services and retail trade — and less likely to be found in manufacturing and high technology.³³ However, research by the OECD estimates that the industry in which women tend to operate their businesses accounts for a 22 percent of productivity disparities between male and female entrepreneurs.³⁴ In other words, sector employment provides the basis for sector choice when engaging in entrepreneurship, which in turn has profoundly negative consequences for women’s business performance and success.³⁵ In a 60-country study based on ILO sector classifications and data, Bangladesh exhibited the lowest level of sectoral gender balance (defined as a male/female ratio of between 40:60 and 60:40 per sector).³⁶ In fact, in Bangladesh *none* of the primary employment sectors displayed gender balance by this measure. Overall, the study found that the variation in gender balance by sector was not influenced by a country’s diversity of economic sectors, or even by level of economic development. Country-level gendered factors seemed to play the most influential role in the evolution of male- and female-dominated sectors.

A study in Uganda found that female crossover businesses (i.e. female entrepreneurs active in male-dominated sectors) make similar incomes as male entrepreneurs in that sector — but on average make three times more than female entrepreneurs operating in female-dominated sectors.³⁷ Similar findings have been found for WOBs in male-dominated fields such as construction, transportation and logistics.³⁸

This evidence suggests that women often choose to start businesses in sectors with less potential for profitability and growth, because these are the sectors in which they have experience as workers. Also, they indicate that women can be persuaded to start business in more profitable sectors through the influence of male mentors and exposure to the sector by family and friends.³⁹ New projects are also exploring to what extent targeted interventions can increase women’s business development in a broader range of sectors. A project in Guinea by the World Bank provides entrepreneurship development for women in non-traditional

³³ Anna et al., 2000; Brush et al., 2006.

³⁴ OECD 2012, p. 288.

³⁵ Aidis, 2016.

³⁶ Aidis, 2016.

³⁷ Campos et al., 2014.

³⁸ Weeks, 2014.

³⁹ World Bank, 2017.



sectors. The programme includes a needs assessment, awareness-raising campaign and training, information distribution and mentoring.⁴⁰

In Bangladesh, 80 percent of employees are women in the RMG sector, however, women are often underpaid and their work exploited. Interestingly, very few women start businesses in the RMG sector. It is recommended that the difference in business profitability and growth characteristics be assessed by sector in Bangladesh and programmes developed to train, mentor and support women entrepreneurs in non-traditional sectors which may include RMG.

3.7 Childcare

It is well established that childcare support is associated with greater female participation in the workforce.⁴¹ More than twice as many women receive wages in countries where childcare is subsidised or publicly provided.⁴² It is also an area that receives relatively little attention from donors.⁴³ Research has shown that quality childcare facilities, especially for young children, can increase maternal employment rates. Accessibility, affordability, and quality of childcare provision influence the effect on maternal employment rates. In addition, women's pre-subsidy employment statuses, average wages, childcare arrangements, and other factors not directly associated with childcare costs and availability are also important.⁴⁴

For example, in Mexico, the Estancias programme was created with the explicit aim of increasing women's labour force participation rather than to support child development. The project increased employment by beneficiary mothers by 18 percent, who on average increased their work by six hours a week.⁴⁵

Access to childcare is especially relevant for women in Bangladesh, given the relatively young age of marriage (in 2011, 51 percent of married women aged 20–24 had been married before they were 18). Close to 25 percent of women have already had at least one child by the age of 17.⁴⁶

It is recommended that providing accessible, affordable, quality childcare be considered as an integral component to increasing women's labour force participation in Bangladesh, especially in Special Economic Zones (SEZs).

⁴⁰ World Bank, 2017.

⁴¹ Hetherington, 2016, p. 8

⁴² World Bank 2015, p.17.

⁴³ Hetherington, 2016, p.8

⁴⁴ Vuri, 2016.

⁴⁵ Hetherington, 2016, p.11.

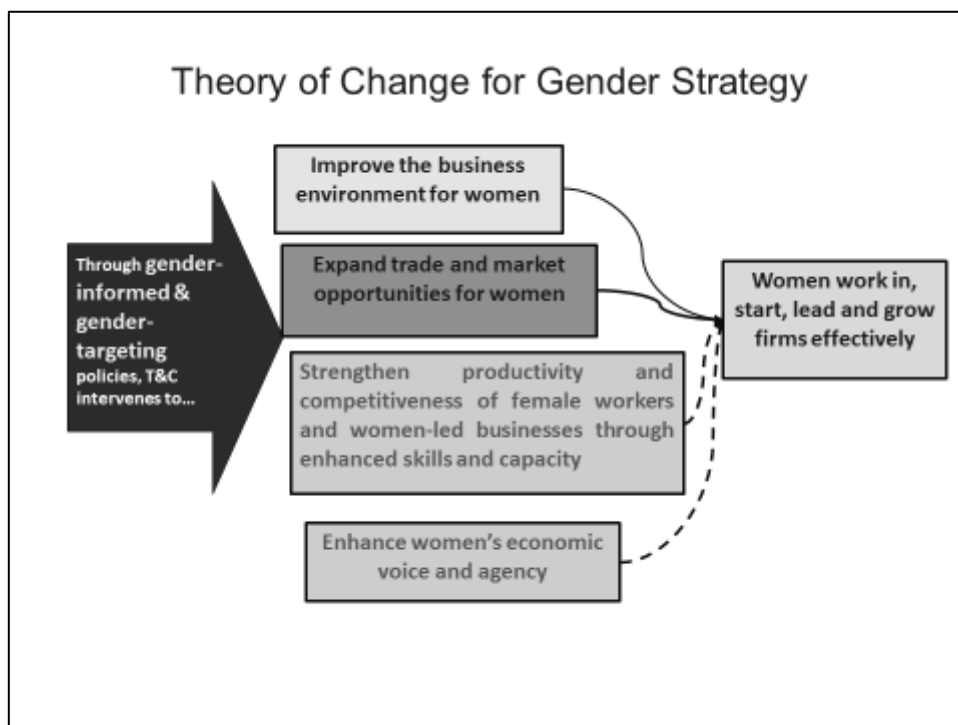
⁴⁶ ADB, 2016.



4. Evidence and gender mainstreaming

The theory of change for the BICF2 gender strategy shown in Figure 1 provides a good basis to guide BICF2 interventions.⁴⁷ It indicates that through gender targeting, policies and Trade and Competitiveness (T&C) interventions will be adopted and contribute directly to improving the business environment for women, and expanding trade and market opportunities for women. Indirectly, these interventions will contribute to strengthening the productivity and competitiveness of female workers and women-led businesses, through enhanced skills and capacity, and enhance women’s economic voice and agency. The ultimate goal of all interventions is to contribute to women’s abilities to work in, start, lead and grow firms effectively.

Figure 1: Theory of change for the BICF2 gender strategy



Source: Women’s Economic Empowerment — Strategy for BICF2, PowerPoint slides, Trade & Competitiveness, World Bank Group, as of 28 February 2017.

BER interventions can be measured against a gender sensitivity spectrum, shown in Table 1. BICF2 aims for the “intermediate” level. The activities planned at this level include incorporating gender analysis during programme design and conducting targeted primary research to enhance gender analysis. These are two critical areas that are suitable at this point in the programme since they contribute to gaining the insights needed to develop effective gendered BER approaches.

⁴⁷ Women’s Economic Empowerment – Strategy for BICF2, PowerPoint slides, Trade & Competitiveness, World Bank Group, as of 28 February 2017.

Table 1: BICF2 aims for an intermediate level of ambition

Levels of ambition in gender-sensitive business environment reform		
Level of Ambition		Examples
Baseline	Transparent communication of benefits for women, requiring gender-disaggregated results reporting.	Measuring and reporting the disproportionate effect on formal-sector female employment of SEZ creation and expansion. Measuring and reporting the relative benefits to women of programming that has not been based on any gender analysis, to enable future study of the extent to which different approaches alter outcomes for women.
	Incorporating gender analysis during programme design.	A review of business environment laws to incorporate gender analysis, e.g. to examine and resolve parts of a labour law that disproportionately affect women. An export sector diversification project incorporates labour, investor and entrepreneur gender analysis, to guide sector selection so that overall the programme meets gender goals.
Intermediate	Conducting targeted primary research to enhance gender analysis.	Use <i>Gender Dimensions'</i> sector-specific questionnaires to assess female experiences of the business environment and differences between official policy and common practice, e.g. the sample questionnaire for business owners on business taxation on pp125–6.
	Gender analysis precedes selection of challenges to address or projects to design so that a business environment reform portfolio can be partly led by the discovered needs of women. This is likely to involve adding programme components that stem fundamentally from gender-aware analysis of the economy and society.	Interventions such as childcare subsidy and insurance for maternity costs and leave, which challenge and expand perception of what is considered business environment reform.
Best practice		

Source: Hetherington, 2016, p12; also replicated in Women's Economic Empowerment — Strategy for BICF2, PowerPoint slides, Trade & Competitiveness, World Bank Group, as of 28 February 2017, which indicates that BICF2 will adopt an "intermediate" level of ambition.

The BICF2 programme is based on three pillars of activity, subdivided into six areas:

- Pillar 1 includes regulatory delivery, regulatory governance and institutional capacity
- Pillar 2 focuses on the development of SEZs
- Pillar 3 includes strengthening trade competitiveness for export-led growth and investment, and export diversification through sector competitiveness.

Prior to taking a detailed look at the BICF2 gender strategy, it is useful to take into account some of the lessons learned and best practices for gendered analysis. Below is a list of three critical questions to ask before starting an intervention.⁴⁸

⁴⁸ ADBG, 2010.



- Is baseline sex-disaggregated data being collected in order to document the starting point prior to implementation?
- Is gender fully integrated into the programme design, budget, implementation, monitoring and evaluation?
- Is gender mainstreaming the responsibility of the broader implementing team, not limited to gender experts?

When these considerations are not taken into account, gender issues can easily be side-tracked, resulting in little or no gendered focus. For example, if logframes do not include indicators to track results where there are recognised gender constraints, these issues may be overlooked.⁴⁹

Moreover, in order to assess the full impact of a programme, gender and sex-disaggregated indicators need to be consistently applied at all levels within the logframe: impact, output and outcome.⁵⁰ Providing performance-related incentives for integrating gender and clearly identifying expected results increases engagement and enables tracking progress.⁵¹ Furthermore, it is essential that women are represented and participate in the policy reform process related to any function of the business environment. In this sense, the institutional component of the business environment should be addressed and underpin all other programmes.⁵²

⁴⁹ Miles, 2016, p. 67.

⁵⁰ Miles, 2016, p. 67

⁵¹ ADBG, 2010

⁵² Miles, 2016, p. 68.



5. Gender mainstreaming strategy

5.1 Analysis of the BICF2 logframe

The BICF2 logframe is divided into three main sections, corresponding to the programme's ultimate results in terms of impact, output and outcome. DFID defines impact as the long-term goal to which BICF2 will contribute. In contrast, the outcome and outputs are BICF2 project-specific results. The measured outcome identifies what will change, who will benefit and how it will contribute to additional development goals. Outputs are the specific direct deliverables of the project. Outputs provide the conditions necessary to achieve the identified outcome. For each result, milestones and final targets are provided.

As shown in Table 2, BICF2 aims to contribute to *improved competitiveness and connectivity* as measured by three impact indicators. Two of these three impact indicators are gender neutral. The table provides a description of the impact indicator followed by comments and recommendations.

Table 2: The BICF2 logframe: impact indicators for improved competitiveness and connectivity

Analysis of impact indicators in the BICF2 logframe	
Impact indicator	Comments and recommendations
The first impact indicator estimates the total investment generated by the BICF2 to reach a target of US\$5 million by 2020.	When gender is not identified as an important component, it is easily overlooked. It would be beneficial to include estimates made of the percentage of total investment generated for women (WOBs, etc.). Without these estimates, it is difficult to ascertain the potential gendered effect of the overall BICF2 programme results. It is recommended that estimates be given for the gender impact of total investment generated by the BICF2 project.
The second impact indicator is gendered and focuses on job creation. The goal is to create 30 percent of all new direct jobs for women. The overall target is the creation of at least 18,000 new jobs for women by 2022. (3,000 new jobs for women in 2021 and 15,000 in 2022).	The identification of 30 percent new job creation for women provides a clear gendered target. The incremental approach taken is useful since it allows for adjusting and learning during the course of the programme. It is recommended that data on new jobs should include the sector, type and quality of new jobs created and provide insights as to how the jobs created differ for women and men as well as the short and long term consequences of these differences. While these dimensions may be too complex to incorporate as targets, collecting this data will enable a programme evaluation to identify ways in which women have not benefitted as much as might have been expected, with consequences for future programming.
The third impact indicator addresses sector export volume. The goal is the increase of export for selected sectors: leather footwear, light engineering and plastics to reach 3 percent over the trend by 2020.	This impact indicator does not stipulate a gendered effect. Export volume may seem like a gender neutral result, however, given that the labour market is highly skewed by gender in Bangladesh, the effects can have very different results for women and men from an employment standpoint. In Bangladesh, footwear is an industry that currently employs women and which may provide significant additional job opportunities for women in the future. ⁵³ The leather sector employs more than 20,000 women in Bangladesh, most of

⁵³ ADB, 2016, p.5.



Analysis of impact indicators in the BICF2 logframe

Impact indicator	Comments and recommendations
	who are manufacturing footwear. ⁵⁴ Fewer women are involved in light engineering and plastics. It is recommended that a target for the gendered effect of increasing export volume is included for selected sectors (in terms of effects on job creation, etc.).

Source: Author's assessment of the BICF2 logframe.

As shown in Table 3, a total of 10 outcome indicators are presented in the BICF2 logframe. However, none of the 10 outcome indicators indicate that gender analysis was used.

Table 3: The BICF2 logframe: outcome indicators

Analysis of outcome indicators in the BICF2 logframe

Outcome Indicators	Comments and Recommendations
The first outcome indicator 1: Number of reforms (non-DB) (10 in 2020, 17 in 2021 total target 17 in 2021).	No gendered effect is indicated for this outcome indicator. It is recommended to briefly identify the gendered effects for selected reform measures.
The second outcome Indicator 2: Doing Business reforms (1 in 2019, 2 in 2020, 4 in 2021, total target 4 by 2021).	No gendered effect is indicated for this outcome indicator. It is recommended to briefly identify the gendered effects for selected reform measures.
The third outcome indicator: Average cost of reform (US\$) (US\$500,000 by 2021; US\$400,000 by 2022; total target US\$400,000).	No gendered effect is indicated for this outcome indicator. It is recommended to briefly identify the gendered effects, if any, of reducing the cost of selected reform measures.
The fourth outcome indicator: BIDA institutional effectiveness (quality of service, efficiency, transparency, sustainability) (3 by 2021; target effectiveness to be rated on 4 dimensions for each dimension improved by 20 percent, 1 point).	No gendered effect is indicated for this outcome indicator. It is recommended that sex-disaggregated data on the institutional effectiveness of BIDA be collected and that the organisation aim to achieve this level of improvement as judged by respondents of both genders.
The fifth outcome indicator: BEZA institutional effectiveness (quality of service, efficiency, transparency, sustainability) – gender? (3 by 2021; target effectiveness to be rated on 4 dimensions for each dimension improved by 20 percent, 1 point).	No gendered effect is indicated for this outcome indicator. It is recommended that sex-disaggregated data on the institutional effectiveness of BEZA be collected and that the organisation aim to achieve this level of improvement as judged by respondents of both genders.
The sixth outcome indicator: Average score, reform, sustainability (using IFC sustainability toolkit) — on a scale of 1–4. 4 dimensions of sustainability (commitment to reform, institutional arrangements, resources and incentives in agency; stakeholder engagement). (2.8 by 2022; target 2.8 sustainability score to be average score of 4 dimensions. Each dimension to be rated on scale 1–4. (no sustainability baseline to be collected because sustainability cannot be gauged until a reform is in place).	No gendered effect is indicated for this outcome indicator.
The seventh outcome indicator: Aggregate cost savings generated (compliance cost and private sector savings) a target of US\$135 million by 2022; US\$10 million by 2020; US\$40 million by 2021; and, US\$135 million by 2022.	No gendered effect is indicated for this outcome indicator.

⁵⁴ ADB, 2016, p.5



Analysis of outcome indicators in the BICF2 logframe	
Outcome Indicators	Comments and Recommendations
The eighth outcome indicator: Aggregate cost savings spent (2 by 2020; 10 by 2021; 33 by 2022; target 33 by 2022).	No gendered effect is indicated for this outcome indicator.
The ninth outcome indicator: Number of economic zones operational (1 by 2019; target 3 by 2021)	No gendered effect is indicated for this outcome indicator. However, sex-disaggregated data could provide insights as to the male/female beneficiary ratio for involvement in economic zones, as workers, entrepreneurs and investors.
The tenth outcome indicator: Number of firms reaching export market. The baseline number is 401 firms and the target is to increase by 10 percent of total firms reach export market which is 442 by 2021.	No gendered effect is indicated for this outcome indicator. It is recommended to collect sex-disaggregated data for the total number of firms reaching the export market (in terms of management, owner and workforce gender).

Source: Author's assessment of the BICF2 logframe.

Tables 4, 5 and 6 present the output indicators for the BICF 2 logframe. BICF2 aims for three main outputs:

- improved core business operating environment
- improved industrial infrastructure
- improved sector and trade competitiveness.

Each main output is comprised of several sub-indicators.

Table 4: The BICF2 logframe: indicators for output 1

Analysis of indicators used to measure output 1 in the BICF2 logframe	
Output 1: Improved core business operating environment	Comments and recommendations
The first sub-indicator: Number of recommended laws/policies improved/eliminated sets a target of 2 laws/policy changes achieved by 2021 (one achieved in 2019 and one achieved in 2020).	No gendered effect is indicated for this output indicator, yet it is increasingly understood that laws and policies can have a gendered effect, even if they do not formally discriminate. Without an initial examination of the gendered effect of the law or policy reform, it is unclear if and how women and men will be affected differently by laws/policies. It is recommended that the differing effects of law and policy reform be assessed in terms of gender and intersectional characteristics such as firm age, sector, size, location, etc. Based on this initial analysis, the output level should stipulate whether the target for reform is likely to have a similar impact on women and men (gender neutral), or disproportionately benefit women or men.
The second sub-indicator: Number of regulatory processes/practices eliminated/improved has set a target for 10 processes/practices eliminated/improved by 2021 (6 by 2019, 8 by 2020 and 10 by 2021)	It is recommended that the differing effects of regulatory processes/practices be assessed in terms of gender and intersectional characteristics such as firm age, sector, size, location, etc. Based on this initial analysis, the output level should stipulate if the target for reform is likely to have similar impact on women and men (gender neutral), or disproportionately benefit women or men.

Analysis of indicators used to measure output 1 in the BICF2 logframe

Output 1: Improved core business operating environment

Comments and recommendations

The third sub-indicator: Number of firms benefitting from reformed procedures. Starting at a baseline of 1,500 firms, the output indicator aims to increase the total number of beneficiary firms by 10 percent by 2021 (a 5 percent increase each year, resulting in 1,575 firms benefitting in 2020 and 1,650 firms in 2021).

The fourth specific indicator below provides the gendered output for this sub-indicator.

The fourth sub-indicator: Number of women-owned firms benefitting from reformed procedures, aims to increase the number of women-owned firms who benefit from the reformed procedures by 10 percent for a total of 420 firms by 2021 (a 5 percent increase in 2020 and a 10 percent increase in 2021). If these milestones are met, a total of 420 WOBs would benefit from reformed procedures. This projection is based on the estimate that 13 percent of all businesses are WOBs taken from the 2013 World Bank Enterprise survey.

This fourth sub-indicator provides clearly outlined targets for women-owned firms in terms of incrementally increasing milestones and a final target number of women-owned firms who will benefit.

It is recommended as the most recent sources of reliable data be utilised as they become available to adjust the estimates of women-owned firms used for this sub-indicator.

The fifth sub-indicator: BIDA corporate strategy and organizational plan developed.

It is recommended that the development of a corporate strategy and organisational plan for the implementing agency BIDA include an assessment of gendered staff composition and position. A strategy should be introduced to address any gender imbalance that might be found.

The sixth sub-indicator: Number of BUILD reform recommendations accepted by government.

There is no mention of a gendered component for this sub-indicator. Therefore, it is recommended to reflect on possible gendered effects of the BUILD reform.

The seventh sub-indicator: Percentage of beneficiaries satisfied with government service delivery has a target of 50 percent surveyed beneficiaries satisfied at midpoint in 2019 and 60 percent at the end in 2021.

There is no mention of a gendered component for this sub-indicator, though men and women may experience differing levels of satisfaction with government service delivery.

It is recommended that the target be changed to stipulate that 50 percent of men and 50 percent of women beneficiaries surveyed are satisfied with government service delivery at midpoint, and 60 percent of each at project end.

Source: Author's assessment of the BICF2 logframe.

Table 5: The BICF2 logframe: indicators for output 2

Analysis of indicators used to measure output 2 in the BICF2 logframe	
Output 2: Improved industrial infrastructure	Comments and recommendations
The first sub-indicator: Number of firms licensed to operate a zone indicates a target of 3 firms by 2021 (1 firm by 2019; 2 firms by 2020; and, 3 firms by 2021).	It is recommended that sex-disaggregated data for staff composition, positions and leadership of licensed firms.
The second sub-indicator: Percent of beneficiaries satisfied with government service delivery (50 percent by 2019; 60 percent by 2021; target 50 percent - surveyed beneficiaries satisfied at midpoint and 60 percent at the end. there is no mention of a gendered component, recommended 50 percent of women surveyed beneficiaries satisfied with government service delivery	There is no mention of a gendered component for this sub-indicator though men and women may experience differing levels of satisfaction with government service deliver. It is recommended that the target include gendered stipulation of 50 percent of men and 50 percent of women beneficiaries surveyed are satisfied with government service delivery.
The third sub-indicator: Constraint analysis report on power, energy and transport completed and published (1 by 2019)	It is recommended that the constraints analysis report on power, energy and transport also highlight the gendered differences for constraint analysis in these 3 sectors.

Source: Author's assessment of the BICF2 logframe.

Table 6: The BICF2 logframe: indicators for output 3

Analysis of indicators used to measure output 3 in the BICF2 logframe	
Output 3: Improved sector and trade competitiveness	Comments and recommendations
The first sub-indicator: Number of sector specific regulations/procedures/policies/practices/standards improved/eliminated has indicated a target of 4 regulations/procedures/policies/practices/standards improved/eliminated by 2021 (2 by 2019; 3 by 2020; 4 by 2021).	No gendered effect is indicated for this output indicator, yet it is increasingly understood that regulations, procedures, practices and standards can have a gendered effect, even when they do not formally discriminate. Without an initial examination of the gendered effect of a legal or policy reform, it is unclear if and how women and men will be affected differently by the change. It is recommended that the differing effects of law and policy reform be assessed in terms of gender and intersectional characteristics such as firm age, sector, size, location, etc. Based on this initial analysis, the output level should stipulate if the target for reform is likely to have a similar impact on women and men (gender neutral), or disproportionately benefit women or men.
The second sub-indicator: Number of sector firms benefitting from linkages with large firms/export markets (50 by 2019; 100 by 2020; 150 by 2021; target 150 by 2021).	It is recommended that sex-disaggregated data for leadership for sector firms benefitting from linkages with large firms/export market be collected.
The third sub-indicator: The number of women led/owned firms benefitting from sector specific reforms to increase by 10 percent by 2021 (and a 5 percent increase by 2020).	It is recommended to include the estimates of the total number of women led/owned firms benefitting from the sector specific reforms during the first 2 years of the programme.
The fourth sub-indicator: Number of sector specific investment lead aims for a target of 10 investment leads by 2021 (4 investment leads in 2019; 5 in 2020; and, 10 in 2021).	The fourth sub-indicator does not mention gender. It is recommended to record the gender characteristics of the 10 investment leads (including ownership and management).
The fifth sub-indicator: Number of recommended trade regulations/procedures/policies/practices/standards	The fifth sub-indicator is presented as a gender neutral issue. However, it is recommended that considerations be made for the differing possible



Analysis of indicators used to measure output 3 in the BICF2 logframe	
Output 3: Improved sector and trade competitiveness	Comments and recommendations
improved/eliminated with an overall target of 4 by 2021 (1 in 2019; 2 in 2020; and, 4 by 2021).	effects of trade regulations/procedures/policies/practices/standards on WOBs and the choice of which procedures to improve or eliminate include an assessment of the net benefits for women and men.
The sixth sub-indicator: The number of sector firms that benefit from/have access to bonded warehouses (baseline: 5057; 5310 by 2020; 5562 by 2021; target 10 percent increase in firms having access to bonded warehouses).	It is recommended that sex-disaggregated data be collected in terms of both the firms benefiting from bonded warehouses as well as the gendered composition of staff at bonded warehouses. Bonded warehouses tend to be staffed and managed mainly by men. It is important to consider how the male-dominated nature of bonded warehouses affect WOBs' access and use of these facilities.
The seventh sub-indicator: The number of women traders/entrepreneurs receiving orientation on the customs act (a total of 3,750 women by 2019 to reach the target of 10 percent by 2021). This target is based on an estimated 37,500 women traders in Bangladesh from the Bangladesh Bank Report, 2014.	The seventh sub-indicator provides a clearly outlined target for the participation of women traders/entrepreneurs. In addition, the percentages and estimates are based on a reasonable estimation of women traders.
The eighth subsection, number of women traders/entrepreneurs receiving orientation on NSW (National Single Window) for trade will reach a target of 10 percent of all women traders/entrepreneurs in 2021 (1,875 which is 5 percent of total reached in 2020 and 3,750 women traders/entrepreneurs reached in 2021). This target is based on an estimated 37,500 women traders in Bangladesh based on the Bangladesh Bank Report, 2014.	Like the seventh sub-indicator, the eighth sub-indicator provides a clearly outlined target for the participation of women traders/entrepreneurs. In addition, the percentages and estimates are based on a reasonable estimation of women traders.

Source: Author's assessment of the BICF2 logframe.

5.2 Analysis of BICF2 activity pillars

The following section takes a closer look at the specific gender-focused activities planned for the pillars of the BICF2 programme taken from the gender slides provided by the IFC. The gender-focused activities have been supplemented by “inquiries” which should be considered during implementation, as well as suggested output measures to track the process of individual activities. There is an interest amongst stakeholders in Bangladesh in the specific measurements that could be used to indicate the success of a given gender-focused activity. Additional comments and suggestions are provided following each set of activities.



Table 7: Pillar 1: Regulatory delivery — output 1

Analysis of regulatory delivery activities		
Gender-focused activity	Inquiry	Output measures
<p>Gender informed regulatory diagnostics</p> <p>An initial assessment of the regulatory environment that focuses on whether laws and regulations formally discriminate against women (such as data from WBL, etc.) should be supplemented by information collected from WOBs regarding the possible gendered effects of the implementation of laws and regulations.</p>	<ul style="list-style-type: none"> ▪ How are women affected by inspections? Does business sector, business size or location influence the effect on WOBs? ▪ How are women affected by inadequate information about regulation, inspection and enforcement requirements? <p>In addition</p> <ul style="list-style-type: none"> ▪ What role do investor services play for WOBs? ▪ Engage WOBs as well as women’s business associations 	<p>Internal report on impediments experienced by WOBs</p> <p>Report presented to implementing agency staff and WOBs</p>
<p>Business facilitation desk for women (Part 1).</p> <p>Part 2 is described under Institutional Capacity Building</p>	<ul style="list-style-type: none"> ▪ How do women prefer to get information (regarding regulations, inspection and enforcement requirements) and G2B service delivery? ▪ What location, hours of operation, and format are preferred by WOBs? 	<p>Number of WOBs and women served by women’s service desk</p>
<p>Women-led business representation in PPD platforms</p>	<ul style="list-style-type: none"> ▪ How many women currently participate in PPD platforms (and in what capacity)? ▪ Are there suitable women’s business associations or organisations that could contribute a collective women entrepreneur’s perspective? 	<p>Number of women-led businesses represented in PPD (both as individual WOBs, and representatives of women’s organisations)</p>

Source: Author’s assessment.

Women may have reduced or no access to information about regulations, inspections and enforcement practices due to cultural norms. It is important to engage with women’s business associations, organizations and groups as a strategy to gain access to larger groups of women entrepreneurs.

After cooperating with women’s business organisations, associations and advocacy groups, it may be found that they need capacity building and training activities in order to increase their effectiveness in collecting information from their female members as well as in disseminating information regarding business regulations, inspections, G2B, investor services to their members. The final staff and budgetary allocations for the project should allow for support for capacity building and training of local women’s business associations, if needed.



Table 8: Pillar 1: Regulatory governance — output 1

Analysis of regulatory governance activities		
Gender-focused activity	Inquiry	Output measures
Participation of women in the formation of law and regulation, and in Regulatory Impact Assessments (RIAs).	<ul style="list-style-type: none"> ▪ How do women prefer to give feedback? ▪ How do women obtain information and how can agencies can be held accountable? ▪ Are women consulted regarding regulation design? ▪ How are women represented in the agencies involved in regulatory governance? 	Number of women and WOBs providing feedback to agency officials.
Capacity building of women on business related rules and policies.	<ul style="list-style-type: none"> ▪ What are the best strategies to reach WOBs? 	Number of WOBs involved in capacity building activities (training sessions, informational sessions, etc.).

Source: Author's assessment.

Women may find it difficult to voice their opinions and provide feedback in environments where mainly men are present. One way to address this is to organise opportunities for women to engage in group feedback sessions with other women business owners and agency representatives (involving women's business organisations) such as in women-only focus groups.

Table 9: Pillar 1: Institutional capacity building — BIDA — outcome 4

Analysis of institutional capacity building activities		
Gender-Focused Activity	Inquiry	Output measures
Business facilitation desk for women in key institutions (Part 2).	<ul style="list-style-type: none"> ▪ Number and position of women working in BIDA? 	Organizational set up of BIDA adapted for staff/budget/time allocation for women's service desk.
Capacity building for women on business-related rules and policies.	<ul style="list-style-type: none"> ▪ What are the best strategies to reach WOBs? 	Number of WOBs involved in capacity building activities (training sessions, informational sessions, etc.).

Source: Author's assessment.

Few women currently work in BIDA in decision-making or client-facing positions (interacting with WOBs). To address this, strategies, such as affirmative action employment should be used to improve the gender balance within the implementing agency (BIDA). The ultimate goal is to achieve a gender balance between women and men, particularly in decision-making and client facing positions.

Table 10: Pillar 2: Special Economic Zones – Outcome 9

Analysis of SEZ activities		
Gender-Focused Activity	Inquiry	Output measures
Establish childcare and healthcare facilities within SEZs.	<ul style="list-style-type: none"> ▪ What price structure and availability is needed by women accessing childcare in SEZs? ▪ Are there any fiscal policy initiatives that provide subsidies or tax incentives for childcare? 	Greater satisfaction of women workers who use childcare and health facilities.
Social counsellors training.	<ul style="list-style-type: none"> ▪ What types of counselling are preferred by women working at the SEZ (time, location, duration, etc)? ▪ What problems are common amongst women working in SEZ? 	Number of social counsellors trained. Number of consultations with women.

Source: Author's assessment.

Table 11: Pillar 3: Strengthening trade competitiveness for export-led growth and investment

Analysis of trade competitiveness activities		
Gender-Focused Activity	Inquiry	Output measures
Ensure the participation of women in PPDs.	<ul style="list-style-type: none"> ▪ What are the specific issues that limit women's engage in PPDs? 	Number of WOBs and other women participating in PPDs

Source: Author's assessment.

Sectors where WOBs operate tend to have greater impediments to exporting and trade. Strategies to reduce trade barriers for WOBs are important. The goal is to reduce impediments (in terms of costs and effort) to trade in sectors where WOBs are most active, and to ensure that increased numbers of WOBs engage in exporting.

Fewer WOBs are involved in trade due to harassment and corruption at borders, committed by mainly male officials. There are two strategies to address these impediments for WOBs:

- introduce a gender audit at border clearance agencies
- identify procedures that could be automated.

In the end, these interventions should lead to an increased number of WOBs exporting.

Table 12: Pillar 3: Export Diversification through sector competitiveness: Output 3

Analysis of export diversification activities		
Gender-focused activity	Inquiry	Output measures
Participation of women as a criterion for sector selection.	<ul style="list-style-type: none"> ▪ In what sectors do women operate their businesses (besides RMG)? ▪ Are these different from the most profitable, fastest growing sectors? ▪ What impediments do women face in starting businesses in other more profitable sectors? 	List of sectors where WOBs are prevalent in terms of sector characteristics such as profitability, future development prospects, etc.
Gender based global value chain (GVC) mapping.	<ul style="list-style-type: none"> ▪ Which types of businesses are not linked to the global value chain? ▪ Are women's businesses experiencing impediments to value chain linkages (influenced by factors such as limited networks and cultural biases?) 	Number of GVCs identified for women dominated sectors.
Technical, management and ICT-based capacity building to enhance productivity	<ul style="list-style-type: none"> ▪ Are there differences between male- and female-owned businesses in terms of quality control, productivity, compliance issues, export activity? ▪ Are these influenced further by business sector and size? 	Number of WOBs and women who participated in capacity building activities. Number of women who found new jobs.
Connecting women to GVC through WEConnect International	<ul style="list-style-type: none"> ▪ Which strategies are the most useful for increasing the numbers of WOB participating with WEConnect International? 	Number of WOBs and women that have participated in networking activities with WEConnect International. Number of WOBs able to grow their businesses internationally at least partially as a consequence of their training.
Orientation for women traders on ICT-based solutions	<ul style="list-style-type: none"> ▪ Where do women traders obtain their information? ▪ What topics are the most beneficial for women traders? 	Number of women traders using ICT strategies for trade.

Source: Author's assessment.



6. Recommendations

In general, significant progress has been made in integrating gender into BICF2. However, an assessment of the BICF2 logframe and supplemental documents indicates that gaps still exist which prevent women from gaining as much as they could from the programme. The most important recommendations and transferable lessons are reiterated below.

- While some interventions have an obviously gendered effect and others appear to be “gender neutral”,⁵⁵ most BER interventions exert a gendered effect and as a result, the BICF2 logframe should explicitly consider gendered effects at all three results levels: impact, outcome and output.
- It is important to supplement “high level” BICF2 intervention documents with practical, gender-based measures that plan for specific, individualised activities, which can be used by a broader range of stakeholders.
- The gender strategy for the BICF2 should not be viewed as an “add-on” i.e. mentioned only for a few limited areas — rather gender should be integrated across all three pillars of intervention.
- Women must be represented and participate in the policy reform process related to every function of the business environment: as government officials, as PPD participants, as private sector decision-makers and as beneficiaries. The institutional component of BER should underpin all programmes.⁵⁶ Therefore internal gender assessment tools such as gender audits should be administered within implementing organisations and stakeholders.
- Public–private dialogue offers an opportunity to engage women in the process of reform. Including non-traditional PPD partners such as women’s business organisations and WOBs can facilitate a more inclusive approach to BER in Bangladesh.
- Experience in countries further along the BER process indicate that advocacy by coalitions of women’s organisations plays a critical role in facilitating policy development that supports gender equity.
- Sex-disaggregated data is instrumental both as a baseline measure and a tracking and benchmarking mechanism to ensure that BER interventions are beneficial to women.
- Dedicated women’s business centres can help WOBs to access information and participate in training programmes that facilitate business development and growth.

⁵⁵ According to DFID (2008, pp16 and 51), “Gender-neutral is used to refer to policies and programmes that are seen to impact equally and in the same way on women and men. In reality, because gender difference is intrinsic to human life, no policy or programme that impacts on people is gender-neutral... In societies where women and men do not enjoy equal influence, opportunities, and resources, the default is that policies and programmes reinforce gender inequality unless active steps are taken to make sure that girls’ and women’s interests are addressed and women are actively involved.”

⁵⁶ Miles, 2016, p. 68.



- Considering non-traditional sector involvement for women could increase the profitability and growth of WOBs in Bangladesh. Mentoring, training and support programmes are often needed to facilitate sector crossovers.
- The availability of affordable, accessible, high-quality childcare has been associated with higher levels of women's employment. Introducing pilot childcare facilities at an SEZ in Bangladesh where significant female employment already exists could further enhance women's employment.

6.1 Evidence gaps

Some evidence gaps have been identified during the course of this research, which would benefit from further study.

- **Access to finance:** A number of access to finance programmes exist that target women entrepreneurs. What gaps continue to exist for women entrepreneurs in Bangladesh and how can they be addressed? What existing programmes have successfully provided funding for women business owners?
- **Women's access to technology hubs, incubators or accelerators:** What best practices exist that could assist in formulating a strategy for introducing technology hubs, incubators and accelerators that support women and men?

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Appendix 1 : The Women's Entrepreneurship Development Programme (Joyeeta)

Joyeeta promotes products and services of women entrepreneurs across the country with a vision of gradually establishing women friendly infrastructure for marketing and expands to abroad in the long run. A total of 18,000 women have access to the facility with roughly 100 from each "Samity" marketing their products through Joyeeta. The Joyeeta Foundation was established to institutionalise the initiative. The "Bangladesh in search of Joyeetas" programme rewards a total of 25 women in five categories such as "economically successful women", "social development contributor women", "surviving from violence and making good start women", "successful in education and service" and "proud mother" of all the upazilas and districts of 7 divisions through competition. In FY 2014/15, a total of 35 women were selected as Joyeeta and honoured. Through this programme, struggling women at the grassroots level are recognised and rewarded, which encourages other women to follow suit. The women entrepreneurship fund provides the finance for FBCCI and the Women Chamber of Commerce to provide necessary training for boosting women's entrepreneurship.⁵⁷

⁵⁷ Ministry of Finance, 2015.



Appendix 2 : Stakeholders Consulted (March 2017)

Stakeholders consulted			
Name	Position	Organization/Location	Email
Masarrat Quader	PSD Adviser	DFID Dhaka, Bangladesh	SM-Quader@DFID.gov.uk
Anya Robakowski- Van Stralen	Operations Analyst	World Bank Washington DC	arobakow@worldbank.org
Marianne Ellen Anderson	Results Measurement Specialist	IFC Washington DC	manderson2@ifc.org
Noa Catalina Gimelli		IFC Washington DC	ngimelli@worldbank.org
Hosna Ferdous Sumi	Private Sector Specialist, T&C	IFC Dhaka, Bangladesh	hsumi@ifc.org

Appendix 3 : Definitions for women's leadership in firms

Definitions for women's leadership in firms		
Term	Definition	Source
Women-owned business (WOB)	A WOB is a business that is at least 51 percent directly and unconditionally owned and controlled by one or more women.	US Small Business Administration (SBA)
Women-owned enterprise (WOE)	A woman owned business is where a woman/women has <ul style="list-style-type: none"> ▪ a greater or equal to 51 percent ownership ▪ greater or equal to 20 percent owned by a woman/women <i>and</i> ▪ greater or equal to one woman as CEO/COO (president/vice-president) as well as greater or equal to 30 percent of the board of directors being women. 	International Finance Corporation (2014)
Women-led	Two types of businesses: <ul style="list-style-type: none"> ▪ firms where female founders work more than 30 percent of founder hours ▪ women-owned businesses (WOB) see definition above. 	National Women's Business Council (NWBC)
Woman-led	A woman holds the highest-ranking role identified for each firm.	Greene et al 2001
Women-led	Women present in the executive team, management or and/or founding team.	Brush et al 2006
Women-led	Women present in executive team positions as: <ul style="list-style-type: none"> ▪ CEO (chief executive officer) ▪ COO (chief operating officer) ▪ CFO (chief financial officer) ▪ CTO (chief technology officer) ▪ CIO (chief information officer) ▪ CMO (chief marketing officer) ▪ president ▪ chairwoman ▪ executive director. 	Brush et al 2014
Female-led	A woman is one of the co-founders of the total number of founders of a business.	Raina, S. (2015)
Majority women-led	Businesses were women make up more than 50 percent of the partners or directors in day-to-day control of the business, or where the sole proprietor is a woman.	Department for Business, Innovation and Skills UK Government (2014)
Women-founded	Women founded company.	Widely used
Women Senior Managers	Women present in the following positions: <ul style="list-style-type: none"> ▪ CEO (chief executive officer) ▪ COO (chief operating officer) ▪ CFO (chief financial officer) ▪ managing directors ▪ partners. 	Grant Thornton (2016)

Source: Adapted from Aidis and Schillo, 2017.



Appendix 4 : List of Relevant Women's Business Organisations in Bangladesh

Below are five organisations that provide an overview of the types of business-oriented women's organisations that exist in Bangladesh that may be potential PPD partners.

1. **Bangladesh Women's Chamber of Commerce and Industry (BWCCI)**, established in 2001. Currently the BWCCI has over 3,500 members in several national branches.
<http://www.bwcci-bd.org/>
2. **Women Entrepreneur Association of Bangladesh (WEAB)**, established in 2000. Provides training, product improvements and supports trade activities for its members.
<http://www.weab.org/>
3. **Women in Digital (WIDBD)**, established in 2013. Focused on increasing women's participation in technology and computing. Provides training and mentoring with a focus on women entrepreneurs and ecommerce. Will host the National Hackathon 2017. Active in eight locations.
<http://www.widbd.com/>
4. **Association of Grassroots Women Entrepreneurs Bangladesh (AGWEB)**, a membership NGO established in 2010. Provides training programmes and partnered with four organisations including two banks (Bangladesh Bank and IFIC Bank) to increase women entrepreneurs' access to financing.
<http://www.agweb.org.bd/>
5. **Bangladesh Federation of Women Entrepreneurs (BFWE)**, established in 2006. A membership organisation with provides opportunities for networking and access to resources (such as finance), capacity building, marketing, technology and other services to its members.
<http://bfwe.org/index.html>

Appendix 5 : A Checklist for M&E Indicators with a Gender Focus

Core indicator	Gender focus (gender disaggregated)
Output indicators	
Number of entities receiving advisory services	<ul style="list-style-type: none"> ▪ Disaggregate business entities by gender and business owner, where feasible ▪ Track inclusion of women's business associations receiving assistance ▪ Determining the ratio of men to women beneficiaries in entities receiving assistance
Number of procedures/practices proposed for improvement of elimination	<ul style="list-style-type: none"> ▪ Number of procedures addressing gender-specific barriers ▪ Number of procedures with anticipated gender-specific impacts
Number of participants in training events, workshops, conferences, etc.	<ul style="list-style-type: none"> ▪ Number of men and women participants in these events ▪ Number of women-focused events
Outcome indicators	
Number of recommended laws, regulations, codes and amendments enacted	<ul style="list-style-type: none"> ▪ Number of gender-responsive laws, regulations, etc, enacted ▪ Number of gender-responsive provisions in laws, regulation, etc. enacted
Number of recommended procedures/practices improved or eliminated	<ul style="list-style-type: none"> ▪ Number of procedures addressing gender-specific barriers improved or eliminated ▪ Number of procedures with anticipated gender specific impacts improved or eliminated
Average official cost to comply with business regulations	<ul style="list-style-type: none"> ▪ Cost disaggregated by gender of business owner
Impact indicators	
Value of aggregated private sector savings from recommended changes	<ul style="list-style-type: none"> ▪ Value disaggregated by gender of business owner
Number of formal jobs created	<ul style="list-style-type: none"> ▪ Number of formal jobs created, disaggregated by gender and by sector

Source: Adapted from Table 4 in Simavi et al., 2010, p. 39-40.



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