

PILOT WORKSHOP ON GENDER MAINSTREAMING IN THE ENHANCED INTEGRATED FRAMEWORK

KIGALI, RWANDA
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BACKGROUND TO TRAINING

By strengthening National Implementation Arrangements, the EIF will be able to play a more catalytic role in trade and poverty reduction. In this context, a capacity building programme for EIF National Implementation Units (NIUs) and others participating in National Implementation Arrangements (NIAs), comprising ten training modules has been agreed and is being designed with the oversight of the EIF Executive Secretariat.

This manual is Module 10, 'Capacity building to ensure integration of the gender dimension into the EIF'. It covers the following:

- A brief introduction to the Enhanced Integrated Framework (EIF)
- An introduction to women's contribution to trade, constraints they face and how to address these. Removing gender related barriers unleashes women's trade potential, contributing to economic growth and human development
- Best practice examples of gender mainstreamed trade interventions Exercises and case studies to help participants understand how to identify gender 'entry points' in order to develop better Diagnostic Trade Integration Studies (DTISs), Action Matrices and ensuing Tier II project documents
- The importance of gender analysis in project cycle management to ensure gender inequality is not perpetuated.
- Applying lessons learnt in gender mainstreaming at the institutional level: Some responses that could inform capacity building of National Implementation Units (NIUs) and other national stakeholders participating in National Implementing Arrangements (NIAs)

KEY MESSAGES:

- The EIF is an expression of Aid for Trade, where the Paris Principles on Aid Effectiveness echo commitments to gender equality espoused in key United Nations Agreements since the adoption of the Charter of the United Nations. Trade is a sharp instrument for development when the productive capacities of women and men are effectively harnessed. The EIF is thus an important opportunity for donor and beneficiary countries to ensure interventions benefit women and men to maximise results
- Women make an important contribution to trade
- Addressing gender related constraints unlocks women's trade potential, contributing to economic growth and human development
- DTISs could be improved as an assessment tool, through a deeper drill-down into sectors where women predominate, to provide a better gender analysis of the role of women and men at different stages of sector value chains and improve understanding of the segmentation of labour in the formal and informal economies.
- EIF Tier II projects can improve results for women and men through becoming more gender responsive, contributing to the realisation of the Millennium Development Goals through poverty reduction (MDG 1) and gender equality and the empowerment of women (MDG 3)
- Developing a gender perspective involves:
 - understanding the value and contribution that women bring to trade
 - understanding how gender mainstreaming can contribute to poverty reduction
 - understanding the constraints and challenges they currently face
 - understanding how to overcome these constraints, examples related to the EIF include, locating gender entry points in DTISs; collecting and using gender disaggregated data; applying gender analysis; and incorporating gender in project proposals to ensure women as well as men are beneficiaries
 - raising awareness of a range of tools that can lead to good practice and drawing on these in the design of EIF proposals

- improving monitoring mechanisms to capture impact on women and men

RESULTS SOUGHT:

- NIUs, NIAs and country processes reflect a better understanding of gender issues in trade
- NIUs and EIF beneficiaries integrate gender into projects and/or target specific sectors wherein women predominate
- Indicators are improved to capture gender in planning, implementation, and monitoring and evaluation of projects and processes. For example, the number of women's business organisations consulted in needs assessments; the number of women and men trained; the number of women's business owners who transact business with buyers
- There is an increase in the number of Tier II projects that reflect a gender perspective either through EIF Trust Fund or bilateral funding

METHODOLOGY:

Module 10 on gender mainstreaming in the EIF includes the following content:

1. The contribution women make to trade, identifying and overcoming constraints.
2. Good practices in gender mainstreaming. Case studies that demonstrate how better targeting women in national development plans, including those related to trade, assists economic growth and the realisation of the MDGs.
3. Exercises on integrating gender into sample Action Matrices and Tier II projects
4. Tools for engendering DTIS Updates, Action Matrices and Tier 2 proposals

TRAINING SCHEDULE

Session One	INTRODUCTION TO THE EIF AND COUNTRY UPDATE
Session Two	GENDER DIMENSIONS OF TRADE: THE BUSINESS & DEVELOPMENT CASE
Session Objectives	To raise awareness of the important but often unrecognized contribution women make to trade and present the business and development case for integrating gender in trade interventions
Activities	The Business and Development case for women in Trade Small groups: Profiles of women in trade Women in Value Chains of production Women SME owners Women cross-border traders
Tools	Fact sheet Did you know? Case studies on different profiles of women in trade and issues faced Power point – Why Gender Matters
Session Three	GENDER MAINSTREAMING IN TRADE AT NATIONAL LEVELS
Session Objectives	Share how other EIF countries have integrated gender into trade planning. Help EIF countries see how targeting gender can assist in achieving trade objectives and national commitments made to poverty reduction and MDG goals
Activities	Country Presentations – Rwanda and Uganda National level case stories demonstrating best practice in both public and private sector development. Group Exercises: 5 case studies of national level trade interventions
Tools	5 National level case studies <ul style="list-style-type: none"> - Building a Gender Sensitive Trade Policy in Cambodia - The People’s Democratic Republic of Lao, inclusive EIF - Mainstreaming Gender into a National Export Strategy, Uganda - Increasing Opportunities and Measuring Accountability for Women in Trade, Rwanda - Finance and Credit to African Women
Session Four	GENDER MAINSTREAMING IN EIF PROCESSES
Session Objectives	To familiarise participants with gender and raise awareness as to how it applies to their work, including gender terminology (gender analysis, gender roles, access and control issues, and differentiated gender impacts). Taking an institutional approach, explore how gender sensitive existing EIF processes are, and understanding the issues to consider for gender mainstreaming. Start to apply a gender analysis to EIF structures
Activities	Presentations and Group Exercises on gender concepts and application to EIF structures
Tools	Terminology scrambler Gender analysis toolbox Institutional approach chart- Issues to consider for NIU’s
Session Five	APPLYING GENDER ANALYSIS TO DTISs
Session Objectives	To help participants be confident in applying what they have learned to engendering DTISs
Activities	On the basis of background information provided, participants will apply a gender lens to the Rwanda DTIS update in plenary.
Tools	Gender analysis of Rwandan women in Trade, Agriculture and Business to apply to DTIS areas The Rwanda Updated DTIS (2010)

Session 6	APPLYING GENDER ANALYSIS TO DTIS ACTION MATRICES
Session Objectives	To help participants be confident in applying what they have learned to engendering sample DTIS Action Matrices
Activities	How do we engender selected areas of the DTIS Action Matrix (4 mock group exercises using Rwanda) Small group exercise to gender sensitize 4 DTIS Action Matrices
Tools	4 selected DTIS Action Matrices from Rwanda; Trade Facilitation and Standards, Business Environment, Value Addition to Exports, Enterprise Development
Session 7 & 8	ENGENDERING A SAMPLE EIF PROJECT
Session Objectives	Learn how to engender a Tier II project proposal
Activities	The project cycle and gender; EIF project development processes including Log frames. Group exercise to undertake gender analysis of a sample Tier II project proposal, Rwanda Cassava Project, and determine how the gender dimension could be incorporated
Tools	The Project cycle and gender A Gender Analysis of Cassava production The cassava Project Rwanda Group work on sample cassava project from Rwanda
	FEEDBACK AND SUGGESTIONS FROM PARTICIPANTS
	WRAP UP AND EVALUATION, WHAT HAVE WE LEARNED

PART A

UNDERSTANDING GENDER ANALYSIS: INTRODUCTION TO CONCEPTS AND BEST PRACTICES

SESSION 1: INTRODUCTION TO THE ENHANCED INTEGRATED FRAMEWORK (EIF)

Duration:	45 Minutes
Session Goals:	To establish a common understanding of the Enhanced Integrated Framework and share an update from Rwanda
Activities	Presentation from the EIF Secretariat and Rwanda NIU
Tools	Presentation

SESSION 2: GENDER DIMENSIONS OF TRADE: THE BUSINESS AND DEVELOPMENT CASE

Duration:	1hr 15 minutes
Session Goals:	The business and development case for applying a gender dimension to trade interventions unearthed. To raise awareness of the often unrecognised contribution women bring to trade. Growth could be greater if constraints (legal, economic, cultural etc) were addressed.
Activities	Presentation and group exercise on different profiles of women in trade Women in value chains Women SME owners Cross border traders
Tools	Case studies Positive suggestions

CONTENT COVERS:

With a better understanding of the contribution women make to trade, NIUs and other stakeholders involved in the EIF process are better positioned to use their influence in generating a virtuous circle of positive economic and human development outcomes.

The economic empowerment of women through trade directly benefits their families and their communities; this in turn contributes to the profitability and growth of national economies. This is part of the business case for improving outreach to and inclusion of women in EIF projects. Such initiatives also help countries meet poverty reduction goals as women 'give back' more of their earning to family welfare constituting part of the development case. In fact statistics show that women reinvest 90 per cent of the income earned, in their families. Understanding these linkages to overall wealth creation and poverty reduction could assist NIUs and the EIF to better assess the 'inclusiveness' of current DTISs and improve Tier 2 projects design and implementation.

KEY MESSAGES:

- Trade is not gender neutral. Unambiguous research shows that the Multilateral Trading System impacts men and women differently as producers and consumers.
- Women are already well integrated into trade as producers of largely agricultural commodities, and as workers in global production chains; and in both formal and informal cross border trade. Improving women's access to the resources and opportunities necessary to succeed in business and building their capacity to trade positively impacts human and economic development.
- Discrimination against women prevails in most countries, often inadvertently, in legal, cultural, business and other practices. When governments realise their obligations under international treaties to address gender inequality through improvements to the legal, administrative and normative frameworks, this unleashes women's potential with positive ramifications for economic growth and to poverty reduction.
- Exercises that show how women contribute to poverty reduction; give back to communities etc
- Exercises that demonstrate successful contributions by cross border traders, SME women in business enterprises and value chains of production (agro processing and manufacturing)
- Understanding of constraints and strategies that can be put in place to reduce constraints.









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Gender Dimensions of Trade

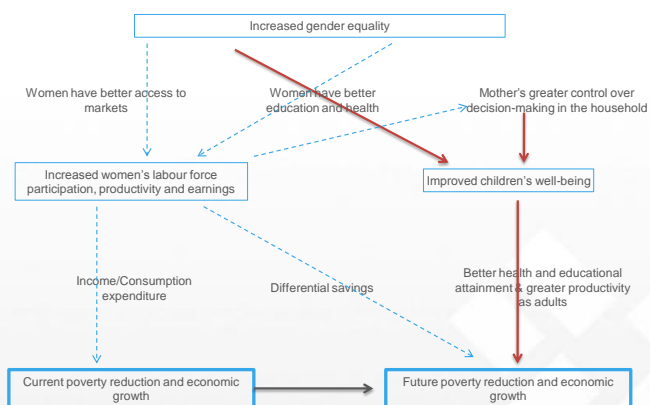
The Business & Development Case

November 2011



<p>Women in the Economy</p> <ul style="list-style-type: none"> • Women entrepreneurs: worldwide 25-40% of SMEs are owned by women (38% in Uganda, 60% in Rwanda and 68% in Lao PDR) • Women workers: globally, they represent 40% of the labour force and undertake 58% (as high as 80% in Tanzania) of all unpaid work • Women and Globalisation: trade leads to increased access to economic opportunities, +ve correlation between female employment levels and increases in international trade • Women employers: they employ more people, for example in the US women business owners employ 35% more people than all the Fortune 500 companies combined • Women and Trade: Rwanda ITC survey revealed 50% of smaller exporting firms women owned with a concentration in fresh food and raw agro-products  	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<p>The Challenges they Face</p> <ul style="list-style-type: none"> • Social norms and market barriers; women more prevalent in the informal sector • In every region of the world women spend twice as much time as men on unpaid domestic responsibilities • Lack Control and Access to Resources, like land to offer as collateral for loans for example they represent fewer than 5 percent of all agricultural holders in North Africa and West Asia • Women have lower access than men to agricultural inputs including fertilisers, pesticides and seed varieties in all countries in the WB database • Disproportionately lower access to finance <ul style="list-style-type: none"> • Among African firms in urban areas, the median female-owned firm in the formal sector has 2.5x less start-up capital than the median male-owned firm • Globally receive less than 5% of venture capital • Under represented on boards, for example only 12.5% of FTSE 100 directors are women  	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<p>The Opportunity</p> <ul style="list-style-type: none"> • Global Supply Chains <ul style="list-style-type: none"> • 72% of private sector executives reported increased profits or indicated the expectation that their profits will increase as a result of efforts to empower women in developing countries • Agricultural Value Chains <ul style="list-style-type: none"> • Equalising access to productive resources would increase agricultural output in developing countries by between 2.5% and 4% • Giving female farmers equal inputs would increase maize yields by 11%-16% in Malawi and by 17% in Ghana • Governance and Company Performance <ul style="list-style-type: none"> • Companies with women on boards outperform rivals; 42% higher return on sales, 66% higher ROIC and 53% higher ROE • Economic Growth <ul style="list-style-type: none"> • Reduction in barriers to female labour force participation could lead to increase in GDP of 14% in APEC region (including Vietnam, Lao, Russia and others)  	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

THE DEVELOPMENT CASE



Gender Equality, Poverty and Economic Growth (2007), Morrison, Andrew, Dhushyanth Raju, Nistha Sinha. Washington DC. World Bank



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Women in Rwanda's Economy

- ARE THESE FACTS REFLECTIVE OF RWANDA?
- DO WOMEN FACE SOCIAL CONSTRAINTS?
- DO WOMEN FACE CULTURAL CONSTRAINTS?
- DO WOMEN FACE ECONOMIC CONSTRAINTS?
- DO WOMEN FACE LEGAL CONSTRAINTS?
- ARE THEY PRESENT IN MOST CONSULTATIONS?
- HOW DOES THIS APPLY TO THE EIF AND TRADE PROCESSES?



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References

- *The World's Women 2010, United Nations*
- *2012 World Development Report*
- *World Bank Enterprise Surveys*
- *Women and Diversity, WOW Facts 2001 - Business Women's Network McKinsey*
- *Barclays Wealth Insights, A Question of Gender*
- *The State of Food & Agriculture 2010-2011: Women in Agriculture, FAO*
- *Women Entrepreneurs to Dispel Micro Myth, Glenda Stone*



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GENDER DIMENSIONS OF TRADE (GROUP EXERCISE)

How to apply gender analysis to three profiles of Women in Trade:

- Women producers in value chains
- Cross-border traders
- Entrepreneurs / SMEs?

Methodology:

Divide participants into three groups.

Apply these questions to the three typical women in trade profiles.

- What are the gender relations for each group?
- What constraints do the women face?
- How can Uganda's coffee value chain be adapted to take into consideration the role of women? (Value chains case study)
- How could/should ITC projects assist? ITC project examples include the Uganda National Export Strategy and East African Women in Coffee projects for the value chains case study; and Women Cross – Border Traders project, for the Cross–Border Traders case study.

Report findings in plenary (optional if time) and follow up with suggested solutions.

CASE STUDY EXERCISE; GENDER ANALYSIS APPLIED TO WOMEN IN UGANDA'S COFFEE VALUE CHAIN 1



Failure to pay attention to who has access to land; which crops are considered “male” or “female” crops; which can be grown by small producers as well as large producers; and, which crops require new inputs or extensive technical assistance may result in programs that increase exports but do not necessarily reduce poverty among the rural poor. Failure to consider gender concerns into project and policy designs may

In Uganda's coffee sector, women play a profound role, comprising the majority of coffee producers and providing most of the labour in harvesting and drying. Coffee marketing and sales is done largely by men in the household. At the household level, men tend to retain control of this key cash crop, accruing most of the economic benefits derived in this sector. Coffee production requires expansive land however the limited access to land for most women further constrains their access and control over resources and income for the work they do.

An interesting observation from several coffee importers in Europe is that cooperation with women exporters is often very valuable. Women exporters are often very careful about the documentation, respond quickly to requests, deliver products as agreed and take feedback and advice into consideration.

Although most women are present at the farm level, there are women at all points of Uganda's coffee value chain.

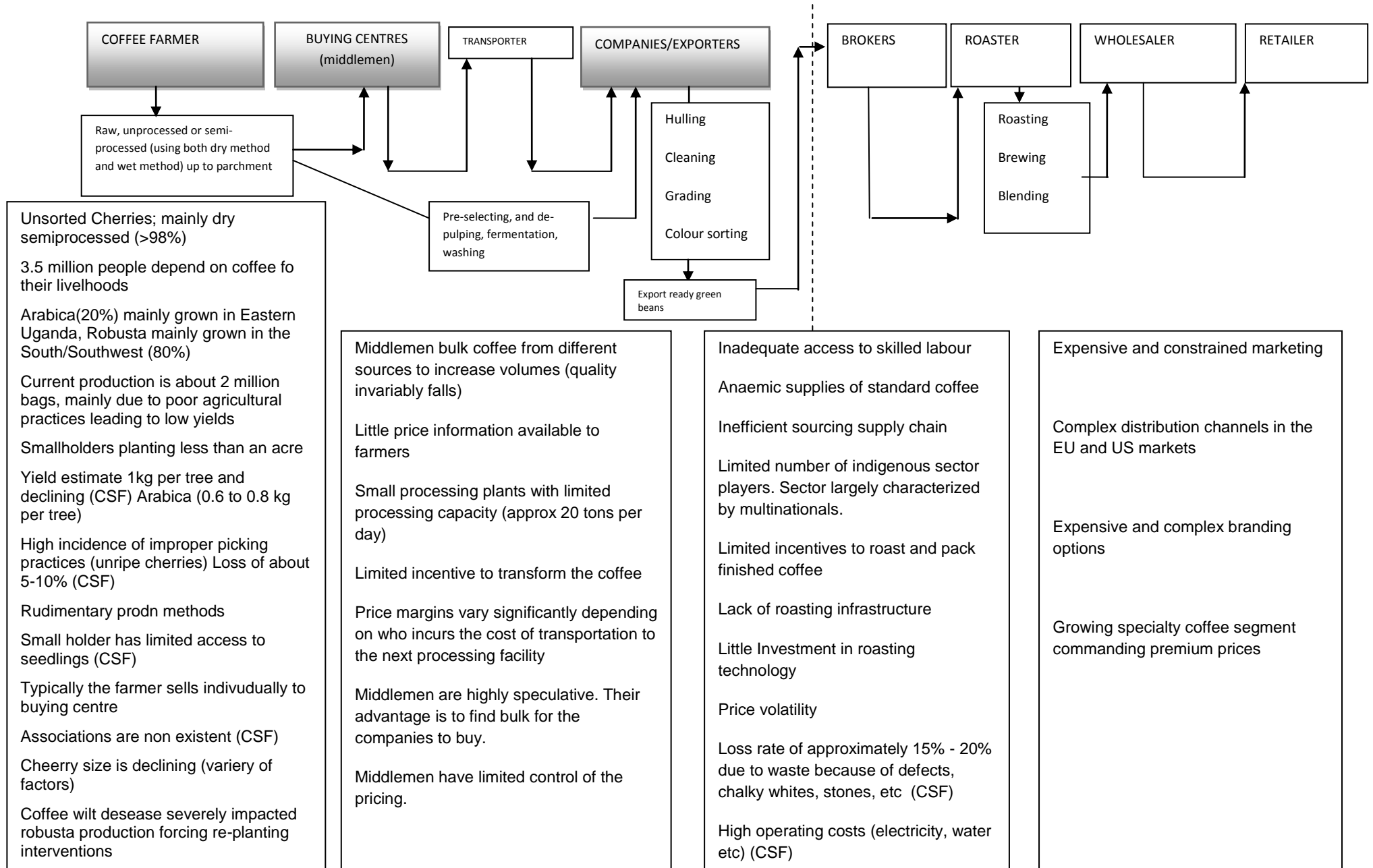
Key success factors

In order for women to be successful in the coffee sector they must get engaged in value addition programmes, and brand their coffee in order to tap into growing consumer demand for more product information as well as fairness for players along the value chain. Other aspects to consider are:

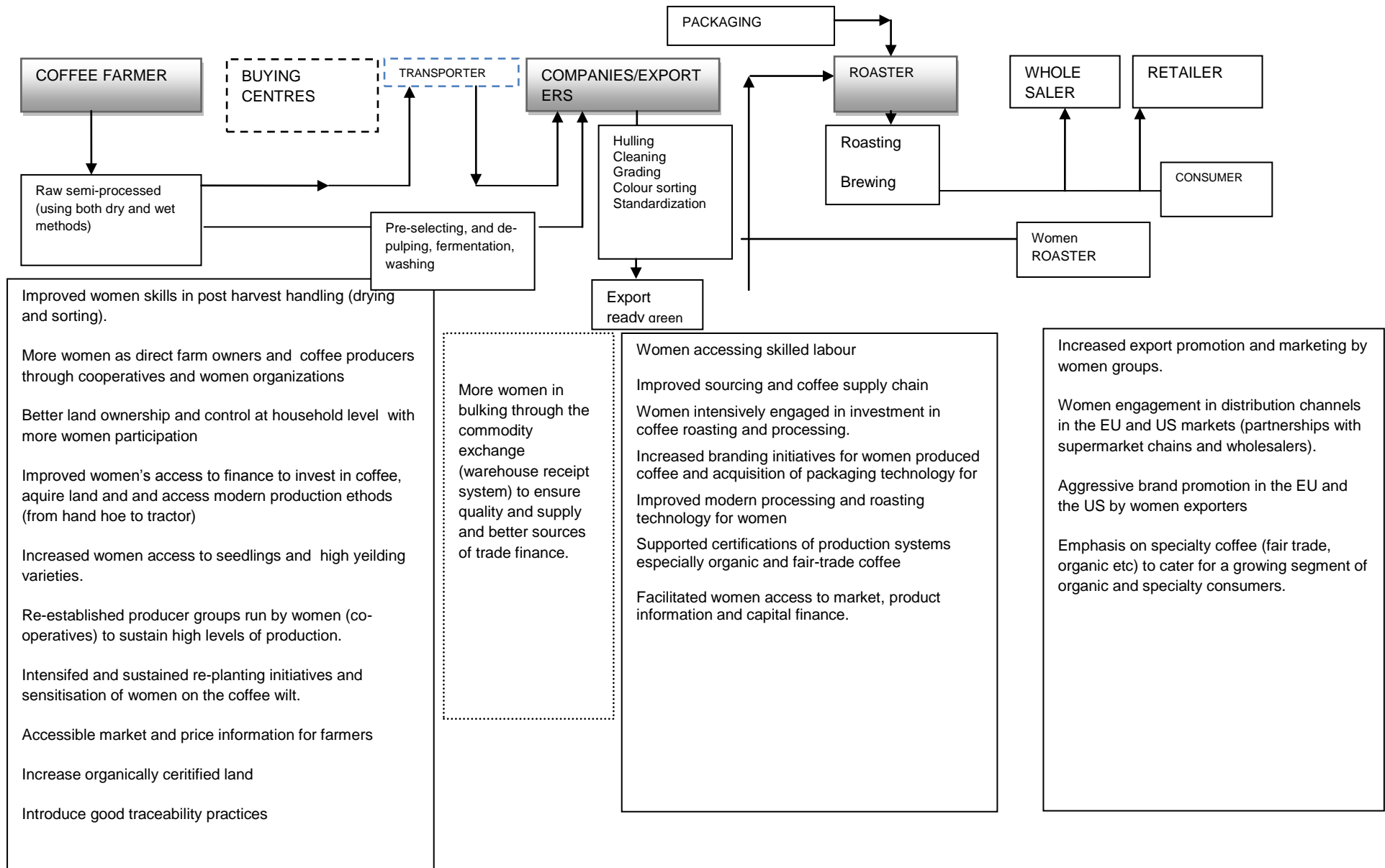
- Quality Management: This ranges from farm level (soils, fertilisers, spacing, weeding, pruning, plucking), processing (drying, sorting) to grading and packing.
- Finances: Trading in coffee necessitates availability of funds at each level of the value chain.
- Access to higher value markets.
- Direct linkages to buyers abroad
- Inside knowledge of foreign markets

¹ International Trade Centre, Uganda Export Promotion Board and Government of Uganda; National Export Strategy Gender Dimension, 2007

UGANDA'S COFFEE VALUE CHAIN



WOMEN IN UGANDA'S COFFEE VALUE CHAIN



CASE STUDY EXERCISE; GENDER ANALYSIS APPLIED TO WOMEN IN CROSS BORDER TRADE



Official sources report an average value of informal cross border trade in the SADC Region of US\$ 17.6 billion per year¹. *Informal Cross Border Trade contributes for 30-40% to intra-SADC Trade. Seventy percent of informal cross border traders are women.* The math reads 4-7 billion annually. The main foodstuffs traded in 2006/7 are maize (97,000 MT), rice (6,500 MT) and beans (10,000 MT).

What issues do Women Cross border traders face?

Harassment by the police, customs and immigration officials: This comes up in almost every survey on cross-border trade, irrespective of whether the survey is conducted among formal or informal traders. The harassment may be in the form of a male officer insisting on conducting an unnecessary full body search of a woman trader or, it could be a direct request for a bribe. Confronted with a situation where she is being told she does not meet the necessary requirements to take her goods across the border, yet conscious of the need to cross the border in good time, a woman trader may find herself settling her outstanding requirements by means of sexual favours. This brings with it the risk of either contracting or spreading HIV/AIDS and compromises their mental and physical well being.

Unscrupulous go-betweens: In an attempt to avoid scrutiny and potential harassment at the hands of border government officials, some women traders opt to use male go-betweens. These self-styled "experts" in border negotiations charge women traders a fee which increases their cost of doing business, with no real guarantee that they will not get harassed. In return, the go-between offers the possibility that the women traders might be able to avoid all contact with government officials.

Delays at customs posts: Either because the immigration/customs posts are understaffed or because the immigration/customs officers deliberately take their time processing papers, traders sometimes find that they get detained for unreasonably long periods of time at the border posts. These extended delays can cause traders to be left behind at the border posts, as impatient drivers of public transportation keen to get to their destinations feel they have waited long enough.

Lack of Storage facilities: Border post delays and an absence of storage facilities at those locations also increase the risk of perishable commodities getting spoiled before reaching their final destination resulting in a loss for the trader.

Personal Safety: If the women traders are able to identify a means of transport, the truck drivers they are dealing with might choose to exploit the situation by asking for unusually high transport fees, placing them in a difficult situation. In the absence of any other means of meeting the transport costs, women traders may engage in transactional sex to pay for the service. Again, the risk of either spreading or contracting HIV/AIDS is encountered. If unable to obtain transport to the nearest trading centre, the women traders have to exercise extreme creativity in finding a safe place to spend the night. If travelling in a group, they may be able to sleep together, enjoying the safety of numbers. If travelling alone however, it is highly likely that a woman in this kind of situation will be approached by a customs official or other man who it is probable will take advantage of her under the guise of offering safe accommodation for the night.

POSSIBLE STRATEGIES

ITC for example, is implementing a trade facilitation project for Informal Cross–Border Traders in Uganda which aims to enhance the capacity of Ugandan Women Informal Cross-Border Traders (ICBTs) to increase their exports to neighbouring countries by reducing and eliminating trade facilitation impediments at points of entry and exit.

Expected outcomes include a simpler, speedy, transparent and more predictable ICBT trade facilitation environment, harmonized ICBT procedures and processes, reduction in the time taken by women ICBTs at points of entry and exit and improved competency of ICBTs to better exploit export opportunities

Planned outputs are as follows:

- Harmonised women ICBT procedures and processes
- Reduction in time taken by women ICBTs at points of exit/entry
- Professional, courteous and respectful conduct in every contact with women ICBTs
- General knowledge on running a successful business
- Knowledge on how to access technical assistance in trading across borders
- Knowledge on cross-border trade obligations and rights and how to access those rights
- Cooperation amongst women ICBT stakeholders to resolve challenges faced by women ICBTs
- Platform that enables easier access to national support resource bases
- Improved advocacy and public awareness of issues affecting women ICBTs

The **Eights E's** to help women traders:

1. **Essential Information is power.** Information dissemination should therefore be at the forefront of any initiative undertaken to improve the conditions under which informal cross border traders but especially women traders operate.
2. **Ensure that the existing legal tariff and non-tariff barriers are widely known** using the media and other relevant forms of information sharing e.g. civilian manned visible information points. If border officials are aware that the traders know exactly what can be asked of them, the officials will find it much harder to ask for something that is not legally required.
3. **Educate border post officials on the importance of cross border trade** and the need for border post officials to be facilitators, not hindrances.
4. **Encourage cross border traders to form associations** that will be conduits of information on the difference between legal and illegal demands as well as real and imaginary tariff and non-tariff barriers. The associations should receive as much capacity building support as possible not only on how to obtain current information but also in the areas of assertion and self-confidence. As a block, women do better than they do individually. Armed with the right information and training as well as the backing of their block of traders, more women traders will have the courage to challenge officials seeking bribes or sexual favours.
5. **Encourage informal cross border traders to realise that their transactions will be protected** under the law if they are conducted under the law, many drawing zero taxes.
6. **Enact aggressive HIV/AIDS awareness** and prevention campaigns at border posts and in the neighbouring trading centres.
7. **Engage the business community to invest in safe, clean affordable accommodation and storage facilities** at or close to the border posts. This is an unmet need that could prove quite profitable for the right investor. One may even go as far as to suggest the construction of single sex hostels or dormitories simply providing basic requirements with safety at the top of the list.

8. **Engage informal cross border women traders in dialogue** whenever an opportunity to capture their needs is presented. Ensure sufficient representation of their views at all levels from public forums all the way to policy levels.

CASE STUDY EXERCISE: GENDER ANALYSIS APPLIED TO WOMEN-OWNED SMES



In Uganda, women contribute 50% to the GDP, own 39% of registered business and receive only 9% of available credit.

ISSUES FACING WOMEN-OWNED SMES

Market access issues and entry strategies – Lack of information limits women's participation in foreign markets. The extent to which bilateral and other trade negotiations make recognition of gender issues is small. With increasing worldwide recognition of the need to mainstream gender issues into business, there is a general lack of gender focused bias. There is limited networking to exploit regional opportunities and access to international markets.

Export competence - Women often tend to lack specific knowledge and skills in export trade and documentation. This leads to lack of confidence to venture into export markets and especially when coupled with cultural and personal attitudes which have tended to make exports a man's domain. Enterprising women at times have to contend with resentment and hostile treatment by spouses who may view their motives suspiciously. Many women do not always see their talents as tradable skills with business potential to be harnessed.

Trade information - Often compounded by low literacy levels and family commitments, women's access to information is compromised. This affects their ability to respond to opportunities and to match products and services to buyer and market requirements.

Trade finance - Women face particular challenges in accessing financial services. They often lack control and access to the type of collateral required by financial institutions to support credit lines, and the track record to offer as an alternative. Further lack of experience with formal financial institutions means that they have difficulty in understanding formal documentation requirements and procedures whilst at the same time financial institutions are often unaware of the gender-based constraints faced by women. In addition, women-owned businesses are on average smaller and in sectors that could traditionally have been considered difficult to bank.

Quality and Standards Management issues – Women SME owners often find it difficult to afford costly quality and standards certification leading to issues around internationally accepted standards like **SPS (WTO rules on Sanitary and Phytosanitary measures)**. Their ability to acquire appropriate technology to improve their products is also compromised by a lack of financial resources. Since women producers are often not part of formal business and producer networks, aggregation of products to meet volume requirements and quality control become very hard and costly. Other support services such as access to branding, packaging and labelling as well as transport logistics often pose greater challenges to women who are often unaware of how to benefit from international regulations such as TRIPS (Trade Related Aspects of Intellectual Property Rights, WTO Agreement) that can protect their rights

Trade Facilitation Services- various institutions such as a registrar of Companies, to register companies and names, as well as others which provide trade information, export competence development, customs documentation, and traders' representation are in place

BUT

- Registration procedures often do not provide for recording of sex disaggregated data. Because of the resulting inability to undertake evidence based analysis and objectively measure the contribution and impact of women on trade as well as the effect of policy decisions on women owned businesses; there are limited policies focussed on supporting women in export trade.
- Services provided by these agencies are often not tailored to the specific needs of women aspiring to export so women have continued to miss out on export opportunities.
- Very few women have been able to join export business.

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Strengthening Women Entrepreneurs Project (SWEPE)

Lessons Learned



Rosemary Mutyabule

In spite of the positive achievement in private sector development in Uganda, the private sector is still dominated by men with limited participation of women. Women in Uganda account for over 60% of the population and account for 70% of agricultural production; 56% of economic production and a big percentage largely remains locked out of major economic activities. Women own only 7% of land and therefore have limited control over productive assets that are vital for mobilization of resources for enterprise start up. This limits the entrepreneurial ability of women.

More often, women owned enterprises remain micro or small, with only a few of them succeeding to enter international markets. It is an established fact that Ugandan women are very enterprising, yet the majority of them who own small business enterprises are still locked out of major economic activities. This is largely because most women are financially illiterate; lack capital to grow their business; have limited entrepreneurial skills; have limited access to business development services; lack collateral; and have limited knowledge of banking systems and the banking language.

Through the SWEPE program and other women focused activities that Enterprise Uganda has implemented over the years, the organization can recommend the following 7 effective strategies for building successful women entrepreneurs both in urban and rural areas;

Sensitize women on their natural potentials:

This is most needed in the rural areas. Business success starts with attitude improvement. Due to cultural stereotypes, women tend to think and treat women as less able especially in the enterprise management. Women's brains transfer data faster due to larger corpus collusum, making it easier for increased flexibility and multitasking. 'Gray matter' - the part that allows thinking is 55.4% in women and 50.8% in men. This reveals that women are naturally endowed with natural advantages that aid in creating, developing and fostering relationships. Not restricting herself to merely fostering relationships with her family, friends and society, a successful woman uses this proficiency to build and maintain a flourishing business enterprise. She translates her natural advantages into effective networking, excellent communication skills and empathetic behavior.

Her mastery over multi-tasking influences her to initiate action with direction and integrate it with management and organizational skills. A successful woman entrepreneur naturally owns the attitude and the inner drive to change her dream, her vision into reality. Men and Women in Uganda that enterprise has worked with do not know these facts and consequently tend to suppress women's entrepreneurship acumen.

Equip them with entrepreneurship and business skills to grow their professional self-confidence.

Business growth begins with self-confidence and an on-going commitment to learning, growing and becoming an expert in business. Enterprise Uganda recognizes the importance of improving the business management skills of women and has designed a product that deals with the mind-set and attitudes of the women entrepreneurs so as to produce the desired behaviors such as self confidence; risk-taking; systematic planning; information seeking; opportunity identification; goal setting; time management; commitment to work and to quality. In addition, provision of continuous skills development training to the women in the functional areas of management namely Finance, Marketing, Operations, Strategy and Human Resource, is very crucial to the growth of an enterprise.



Mentor the women: A mentor is a business advisor or guide who helps the business owner to deal with operational challenges that an enterprise may be facing. The mentor in this case is usually an expert in a given field and also has a good understanding of how small businesses operate and the inherent challenges faced by SMEs. He gives advice and information to the owner in order to shape the decision-making process of the entrepreneur. Working one-on-one with a mentor/advisor saves the women entrepreneurs from re-inventing the wheel; saves their time and energy spent on fire fighting, not to mention money. It also allows the entrepreneur to focus on more strategic issues that can lead to greater entrepreneurial success.

Raise their financial literacy: Financial literacy is very critical to the success of any business. It is common to find entrepreneurs doing business with very limited understanding of money matters. Women, more than men, shy away from finance and believe that this is a domain for accountants only! It is not unusual to find women entrepreneurs mixing up “Sales Income” and “profit”. It’s

easy to get caught up in the routine day-to-day activities and not realize which activities are actually making money and which are financial time-wasters. Raising awareness about the importance of keeping financial records; primary financial statements; costing and pricing; the central role of cashflow in business; capital requirements of a business; and understanding money in the business is key to the success of a woman entrepreneur. A financially literate woman entrepreneur is a liberated woman who understands money and spends her business-building resources wisely!

Link them to finance: Access to capital is cited as one of the major challenges faced by women. This is partly due to the high cost of borrowing; lack of collateral and lack of information about the available sources of finance. Women, especially rural women believe that the only source of capital is loan capital. The programs at Enterprise Uganda create awareness amongst the women about the different sources of capital other than loan capital; the common capital erosion loopholes; understanding the process of accessing a loan and its implications.

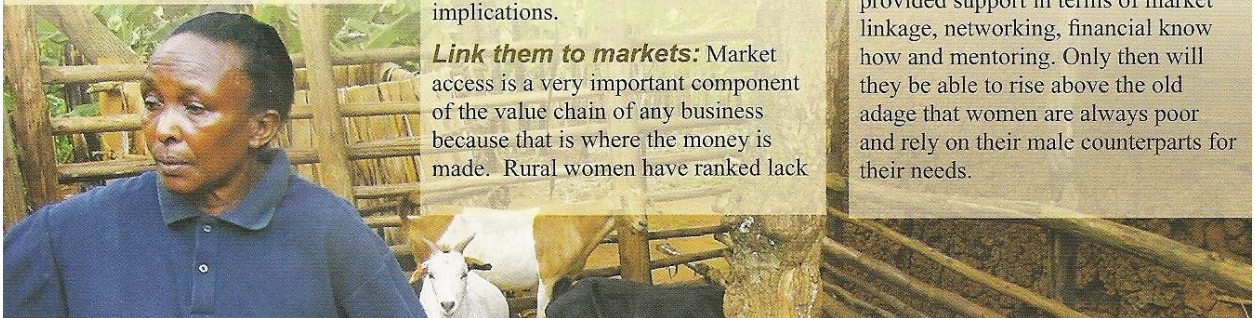
Link them to markets: Market access is a very important component of the value chain of any business because that is where the money is made. Rural women have ranked lack

of markets as the biggest challenge they face. Any program that seeks to support women entrepreneurs to grow must pay attention to market access e.g. packaging; identification of markets; effective marketing strategies; competition; marketing costs; pricing etc.

Teach them to network:

Entrepreneurship is nurtured through networking and association and a well run networking group can provide not only valuable information but also business building leads and referrals. Women are naturally very social beings and this explains why they easily form associations albeit for social reasons. It is therefore necessary to help women move beyond social entrepreneurs and understand the benefits of networking and associating with other entrepreneurs. Synergy and energy result from like-minded, success-oriented people coming together to exchange ideas and information.

In conclusion, women entrepreneurs, their families and indeed the entire community can greatly benefit from both long and short term benefits from successful businesses if the women are provided support in terms of market linkage, networking, financial know how and mentoring. Only then will they be able to rise above the old adage that women are always poor and rely on their male counterparts for their needs.



Creating Opportunities...for Women

CLIENT CASE STUDY
January 2008



Banking on Women in Business: dfcu Group, Uganda

"Through our Women In Business program we have discovered a market with pent-up demand and great potential." — Moses Kibirige, Executive Director, dfcu Ltd.

A Growing Opportunity

Ugandan women own about 39 percent of businesses with registered premises, yet they receive only nine percent of commercial credit. These numbers reveal a familiar story about women's lack of access to finance. They also point to a compelling opportunity for Ugandan banks: to expand their SME lending portfolios while becoming innovative leaders in critical private sector development.

Tapping the Market with Help from IFC

The commercial bank dfcu Group is doing just that. Its new Women in Business Program extends lending to women entrepreneurs, supported by a \$6 million credit line from IFC, of which at least \$2 million is dedicated to the women's program. IFC is also supporting the program with advisory services by experts in the women's market, including training for women entrepreneurs.

In Uganda, as elsewhere in the region, a major barrier facing businesswomen is their limited ownership of land, which is traditionally required as loan collateral. This can dissuade even the savviest women from applying for loans, leading to a chronic lack of experience in dealing with banks. Compounding the problem, women have little access to financial management training to help them successfully plan and manage growth.



The new program addresses these issues, such as through emphasizing equipment lease financing instead



Women entrepreneurs learn about financial planning as part of dfcu's Women In Business program. Training provided by IFC.

of traditional loans. IFC-provided training covers banking requirements and processes, as well as financial literacy, business networking, and mentoring for businesswomen. dfcu employees have also received training on customer care and gender awareness.

"Partnering with IFC has enabled us to break new ground in the women's market. Combining best practices in access to finance with professional training, we expect to increase women entrepreneurs' contribution to Uganda's economy. That means good business for everyone," says Moses Kibirige, the executive director of dfcu.

Outcome

The entire IFC credit line dedicated to women was disbursed by dfcu within three months of the program launch in February 2007.



SESSION 3: GOOD PRACTICES IN NATIONAL LEVEL GENDER MAINSTREAMING: CASE STUDIES

Duration:	PM of Day One
Session Goals:	To see how other EIF countries have already progressed in integrating gender into Trade planning and help EIF countries see the linkages between targeting gender in existing national level development planning and commitments made to poverty Reduction or MDG goals
Activities	Group Exercises: select from five national level case stories that demonstrate best practice in public (government) and private sector development practice, to show linkage to national development and poverty reduction plans
Tools	<ul style="list-style-type: none"> • (Presentations) • The Cambodian DTIS engendered-Case study • The Lao PDR DTIS engendered- Case study • Banking and Finance for women in Africa
Handouts	

CONTENT COVERS

National Development Plans such as poverty reduction strategies, national export strategies and sector strategies are typically perceived to be gender neutral. However, trade policy and practices impact men and women in different ways, requiring a systematic consideration of the gendered impacts in national development planning. Numerous projects undertaken in LDCs have revealed that targeted interventions that address constraints faced by women in exporter-oriented production have successfully built productive capacities, leading to increased exports.

This session will offer examples drawn from relevant case studies that demonstrate how more inclusive national development plans lead to better results. Exposure to new approaches to strategic planning at the national level, can assist NIUs sharpen oversight of DTIS formulation and project design and implementation under Tier 2.

SESSION 3: GROUP WORK

Divide participants into 3 groups.

- Building a gender sensitive trade policy in Cambodia
- How the Lao PDR EIF process has been inclusive of women
- Finance and Credit to African Women

Questions for Group Exercises

Cambodia

How was gender mainstreamed at the national level in Cambodia? Why?

How did the Cambodians ensure women's interests were contained in the DTIS?

To what results?

Could this be duplicated by other EIF countries?

Lao

What do women represent to the Lao economy?

What steps did the GOL take do to make the DTIS more gender aware?

Are these applicable to others EIF countries? What would need to be done?

Finance in Africa

What does this study show about the state of access to Finance for women in Africa?

Is this true in your country? Why? Why not?

What lessons can be learned from this for the EIF processes?

Resources

Women mainstreamed into Uganda's National Export Strategy

Increasing Opportunities and measuring accountability for Rwandan Women in Trade

1. BUILDING A GENDER-SENSITIVE TRADE POLICY IN CAMBODIA

Gender Analysis: Cambodia remains one of the poorest countries in East Asia with 34% of households living below the national poverty line. Over 70% of households are dependent on agriculture as their primary source of livelihood, although economic growth has been mainly focused on export opportunities such as garment manufacturing and tourism. Poverty tends to influence women's condition more directly. The labour force participation rate for women in Cambodia is very high by regional standards, with 71% of all women aged 15 and older in the workforce. Women comprise nearly half the labour force (49.4%), however 83% of female workers are self-employed or unpaid family workers. Over half of the poor are women living in rural areas. But over 70% of households are dependent on the agricultural industry for their primary source of livelihood, with particularly high involvement of women at the *processing levels*. There are clear gender differences in occupations and industries, with a move from agriculture to industry and services for both men and women.

Apart from agriculture, the primary occupations for women living outside the capital Phnom Penh are trade (42%) and manufacturing (30%, mostly in home-based production). Women's activity in the economic sphere is usually confined to micro-businesses, an informal sector where policies and regulations fail to protect the interest of the economic actors.

MINISTRY FOR WOMEN'S AFFAIRS INTERVENTIONS IN TRADE POLICY DEVELOPMENT

Below is a summary of the recommendations of the Ministry for Women's Affairs (MWA) and its related interventions in trade policy development, which ensure that women are considered at all levels of government policy.

MACRO-LEVEL INTERVENTIONS: GENDER IN DATA COLLECTION AND SECTORAL POLICIES

1. *Gender responsive measures* have been integrated into many chapters of the National Strategic Development Plan 2006–2010 with key gender indicators reflected to include equity for women employed in agriculture, industry and services, and poverty reduction.
2. Obtaining sex-disaggregated statistics and gender analysis: Good statistics, research and analysis are essential to identifying gender concerns objectively. The MWA has actively worked with the National Institute of Statistics to ensure that national surveys provide the information needed to understand the contributions, roles and constraints of women and men in the economy.
3. The Cambodia Gender Assessment has been an important tool for identifying priorities for advocacy and action.

2. THE DTIS MESO-LEVEL INTERVENTIONS: GENDER IN SPECIFIC TRADE POLICIES AND PROGRAMMES

DTIS: In 2001, the MWA helped to attract support for the development of the silk and handicraft industries. Cambodia's *2007 Diagnostic Trade Integration Study (DTIS)* included the "impact on employment of women" as part of the socio-economic impact index used to assess opportunities for export development. Three of the 19 products and services assessed in the 2007 DTIS are particularly important for women. In the garment and footwear industries, which accounted for 70% of total exports and 16% of gross domestic product in 2006, 80% of employees are women. And silk weaving and silk products, despite having relatively low export potential at this time, have medium to high human development impact, with particular importance for women. A Silk Sector Strategy has since been developed, with shared responsibility for implementation.

GMAGS: The MWA has actively engaged with senior policymakers and cultivated high-level support to raise the profile of gender equality as a national priority, marking it as the responsibility of line ministries. A Technical Working Group on Gender was created with Gender Mainstreaming Action Groups (GMAGs) placed in line ministries responsible for economic policy, including the Ministry of Commerce (MoC), Ministry of Industry, Mines and Energy (MIME), Ministry of Labour and Vocational Training (MLVT), Ministry of Agriculture, Forestry and Fisheries (MAFF) and Ministry of Water Resources and Meteorology (MWRAM) *to develop Gender Mainstreaming Action Plans*. The MoC and MIME gender plans both identify programmatic areas for development, including building the

capacity, skills and confidence of women in the informal economy, increasing women's access to microfinance; promoting registration of women-owned businesses; and increasing women's access to information on productivity, trade and services.

3. MICRO-LEVEL INTERVENTIONS:

Collaboration between the MWA and trade-related line ministries Cambodia's Silk Sector Strategy is helping to strengthen the competitiveness of enterprises in the silk sector across the value chain by improving the quality and productivity of silk weavers. The MWA is a representative of the MoC-led steering committee. Collaborative efforts have also included work with MoC and the ADB on mitigating against the impact of the end of the Cambodian Multi-Fibre Agreement; implementing the one-village, one-product policy, including assessing regional know-how, skills and market potential, and strengthening market access and productivity; and leading an inter-ministerial taskforce on beer promoters to protect the rights, dignity and safety of female beer promoters.

Conclusion

A Cambodian proverb states that "Helping women is helping yourself". Prime Minister Samdech Hun Sen incorporated this message, which highlights the role of women as the backbone of the national economy and society, in the Government's Rectangular Strategy 2004–2008. "Before acceding to the benefits of trade presented to them, women have many challenges to face. A fair share in the economic sphere can only come from letting women *contribute to policy development*. The result will be a win-win situation that will enhance economic competitiveness and productivity, leading to the empowerment of not only women, but the whole nation. (MWA Minister for Women- Cambodia)

Source: Dr Kantha Phavi Ing, Minister for Women's Affairs in Cambodia and in the *International Trade Forum - Issue 3-4/2008*

CASE STUDY #1: HOW THE LAO PDR EIF PROCESS HAS BEEN INCLUSIVE OF WOMEN.

Gender Analysis: In Laos, women play a pivotal role in agriculture, small-scale business, manufacturing (especially the garment sector), and in the provision of basic services (especially education and health). Traditionally, women have been playing an important role in household activities, particularly in food preparation, weaving and sewing, handicraft, farming and agro-processing, livestock and fisheries, harvesting of non-timber forest products, and also as traders of agricultural products. A survey of SME'S found that women own and operate over 60% of registered small businesses in Lao PDR, and the percentage may be higher in some urban areas. In the urban areas, women are increasingly finding opportunities in information technology, tourism, and business services. Whilst in the rural areas the women from the Lao ethnic group are increasingly involved in commercial weaving and embroidery activities and have established relationships with buyers in overseas markets for their unique handicrafts. These women are at the forefront of pioneering small businesses in the area of organic products, eco-friendly handicraft products using traditional methods and natural dyes. These entrepreneurs are the showcase of Lao products in major European, Japanese and US markets.

The Lao Government's socio-economic development strategy is laid out in the 6th National Socio-Economic Development Plan (NSED) over a five-year period from 2006-2010. The set target of the current NSED is to sustain a robust economic growth rate, at around 7 percent per year, by diversifying the production and export base, and through improved human resources. At the heart of our social and economic plan, lies the fundamental principle that whilst trade openness is a key element of our growth strategy and that this needs to be grounded in pro-poor policy framework, implemented in a pro-poor manner, so as to generate tangible growth that will benefit the poor, who tend to be disproportionately women.

THE DTIS

Putting in place the appropriate institutional set up for inter-ministry and public-private coordination and consultation was seen as critical to ensure that all key stakeholders are fully involved in trade and that trade is mainstreamed across both the government and private sector. A key milestone was the preparation of the DTIS, finalized and validated in September 2006.

The main findings of the DTIS, were that from a macro-economic perspective, Laos' competitiveness appears to be well supported by strong economic fundamentals in terms of pricing policy, real exchange rate elements of macro-monetary policy. However at the micro and meso-level there remains some key weaknesses which continue to hamper the country's ability to compete in the international market, namely the long lags in developing regulations to implement legislation, discretionary interventions in the use of policy instruments and their administration, information bottlenecks, business registration and licensing red tape.

The DTIS also went on to identify key sectors and supply side constraints, which needed to be addressed in order to foster export competitiveness and business development in Laos. Sectors such as agro industry, garments, and handicraft were identified as *potential sectors with both growth and poverty reduction*. The key supply side constraints were identified as being SPS, Trade Facilitation, business environment, production capacity and trade analytical capacity. *In each of the identified areas and associated constraints, it was noted that women artisan, producers and entrepreneurs are the most likely to be affected. Women entrepreneurs have limited access to market information, technical training, and financial services. As owners of micro and small business, they can also be hampered by complex business registration, licensing, and tax requirements.*

IF AND EIF FRAMEWORK

The introduction of the IF (and later the EIF) helped raise the profile of trade and helped to promote sectors which have allowed women to rise in the business community. The benefits from the on-going EIF implementation in Laos has also been its continuous contribution in improving trade policy

and in broadening the participation of actors *from all sectors, in particular women who were previously relegated to working behind the weaving looms*. Today with the rising recognition of the contribution of sectors like handicraft (silk in particular), textiles and organic products such as coffee and organics rice, *women in Lao have risen as business champions*. The role of Lao women in the business community has significantly evolved and their contribution to trade has dramatically increased. The successful establishment and operation of Vientiane Women Business Association is a living testimony of the rising participation and profile of Lao women in key productive sectors and in the business community.

In the DTIS Action Matrix, key activities and projects were identified to improve the export competitiveness for Laos small and medium sized enterprises with a strong focus on improving trade opportunities for the poor, especially women. The SME sector is an excellent entry points for reaching out to women, who statistically tend to be mostly engaged in small business and tend to be amongst the poorest of the poor. *The DTIS Action Matrix also identifies key sectors for promotion such as traditional handicraft and the textile industry at village, which are mainly represented by women. The DTIS also focuses on 'Improving Business Environment in Laos' and on enhancing the competitiveness of light manufacturing in Laos, particularly in the garment sector, silk products, handicraft products and wood processing sectors. These are all areas in which women are highly represented and this presents a unique opportunity for improving women participation in trade.*

Gender mainstreaming proved an integral part of the NSEDP and the strategy for Private Sector Development. Trade and promotion of foreign investment, provided unique opportunities for the creation of employment opportunities *for women as well as men*, especially when these are embedded in a pro-poor policy framework. However, women and ethnic minorities may not always benefit equitably from foreign investment if they are hired primarily for less-skilled and lower-paying jobs and have little opportunity to participate in in-house training programs and advance to higher positions. *Ensuring that gender is fully integrated into trade policy is a fundamental step to help mitigate the market failures, which work against the most vulnerable, and in particular women. The DTIS presented Laos with a unique opportunity to ensure that gender issues are fully integrated into trade policies.*

The challenges facing Laos as it charts its way forward to the next stages of its development and pursues deeper economic integration and sustainable growth are daunting. The country has poor infrastructure, underdeveloped market institutions, an embryonic private sector and a public sector with little experience of managing a modernizing market economy. However, with the right policy framework and investments in human resources and infrastructure, the country is poised to transform these challenges into opportunities and to pursue a development path, which will bring *both our men and women* into the mainstream of economic development. Laos women represent a source of untapped potential, which the country cannot overlook if it is to meet its development and growth objectives. Women represent more than 50% of our labour force and as such are a determining change agent in the GOL growth strategy and transformation from LLDC status to developing country status. It is this reason that Gender dimension has received great attention from the Head of government, public as well as private sector in Laos. NGOs and donors also recognize the latent potential of promoting greater gender equality in this country. The successful implementation of the IF and the upcoming EIF in Laos, presents great opportunities for women as producers, traders and consumers and above all as key socioeconomic and political change agents of development by laying down the foundation for stronger and balanced representation of gender issues in trade. This should provide us with a starting point for revisiting our current DTIS and its Action Matrix and ensure that the gender issues are given due consideration in our respective strategies and that women are fully integrated and benefit from their countries trade agenda.

Source: The Honorable HE Khemmani Pholsena, Vice minister, Industry and Commerce Lao PDR 2008

CASE STUDY #2 FINANCE AND CREDIT TO AFRICAN WOMEN

More than 50 countries and over 1bn inhabitants; Africa's financial markets are diverse. Nonetheless, this briefing note attempts to provide a succinct overview of the trends and status of financing for women owned businesses on the continent.

The Status of Women's Access to Credit

Access to finance is critical for private sector growth and yet remains a key constraint for Small and Medium Enterprises (SMEs) in developing countries. According to the World Bank, more than half of private firms in emerging markets have no access to credit, with up to 80% of firms in the Middle East and sub-Saharan Africa unable to access credit.

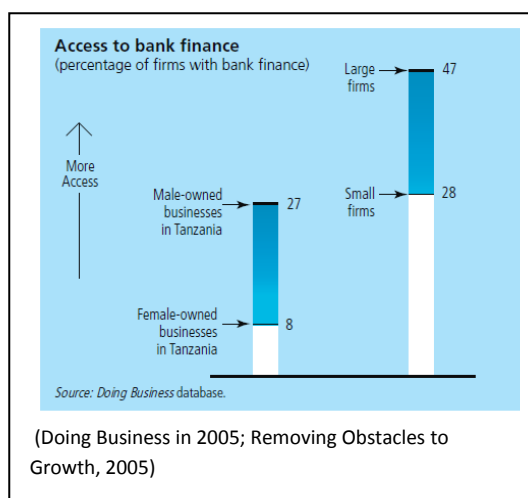
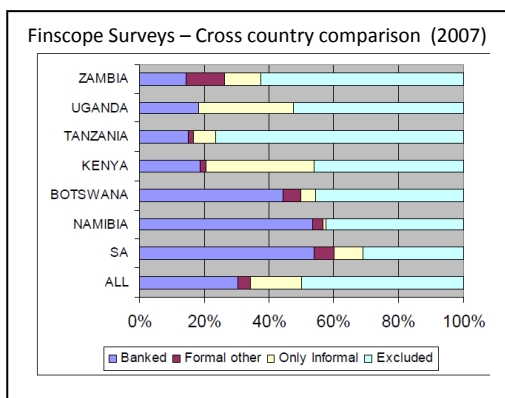
Women entrepreneurs make a significant contribution to GDP, comprise a large proportion of SMEs and yet receive a substantially lower proportion of credit. In Uganda for example, where women contribute 50% of GDP and own 39% of registered businesses with premises, they only receive 9% of available bank credit².

Empirical evidence shows that women reinvest more of their income on family welfare (nutrition, health and education) than men, therefore directly impacting poverty reduction³. Furthermore, experience of Microfinance Institutions and anecdotal evidence from financial institutions demonstrates that women are a comparatively good credit risk. As such it is clear that improving women's access to finance is more than an important development imperative, but is also a business opportunity.

What Are the Key Issues

Financial Institutions are seeking portfolio growth and to maximise their profit opportunities; and SMEs require credit. So why are so many women owned SMEs unable to access commercial finance; where is the disconnect?

Only one country in sub-Saharan Africa (Botswana) affords women equal legal rights, the lack of which directly affects their opportunities as entrepreneurs and employees⁴. Women are disproportionately affected in their ability to access finance because in some countries they have less ownership and inheritance rights over movable and immovable assets that can be used as collateral. They are also likely to have less experience dealing with banks, less knowledge and education, lower confidence, a relative lack of established professional networks, limitations to accessing services and in some cases are deterred by cultural norms.



Reforming Collateral Laws to Expand Access to Finance, Fleisig, Safavian, & de la Pena, 2006 Some of the key structural elements (simply put) of African financial markets that act as barriers include:

² Ellis, Amanda, Mark Blackden, and Clare Manuel. 2005. *Gender and Economic Growth in Uganda; Unleashing the Power of Women*

³ Coleman and Carsky (1996); Coleman (2000); Orser, Hogarth-Scott and Riding (2000).

⁴ Women, Business and the Law (2010)

-A paucity of historical credit data as a key indicator of credit worthiness, leading to the inability of lenders to use reputation as an element of collateral.

-Weak secured transaction regulations leading to limitations to forms of collateral accepted by financial institutions. Weak regulations limit the legal rights of lenders to realise security and enforce contracts
Unlocking Dead Capital, Safavian, Fleisig, & Steinbuks, 2006

-High Cost of capital caused by high wholesale rates reflecting macroeconomic uncertainties like exchange rates and inflation; high interest rate spreads that are a factor of high transaction costs and risk premiums

And at the institutional/firm level:

-Lack of the collateral required by banks to secure credit; an issue facing most SMEs and especially women owned businesses

Focus groups have revealed that there is a *poor understanding by women entrepreneurs of what the banks require*, and by the banks of how best to serve the women's market.

-Weak business and financial management skills in keeping with the expectations of financial institutions

-Lack of established networks and access to business support associations

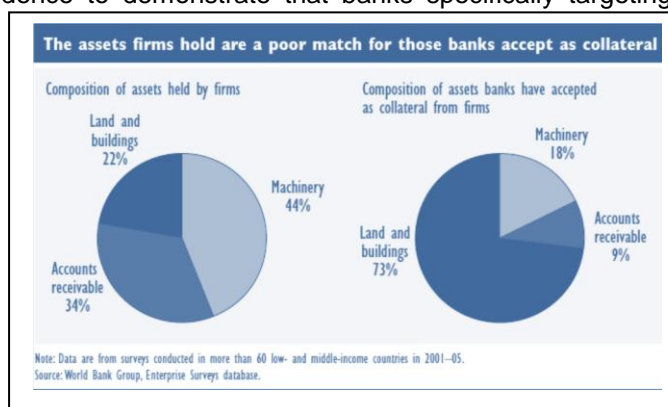
-Limited knowledge of where to access basic information to enhance business performance

Women Entrepreneurs Should be Targeted Specifically

Despite contributing around 50% of GDP, women are much underrepresented in the formal banking sector and proffer an untapped opportunity. This coupled with the differences in the way women access financial services would suggest that targeted approaches to the women's market make sense. Furthermore, there is sufficient evidence to demonstrate that banks specifically targeting women have successfully established good quality portfolios.

Research has shown that women have different attitudes towards finance and risk, their use of bank products is different from that of men and that they are less likely to switch providers of financial products.

It is also interesting to note that women tend to be better prepared by the time they approach the bank and are therefore less likely to be declined on application than their male counterparts. They are however less likely to apply for a loan, corroborated by anecdotal evidence from bank officers across several countries in Africa including Uganda, Tanzania, Ghana and Nigeria.



The benefits to banks of targeting women include:

- Customer loyalty; women tend to be more loyal and are less likely to switch providers
- Word of mouth marketing; women tend to talk more about their experiences, good and bad
- Lower risk; empirical evidence in microfinance and anecdotal evidence from commercial banks point to better than average repayment rates from women borrowers
- Portfolio growth; by establishing a new segment/business line
- Portfolio diversification
- Innovation; experience has shown that new products and services created for women clients benefit the wider client base
- Social license to operate; enhanced reputation with the community in which the financial institution operates and with policy makers
- Differentiation from competitors

Source: A Briefing Note by Vanessa Erogbogbo, ITC

EXAMPLE OF GOOD PRACTICE

CASE STUDY TANZANIA: Tapping the Market with Help from IFC: EXIM BANK HELPS WOMEN ENTREPRENEURS IN TANZANIA

Exim Bank is the first financial institution in Tanzania to dedicate lines of credit to women entrepreneurs running midsize enterprises, through its new Women Entrepreneurs Finance Program. The International Finance Corporation (IFC) is providing a \$5 million credit line to finance the program, along with business advisory services.

In Tanzania, few women possess land titles that can be used as collateral for loans. As a result, their applications are often not taken seriously by bank officers. While microfinance is increasingly accessible to women, the maximum loan size and tenor from micro-finance is often too low for SME owners. At the same time, women entrepreneurs running midsize firms frequently lack “proper” credit history, as well as the training and financial resources they need to gear up their businesses for growth.

Female-owned SMEs contribute jobs to our communities, and women have shown themselves to be good payers in many countries. Yet, the banking sector has done little to help them in Tanzania. Exim’s innovative approach to the market is more than just good business—it’s a chance to show Exim Bank has been working to take into account the challenges that businesswomen face when applying for loans. Solutions include increasing Exim’s offering of structured financing to women entrepreneurs, and allowing them to use contracts with reputable companies as collateral. One of the impediments to women’s businesses moving from microfinance to the formal banking sector is the inability to transfer their good credit history from microfinance institutions to commercial banks.

MICRO LEASING

With this program, IFC brokered a \$1 million on-lend from the \$5 million Exim Bank facility to Sero Lease and Finance Ltd., a pioneer in micro-leasing in Tanzania. The objective of this partnership is to create a link between microfinance and commercial banking, by helping leverage women borrowers’ good credit history in micro finance to commercial banking. As of October 2007, 150 Sero Lease clients have already opened “Tumaini” Savings accounts at Exim Bank. IFC training for the women is also an important part of the program, giving them knowledge of the applications process, as well as courses on business planning and management.

Outcome

Since the launch of the women’s program at Exim Bank in early 2007, the Bank achieved the following results:

- Disbursed \$4.7 million of IFC funding, with an average loan size of about \$160,000.
- \$1 million committed to a female-owned microfinance institution targeting 30,000 women.
- New women’s savings and loan product, the Tumaini account, launched.
- Training of women entrepreneurs underway, as well as training of bank staff on gender-sensitive customer service and the products and services that Exim bank offers through its Women Entrepreneurs Finance Program.
- The program’s emphasis is on assisting women who are already in business, to help them meet requirements to access finance.
- Exim bank female clients have been sponsored to attend networking opportunities to China and France.

Source IFC GEM

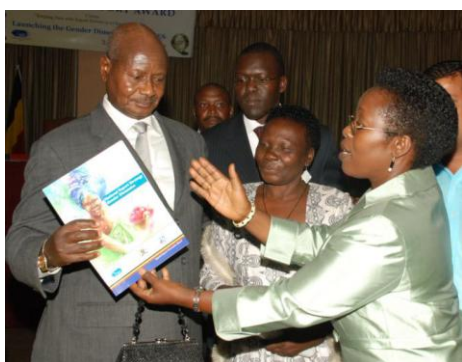
SUPPLEMENTARY MATERIALS

CASE STUDY #3 WOMEN IN UGANDA MAINSTREAMED INTO THE NATIONAL EXPORT SECTOR

Gender Analysis: Current evidence indicates that in Uganda the untapped potential is sizeable; for example: Of the economically active women, 88.2% are self-employed or unpaid family workers. Women own about 40% of private enterprises, mostly at the micro-enterprise, informal level. About 29.5% of women in business are already exporting. Unfortunately, cultural influences have confined women's role in development activities to the periphery. Their enormous contribution to economic development is not proportionately reflected in either the income gains or ownership and control of wealth. Available statistics show that women in Uganda are employed mainly in the agricultural sector which represents 72% of all women employed; 90% of all rural women work in agriculture compared to 53% of rural men. Women are also responsible for 90% of the total food production in Uganda and 50% of cash crop production. In addition, it has been revealed that women work longer hours (12-18) a day as compared to men (8-10). There are more women than men living on less than US\$ 1 a day. Anecdotal evidence also indicates that more men than women are successful in credit application with women getting smaller credit amounts. With a population of 31 million people with women constituting almost 51%, current evidence indicates that there is great untapped potential among women where of the economically active women, 88.2% are self-employed or unpaid family workers, women owning about 40% of private enterprises, mostly at the micro-enterprise, informal level.

Fortunately, Uganda is one of the countries where gender empowerment is on top of agenda of most of the government plans and is has taken bold steps to engender public policies to become gender sensitive. There is also affirmative action in education which has resulted in equal enrolment to primary and secondary education for boys and girls. This has increased the number of female enrolment from 29.2% in 1990-91 to 52.2% in 2008. The country also has made concessions in political representation by setting aside vacancies for women in parliament and this has boosted their public image and contributed to better income to support families.

HOW THE EIF WAS IMPACTED: 2nd October 2008 was a turning point for Ugandan women. Through his efforts for women empowerment, The President of Uganda, H.E Yoweri Kagutta Museveni launched the National Export Strategy-Gender Dimension, the first of its kind in Africa. This is a positive effort whose aim is to mainstream gender by supporting women to actively participate in the export sector which earned more than USD 800 million in 2008/09.



What is it? A multi-stakeholder consultative effort that included public, private, civil society actors, sector representatives and academia as well as development partners and business support networks were involved in the design of the National Export Strategy Gender Dimension.

President Museveni Launching the National Export Strategy Gender Dimension 2008. The first of its kind in Africa

In 2007, the country's National Export Strategy (NES) was launched by the President of Uganda, however in order to fulfil the dual objective of greater competitiveness and lasting socio-economic development, the implementation of the NES required a gender sensitive approach which the NES does not adequately address. With the support from the International Trade Centre and Uganda Export Promotion Board, Uganda started to engender the NES with the main aim of unlocking the untapped potential of women and make their participation in the export sector more effective.

CONSTRAINTS WOMEN FACE IN EXPORT SECTORS

The following are the existing cross-cutting sector constraints which were identified and have limited women's participation in exports:

- Lack of access to affordable energy
- Unequal land accessibility
- Unfair commercial environment
- Lack of access to credit finance
- Lack of access to information
- Lack of export competence among women

FOUR SECTORS WERE CHOSEN FOR WOMEN'S VALUE ADDED

The team provided valuable inputs to the strategy development and gender sensitive value chain analyses which led to the selection of four sectors which are going supported during the implementation:

- **coffee,**
- **tourism,**
- **commercial crafts and**
- **the dairy sector.**

Why? These are sector with high contribution and relevance to national socio economic goals, and those where women have demonstrated high potential for entrepreneurship growth and where there is high potential of value addition and where women have capacity for growth and sustainability.

The implementation of the NES Gender Dimension will address issues which are impeding women to engage in export trade and will have programs which will expand export management and related skills through business counselling, build women's competences in financial planning and management, business coaching, mentoring and other business development training programs.

The perceived benefits of engendering the National Export Strategy (NES) include:

With gender considerations more specifically addressed in the NES, new benefits are bound to accrue to the country. These will include:

- Increased real income for women, higher standard of living, higher export receipts and employment creation with the associated secondary and multiplier benefits for family life, health and education.
- Creation and strengthening of reliable partnerships for poverty reduction, especially in rural areas where over 80% of the poor live.
- Improved operating environment with enhanced productivity and more efficient functioning of the value chain, leading to reliable supply of inputs.
- Expansion of access to productive assets and economic opportunities for the marginalized groups.
- Mainstreaming of women and other marginalized groups into global value chains and multilateral trading systems.

With gender considerations more specifically addressed in the NES- Gender Dimension, new benefits are bound to accrue to the country. These will include: increased real income for women, higher standard of living, higher export receipts and employment creation, with the associated secondary and multiplier benefits for family life, health and education. Also there will be creation and strengthening of reliable partnerships for poverty reduction especially rural areas where over 80% of the poor live, improved operating environment with enhanced productivity and mainstreaming of women and other marginalized groups into global value chains and multilateral trading systems.

Discussion:

Why were these steps able to be taken in Uganda. Could they in your country?

Why was it needed? Why did the National Export Strategy 2007 not address these issues?

What benefits will women accrue?

CASE STORY #4: INCREASING OPPORTUNITIES AND MEASURING ACCOUNTABILITY FOR RWANDAN WOMEN IN TRADE BY THE GOVERNMENT OF RWANDA

Gender Analysis: Rwandan Women are active in economic activities but mostly concentrated in agriculture, small businesses, and unpaid activities. Women's participation in economic activities has been measured, at national level, at 56.4% (while men's participation is 43.6%), of which 57.3% are in the rural area and 51.3% are in the urban areas. Out of the 56.4% of the economically active women, 55.8% had an occupation and 87.6% of them were involved in agricultural activities.

On the other hand, only 18% of well-structured companies are run by women. A large number of women are in the informal sector, generally running small businesses. Concerning access to employment, the majority of women are employed as unskilled labourers, traders or craftsmen. The analysis of the type of employment shows that women compose the majority of the labour force in agriculture and animal husbandry (85.5% as compared to 61.5% for men). It is estimated that up to 15.2% of women are paid either as temporary or permanent employees in rural areas, the majority of which are house helpers. In towns, this figure is estimated to be 33.5%. As regards income, only 14.8% of women earn cash incomes, 15.7% are either paid in cash or in kind, 12.4% are paid in kind only, and 57% earn no income at all (EDSR, 2005). According to the study by the Association on Women Entrepreneurs in Rwanda (AFER) brought out in 2003, no woman is undertaking a large scale industrial activity in the private sector. (Source: GENDER DIMENSION OF PRODUCTION AND TRADE IN RWANDA).

Despite such constraints, women in Rwanda are key players in economic and social development. Women play a significant role in the private sector and dominate the informal sector but need the assistance to move forward. Women business owners need to be prepared and able to access the new markets but through the support of the government and supporting institutions (Rwanda, Investing in the Empowerment of Women in Business, USAID/BIZCLIR). Luckily, the Government of Rwanda attaches great importance to the promotion of gender equality as a prerequisite for sustainable development. This ideal is a fundamental principle within the Constitution of the Republic of Rwanda, 2003. The commitment is also reflected in country vision 2020 and mid-term strategy for economic growth and poverty reduction strategy (EDPRS) where gender is stated as pillar and factor for sustainable development. The 2010 revised gender policy includes the private sector as a driving engine of the national economy.

This case story describes the actions taken by the government of Rwanda to ensure more gender equality granted to women particularly in the devolution of a series macro policies that address the wider socio-economic issues faced by Rwandan women. It also describes the precise macro policies that would begin to address the constraints faced by Rwandan women faced in accessing opportunities afforded to women by trade liberalization. Actions taken by the Rwandan government were designed to help "level the playing field" so that Rwandan women could adequately compete with men for market access and trade opportunities.

INITIATIVES TAKEN BY THE RWANDAN GOVERNMENT TO MAINSTREAM GENDER IN AID FOR TRADE

Trade is seen as an engine of growth because it offers opportunities for the production of goods and services, new markets, and new opportunities to create new production factors. In the same way, trade creates new jobs, contributes to social and economic distribution, to individual empowerment, poverty reduction and indeed development of both men and women. For instance, trade provides women with 60 per cent of non-agricultural self-employment in sub-Saharan Africa, and women constitute the bulk of informal traders - between 70 and 80 per cent in Southern and West Africa.

Trade Policy and Regulations:

The updated 2010 Trade Policy, the vision states clearly that it will also contribute to promoting Rwanda's achievement of the Millennium Development Goals, especially poverty reduction, gender empowerment and sustainable growth. The objective two of the policy highlights that it will enhance the participation of importers and exporters of goods and services in regional and international trade

taking advantage of trade opportunities. Special attention would be paid to supporting women farmers and entrepreneurs as well as rural-based exporters.

The policy provides some key policy interventions which will be implemented to address the imbalance including:

- (1) Integration of gender issues in trade policy formulation, implementation and in trade negotiations at national, regional and international levels,
- (2) Identify sectors where female work force is particularly significant and design trade policies that enhance production and trade opportunities in such sectors/products, including through the improvement of infrastructure to facilitate access to markets, removing of customs obstacles and other barriers to export; and encouraging entrepreneurship in such sectors,
- (3) Increase access for women to training in entrepreneurial skills, including managing and financing, and training for women entrepreneurs in rural areas

A National Gender Policy-The 2010 revised national gender policy adopted the mainstreaming approach across all sectors including private sector development. The policy states key actions to be undertaken under private sector including To adopt affirmative actions (1) to increase the number of women in import-export, (2) trade, banking and insurance and in decision making of the private sector in general; (3) to sensitize women to the current opportunities in business and to occupy key positions. (3) to work toward removing women from informal to formal sector and entrepreneurship will be among the priorities.

A National Export Strategy-In the recently completed National Export Strategy , gender mainstreaming was considered as an imperative to achieve sustainability, stating that Investment in gender, youth and environmental sustainability translate into a compelling competitive advantage for Rwanda immediately, for the next decade, and for generations to come..The strategy provides also some key strategic actions and indicators to assure gender mainstreaming including: (1) Reduce obstacles for women to access financing (e.g. titles to land, etc.), (2) Support institutions and women organizations to access and use ICT for export market information purposes, (3) Establish Gender-Export Award to create incentive for private sector, (4) Gender baseline surveys/information established for selected Export Clusters and shared with stakeholders (targeting rural areas)

Gender Budgeting Initiative-Rwanda introduced the Gender responsive budgeting Programme as assessing the impact of government revenue and expenditure on women and men, girls and boys, and with the aim of contributing to the narrowing of gender gaps, particularly in areas such as incomes, health, education, and nutrition. The Rwandan Government hopes that GRB can help to improve the economic governance and financial management, and provide feed-back to Government on whether it is meeting the needs of different groups of women and men, girls and boys. GRB will also be used to encourage transparency, accountability, participation and provide information that can be used in advocacy and better decision making.

Gender Monitoring and Accountability-The Government of Rwanda to foster the compliance of gender principles established under 2003 constitution, article 185 the Gender Monitoring Office (GMO) to monitor on regular basis the compliance of gender mainstreaming across sectors of development including private sector. The Office was operationalised in October 31st 2008. The office is working towards putting in place key gender performance indicators and private sector is among the priority sector for equal employment creation, business and trade development. In partnership with MINICOM, RDB, GMO has contributed significantly to the elaboration and engendering DTIS and National Export Strategy (NES)

HOW IS RWANDA HELPING WOMEN SUCCEED IN TRADE?

Trade Facilitation

Doing Business in Rwanda: Rwanda reformed seven of the 10 business regulation areas measured by *Doing Business*. It now takes a Rwandan entrepreneur just two procedures and three days to start a business. Imports and exports are more efficient, and transferring property takes less time thanks to a reorganized registry and statutory time limits. Investors have more protection, insolvency reorganization has been streamlined, and a wider range of assets can be used as collateral to access

credit. These majors, combined with financial facilitation, accessibility and collateral diversification have increased the number of men and women entrepreneurs, and therefore a big number of businesses have been developed. **The 2005 Land law provides equal access and ownership of land** and currently the process of land administration will facilitate an increased access to financial services using land titles as stated in the law, especially for women. **The establishment of Women Chamber for entrepreneurship** under Private Sector Federation enhanced skills, support and access to business opportunity for women.

A Guarantee Fund: The Government of Rwanda through its Central Bank established a **Guarantee Fund:** The women credit fund facilitated women's access to small credits which allowed a vast majority of women to work with micro-financing institutions. The use of the guarantee fund and credit fund allowed women's access to and control over economic financial resources which facilitated them to do business and bring a progressive shift from economic dependence to men. This allowed number of women to play important economic role in production both for subsistence and market levels. In March 2010 The Fund was engaged up to a total amount of Rwf 428,031,521 which is equivalent to 167,72% on the total resources allocated to the fund

Regional trade agreements (RTAs): The **Protocol establishing the East African Customs Union mentions** the special role of women in trade in its Preamble and under its Objectives, which mandate the Union to mainstream gender in its programmes stating that women have not been well catered for in the legal arena to enable them to take advantage of policy opportunities. Generally laws have tended to recognize and favour the large-scale trade sector, which is dominated by men as individual traders or in corporations.

Trade Education/Training: The Rwanda Development Board has a department in charge of women's entrepreneurship through ICT development, Business Development Services, market orientation, scaling up business. Some figure, The Women guaranteed fund in the National Bank of Rwanda to help women access loans at different ratios of collateral security to the women guarantee fund (i.e 75% of the guarantee fund to 25 of the collateral security). In March 2010 The Fund was engaged up to a total amount of Rwf 428,031,521 which is equivalent to 167,72% on the total resources allocated to the fund.

INITIATIVES TAKEN BY GOVERNMENT OF RWANDA TO ENGENDER TRADE

Creation of Women's Banks.

Establishing a savings and credit "Banque Populaire" affiliated to the "Union des Banques Populaires" by the Associations of Women Entrepreneurs in Rwanda; establishing a saving and micro-credit cooperative (COOPEDU) by a women's association, DUTERIMBERE (NGO promoting Women's Economic Empowerment); land consolidation. This has positively impacted not only on individual women's lives but also on that of their households, community, and national economy, and has increased the number of businesses owned by women

Creation of Farmers and Fishing cooperatives:

The Ministry of Trade and Industry has supported the creation farmers cooperatives i.e. potatoes farming cooperatives, rice farming cooperatives for mainly economic development. Those cooperatives have improved the production due to modern farming and use of fertilizers. Women occupy key positions and actively participate in decision making of the cooperatives. More importantly, members of cooperatives working as group of producers and sellers have so much influenced the prices of their products both at local and regional levels and this has significantly improved both their economic situation and relations between them and their men colleagues.

Source: By: Ms. Oda Gasinzigwa, Chief Gender Monitor, Gender Monitoring Office, Rwanda

PART B
APPLYING GENDER ANALYSIS

SESSIONS 4 – 8: TOOLS FOR ENGENDERING EIF PROCESSES

CONTENT COVERS:

Gender Mainstreaming tools and processes will be applied to excerpts from existing DTISs and Action Matrices to demonstrate how to better enhance gender issues within them. Subsequently a sample Tier 2 project proposal will be re-drafted that responds to issues in a certain sector in a manner that benefits women as well as men.

TRAINING STRATEGY: TOOLS TO ASSIST IN APPLICATION OF CONCEPTS TO EIF PROCESSES

To improve gender mainstreaming in EIF processes and in Tier 2, the following materials will be explained and applied.

Materials provided:

- Gender Analysis Tool Box
- A sample DTIS
- Sample Action Matrices
- Sample Tier II project proposals

SESSION 4

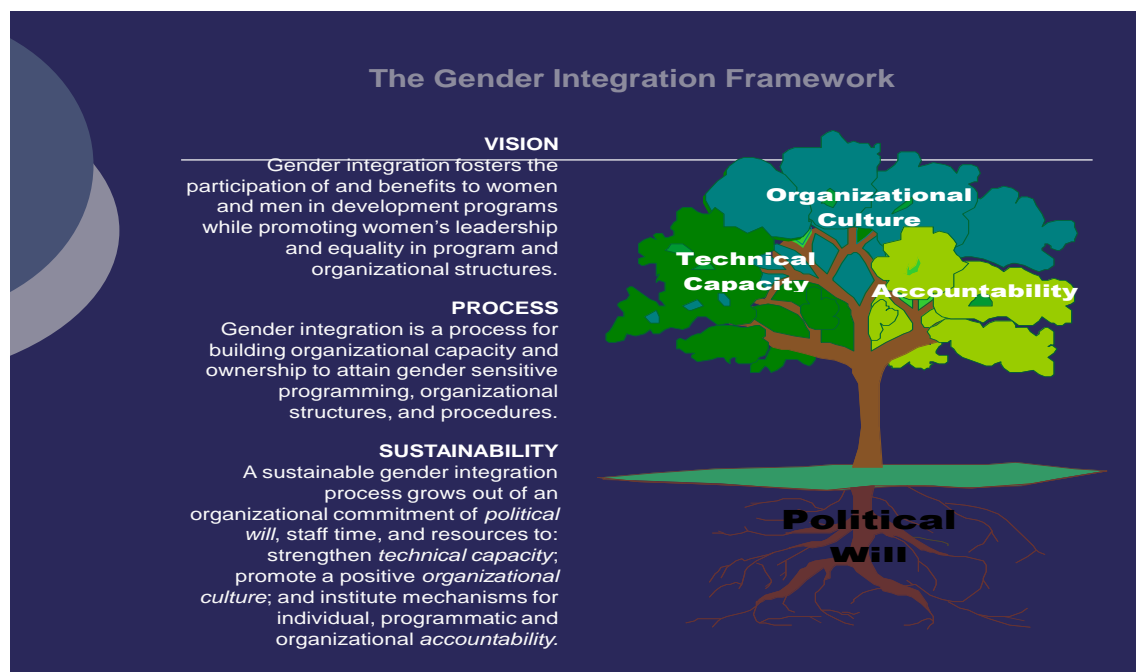
Understanding and Applying Gender Mainstreaming

Duration	1hr
Session Goals	Introduction to Gender Mainstreaming principles and terminology An institutional Approach- how gender sensitive are EIF processes
Activities	Participants are familiar with gender terminology (gender analysis, gender roles access and control issues, differentiated gender impacts) and awareness raised as to relevance to their work Start to apply to EIF processes
Tools	Institutional approach chart Gender Analysis Tool Box Issue to consider

TAKING AN INSTITUTIONAL APPROACH

HOW INCLUSIVE OR GENDER SENSITIVE IS the NATIONAL STEERING COMMITTEE DECISION-MAKING PROCESS?

An institutional approach looks at who has a voice



What does this mean for the NSC/EIF process in practical terms?.

While gender may seem neutral in its approach, unless there is special attention to women, trade impacts can really negatively affect women. Gender dimensions are to be mainstreamed into all national processes especially poverty reduction measures. That visibility should also be reflected in resource implications.

It is important to be aware in negotiating trade agreements, in broad terms, that negotiations with big companies are typically run by men but ignore key players running small businesses who cannot follow the procedures. Hence it is important that consultation starts in-country and gender is taken into account and brought to the table.

What steps could the EIF take to move the process forward?

- In preparatory stage, sensitize countries to include women in EIF consultation.
- The next process is *assessment*. It needs to include a *gender dimension*. It is now included this in the DTIS framework as a result of the 2008 gender meeting.
- In prioritizing issues in the implementation stage, those issues should be identified and presented for funding, either to the Trust fund or donors and *should contain women's economic empowerment In their consultations*.
- Gender monitoring - Within EIF process, we should develop indicators at programme and project level and ensure that M & E mechanisms are put in place and track gender measures effectively.
- EIF countries that have mainstreamed gender (Mali, Cambodia, Lao PDR) tend to have more positive results and all have demonstrated good impacts for women. Learn together from our good practices.

EIF Gender Mainstreaming TOOL BOX 'MUST HAVES'



What does it include?

- Collecting sex disaggregated data
- Gender analysis (Viewing data through a 'gender lens' & identifying gender based constraints)
- Developing relevant gender indicators in the LFA
- Articulating Gender in the Results framework 'what gets measured gets counted!'
- Gender in the EIF project cycle checklist- questions to ask at each stage

EIF TOOL BOX MUST HAVEs #1



Collect sex disaggregated data to inform gender sensitive project design.

Example: Credit Access Data from Uganda.

Compare and contrast the following statements:		
In Uganda, women entrepreneurs make a significant contribution to GDP, comprise a large proportion of SMEs and yet receive a substantially lower proportion of credit.		
In Uganda, women contribute 50% of GDP and own 39% of registered businesses with premises, yet receive only 9% of available bank credit ⁵ .		
	Males	Females
Contribute to GDP	50%	50%
Number of Registered Eligible Businesses	61%	39%
Credit Granted	91%	9%

What are the gender implications?

- Understand that there must be gender related constraints.
- Empirical evidence shows that women reinvest up to 90% of their income on family welfare (nutrition, health and education): accelerating economic growth both now and in future periods. When women are educated and can control income, a virtuous cycle of economic growth, development and poverty reduction is instigated⁶.
- Furthermore, experience of Microfinance Institutions and anecdotal evidence from financial institutions demonstrates that women are a comparatively good credit risk. As such it is clear that improving women's access to finance is not just an important development imperative, it is also a business opportunity⁷

⁵ Ellis, Amanda, Mark Blackden, and Clare Manuel. 2005. *Gender and Economic Growth in Uganda; Unleashing the Power of Women*

⁶ Coleman and Carsky (1996); Coleman (2000); Orser, Hogarth-Scott and Riding (2000).

⁷ Vanessa Erogbogbo Briefing Note Financing Women's Enterprise in Africa'

TOOL BOX MUST HAVE's #2



WEAR A GENDER LENS for gender analysis.

Start to see the difference between general constraints and gender-based constraints. How do these relate to business start-ups and the private sector? See how gender based constraints emerge with a gender lens.

Market Access



General Constraints	Gender-Based Considerations
<i>Diversification</i>	<p>Choice of sectors can be restricted along gender lines. For example, in cross-border trade in Africa there is a gender difference in what women and men trade.</p> <p>Men trade in more high end goods such as watches and radios, gasoline and jewellery. Women trade in kerosene and beads, plastics, used clothes, stationary, maize, rice, beans.</p>
<i>Lack of market linkages and market information</i>	<p>Mobility If women lack time or access to mainstream networks, or if she is discouraged from travel, her markets will also be limited</p>
<i>Little support for SMEs to innovate and develop technology</i>	<p>Skills and Training Women are usually trained in “traditional female skills”, which tend to be “low tech”, and may not have access to traditionally male skills</p>

Source: ITC Access

Start applying a “gender lens” to EIF issues. Start by always thinking; does this apply to women? Are there differences? How? To what result or impact?

TOOL BOX MUST HAVE's #3



Women must be clearly 'articulated' in EIF LOGFRAMES and RESULTS FRAMEWORKS

Demonstrate the GENDER linkage between activities, outputs, outcomes and impact using the "results chain" below.

Impact	i.e. Typically using text such as "equitable" or "sustainable"		
	↑	↑	↑
Outcomes	1. Outcome Includes "gender sensitive" phraseology such as gender sensitive	2.	3.
	LOGFRAME Indicator Include a specific reference to gender Target-at least 30% women	LOGFRAME Indicator Target	LOGFRAME Indicator Target
	↑	↑	↑
Outputs	1.1 1.2 1.3	2.1 2.2	3.1 3.2
	Log frame Indicator-refers to a gender activity Target-30% or more female	Log frame Indicator xxxx Target X%	Log frame Indicator Target
	↑	↑	↑
Activities	1.1.1 Describes a specific gender activity 1.1.2 1.1.3 1.2.1	2.1.1 2.2.1 2.2.2	3.1.1 3.2.1

REMEMBER: IF WOMEN OR GENDER ARE NOT MENTIONED, THERE IS ONLY A LOW CHANCE OF THEM BEING INCLUDED DURING IMPLEMENTATION

TOOL BOX MUST HAVE's #4 GENDER INDICATORS



GENDER INDICATORS in Export Promotion, Customs Reforms, and Small- and Medium-Sized Enterprise (SME) Support	
<p>Export-Oriented Clusters and Value Chains</p> <ul style="list-style-type: none"> • Number of exporters entering new clusters, disaggregated by sex. • Average sales of women-owned and men-owned export businesses by sector and size of business. • Number of workers employed in sectors, per year, disaggregated by sex (after workforce development activities). • Salaries of workers employed per year, disaggregated by sector, by sex, and by job category (after workforce development activities). • Number of “female-value chains” developed by sector. • Change in income of women engaged in “female-valued chains” measured annually. • Marketing practices adopted by enterprises as evidenced by business plans, reorganization, product design, and pricing and strategic linkages with other firms or sub-sectors, disaggregated by the size of enterprise and sex of owner. • Number of women entrepreneurs involved in creation of a web portal for women. • Number of links established with Fair Trade organization for women’s goods and annual sales from Fair Trade contracts. • Number of links/contracts established with other entrepreneurs to form a women’s goods cluster. Annual sales from this link. • Annual sales for women artisans via web (e-commerce), in person, etc. • Annual sales from contract with supermarkets, disaggregated by sex of exporter. 	<p>Reduction of Customs-Related Operational and Administration Constraints</p> <ul style="list-style-type: none"> • Number of exporters in the country, disaggregated by sex. • Number of policy measures implemented to address costs of customs procedures and constraints of poor producers. • Number of women’s groups, associations, and women leaders engaged in advocacy for pro-poor customs policy. • Number of users of online customs forms, disaggregated by sex. • Number of customs forms processed online, disaggregated by sex. <p>Business Services and Training for SMEs</p> <ul style="list-style-type: none"> • Number of new entrants entering SME sector assisted by project, disaggregated by sex. • Percentage of ownership of businesses/sex of owner/sector. • Average size of loans by sector and size of business, disaggregated by sex of business owner. • Number of women’s associations created or assisted. • Number of gender-sensitive policies implemented in areas that will assist entrepreneurs. • Number of loans dispersed through funding mechanism • Number of clients that receive loans, disaggregated by sex. • Number of clients that receive pre- and post- investment counselling by sex. • Number of clusters developed that present opportunities for women owners and workers. • Number of workers employed per year, disaggregated by sex. • Salaries of workers employed in cluster, disaggregated by sex and by job category. • Number of daycares provided on-site.

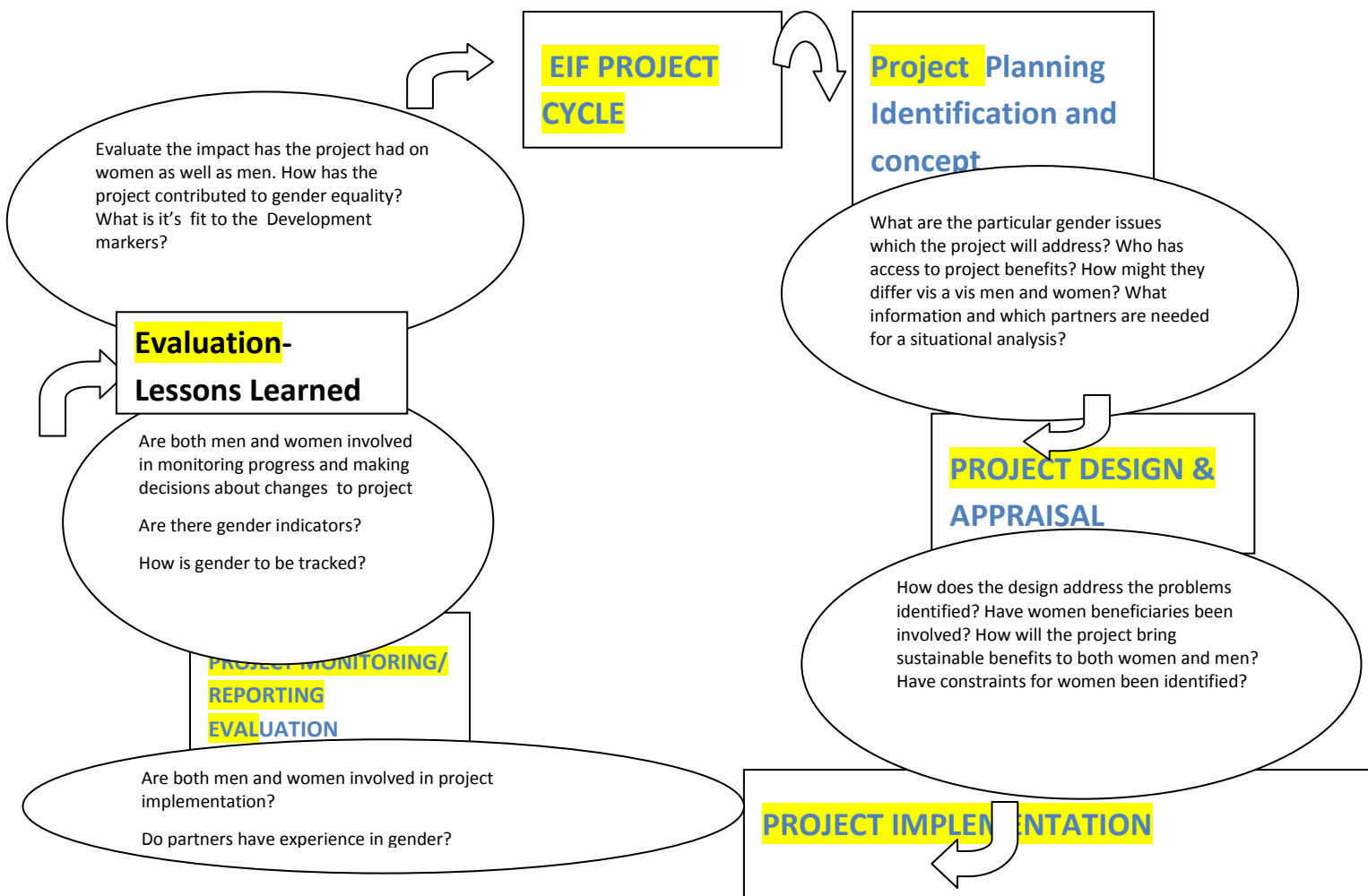
TOOL BOX MUST HAVE's #5



A CHECKLIST: GENDER IN THE EIF PROJECT CYCLE

Gender should be integrated from the outset, at the project identification stages, and at the design and planning stage, not added on at the end. The key question to ask is **not**: 'Is there a gender dimension?' but rather:

- What are the gender dimensions?' and dig deep for them (see questions in bubbles for help)
- Ask 'How can this programme/ project / activity contribute to greater empowerment or gender equality'?



SESSION 5: ENGENDERING A DIAGNOSTIC TRADE INTEGRATED STUDY

Duration:	1hr
Session Goals:	To help participants be confident in applying what they have learned to DTISs
Activities	Group exercise engendering a sample DTIS Read the gender analysis of Rwanda Women in Trade: How could this Gender Analysis apply to the DTIS?
Tools	The Rwanda Updated DTIS 2010 Gender analysis of Rwanda women in Trade

Rwandan Women are active in economic activities but mostly concentrated in agriculture, small businesses, and unpaid activities

Women's participation in economic activities has been measured, at national level, at 56.4% (while men's participation is 43.6%), of which 57.3% are in the rural area and 51.3% are in the urban areas. Out of the 56.4% of the economically active women, 55.8% had an occupation and 87.6% of them were involved in agricultural activities. On the other hand, only 18% of well-structured companies are run by women. A large number of women are in the informal sector, generally running small businesses. Concerning access to employment, the majority of women are employed as unskilled labourers, traders or craftsmen.

The analysis of the type of employment shows that women compose the majority of the labour force in agriculture and animal husbandry (85.5% as compared to 61.5% for men). It is estimated that up to 15.2% of women are paid either as temporary or permanent employees in rural areas, the majority of which are house helpers. In towns, this figure is estimated to be 33.5%.

As regards income, only 14.8% of women earn cash incomes, 15.7% are either paid in cash or in kind, 12.4% are paid in kind only, and 57% earn no income at all (EDSR, 2005). According to the study by the Association on Women Entrepreneurs in Rwanda (AFER) brought out in 2003, no woman is undertaking a large scale industrial activity in the private sector.

Few women have the means and opportunities to access export markets

Lack of access to product markets is one of the constraints often cited in discussing the growth of women entrepreneurs in Rwanda. Various factors (premises, location, quality of products and services, transportation and information) affect an enterprise's access to markets. These elements are neither accessible nor affordable to the majority of the Micro and Small Scale Enterprises. For those unregistered income generating business entities, operating informally limits their chance of bidding on public sector contracts and other formal business deals. Only 4 percent of the women entrepreneurs sell their goods and services to the formal private sector and 2 percent to the public sector. As many of the women micro enterprises are operated from home, they lack the necessary access to attract customers. In Rwanda, women owned microenterprises tend to target the local market. Women emphasize that they are often obliged to sell goods on credit in order to build up a loyal network of customers. By doing so, they severely reduce their working capital.

WOMEN IN THE PRIVATE SECTOR

There are only a few female entrepreneurs in the formal private sector and even less in the export and import trade. Recent developments have shown that goods typically produced by women, such as baskets, are reaching the international markets through different channels, including through the support of the United States Government's Africa Growth and Opportunities Act (AGOA). An estimated 6,000 women are engaged in handicrafts work and are organized in groups. Some of the groups produce baskets for export, and as a result, their incomes have increased five-fold. One example of this is a private company in which, after an increased demand for women woven baskets in the United States, the number of employees increased from 52 to 487 including 486 women. The export earnings from the handicrafts sector are estimated to have reached US\$ 80,000 to \$100,000 between 2001 and 2004. However, the market for handicrafts is saturating, as different groups produce similar products.

FEMALE LABOUR INVOLVEMENT IN EXPORTING COMPANIES (ITC 2011)

The ITC survey in Rwanda took place between November 2010 and June 2011. It surveyed 137 companies that export goods. Interviewed companies included enterprises of all sizes and across good sectors. In 2009, Rwanda's total merchandise export value amounted to 260,660,000 USD, or 49% of Rwanda's total export. In general, female participation in the workforce of goods exporting companies in Rwanda is moderate, with the median surveyed firm employing around 31-40% women in its workforce. Women's participation rate is lower than men's across all surveyed sectors. Female participation in the workforce is higher in larger firms than in smaller ones. More than 30% of the surveyed medium and large scale firms employed more women than men in their workforce. This figure was only around 12% for the small and micro firms. While female ownership or management of exporting firms is higher in smaller firms, it is very limited for large firms. Around 50% of the smaller firms were under women ownership or management compared to only 5% of the large firms.

Fresh food and raw agro-based products” is the most attractive sector for women in terms of ownership or management. Tea and coffee are the two most important products of this sector. The majority of the women owned or managed enterprises in this sector are small-scaled. While the ITC survey has a small sample of firms from the “miscellaneous manufacturing” sector; it seems that this sector, which includes handicraft products, has high potentials in terms of both female employment and ownership or management.

The government led five year (2009-2013) strategic plan for craft industry sector can have a positive impact on women employment and development. There are huge differences in women ownership or management rates across Rwanda’s five provinces. The Western province, which is dominated by the fresh food and raw agro-based products sector, has the highest rate of female ownership or management (70%). In contrast, only around 20% of the interviewed firms located in Kigali are owned or managed by a woman. The results of the World Bank Enterprise survey also complement ITC’s survey results. It finds that the rate of full time female employment and female ownership of enterprises to be higher in exporting companies.

Women’s access to credit is severely limited due to institutional, social, and cultural reasons

Micro Finance Institutions (MFIs) that have women as primary target beneficiaries have a larger share of female clients, while in general, women’s share as borrowers is estimated only at 16 percent. Interviews with key stakeholders indicated that various socioeconomic and cultural practices hinder women from fully benefiting from the available financial services. Some of these challenges include: (i) many women still see taking credit as a risk; (ii) women’s lack of control (decision-making power) on intra-household resources in general and on the use of loans in particular, creates greater risk for them to take loans; (iii) women lack collateral; (iv) MFIs have little capacity to develop flexible products designed to meet women’s needs; (v) women’s low status in society and the cultural burden that discourages their economic ambitions; and (vi) women’s preference for grants, an attitude that stem from post-conflict grant programs.

Women state that the obligation to get the first loan through a solidarity group is a burden and limits them from getting resources for their immediate needs as well as finance their income generating activities. Some of them find the amount of the loan too small and the repayment period too short (spread only over 4-6 months with weekly repayments) to have a significant impact on the growth of their businesses. Some MFIs also indicated that the group solidarity mechanism is “worn out”, especially in urban areas where the social control is very weak.

Source: GOR GENDER POLICY 2010

Gender Analysis in Agriculture

In Rwanda, as in some other sub-Saharan African countries, there is a distinct division of labour between women and men in agriculture production, processing and marketing. Men are responsible for 67 percent of the land clearing, whereas women do 80 percent of sowing, 65 percent of food processing, 61 percent of hoeing, and 72 percent of storage and transportation of produces. Other tasks typically performed by women include cleaning, cattle feeding, and food and selling. Although women are responsible for 34 percent of the marketing of agricultural products, they do not always make the decisions on the disposal of income from the sales. Men make 60 percent of the decisions on cattle sale compared to 14.8 percent by women, whereas 25.2 percent of the decisions are made jointly.

The level of women’s access to and control over land is not known due to the lack of statistics. In 2005 Rwanda adopted the Organic Land Law which aims to achieve three basic goals: (i) formally recognize land rights in the form of long-term secure lease rights; (ii) resolve uncertainty over landholdings caused by the post-conflict situation; and (iii) encourage consolidated use, increased productivity and improved stewardship of land. The Law stipulates equal rights of women and men to land ownership.

To ensure land ownership of family members, a joint registration (under the name of both the husband and wife) is promoted, and the names of children were also included in the registration.

While this joint registration of land guarantees land ownership for women married under the civil law, *it does not include those married under the customary law and those in polygamous unions*. However, the land registration includes children of polygamous and customary marriages as long as their names are included on their fathers' identification cards. These issues require closer examination as many women will be left out from land ownership because their marriages (customary and polygamous unions) are not recognized by the law. There is the need to educate women – particularly those coming from rural areas - and men about the legal reforms regarding marriage and property rights.

Only limited benefits have accrued to women from success in coffee exports

An estimated 10 percent of the rural households grow tea and coffee, which are cultivated on 3 percent and 1 percent of total cultivable land respectively. Currently, there are an estimated 500,000 small holder coffee farmers in Rwanda and an estimated 20 percent of the coffee and tea producers are women. The country's good performance in coffee export is estimated to have had positive impact on 2 to 3 million people.

Overall, the level of women's participation in the booming coffee and tea export is not known due to the lack of gender statistics. Although women are strongly involved in coffee production, their control of the commercial process is limited. The *Office des Cultures Industrielles du Rwanda (OCIR) Coffee*, is an agency of the Ministry of Commerce responsible for developing the specialty coffee sector. The OCIR coffee has 120 coffee washing stations of which 80 are owned by individuals and 40 by cooperatives. Only one of the 80 individually owned stations is owned by a woman coffee farmer.

Source: ADB: Rwanda group Gender Assessment Progress: Towards Improving Women's Economic Status

SESSION 5: GROUP EXERCISES

Questions

WEARING A GENDER LENS, APPLY GENDER ANALYSIS TO IMPROVE / ENGENDER THE DTIS UPDATE IN:

- OUTCOMES SOUGHT

- INFRASTRUCTURE

- CONSULTATIONS

- INSTITUTIONAL ARRANGEMENTS

- TRADING ACROSS BORDERS

- THE BUSINESS ENVIRONMENT
 - ACCESSING LAND
 - VOCATIONAL TRAINING
 - ACCESS TO FINANCE
 - EXPORTS

CASE STUDY

UPDATED DTIS (November 2010), REPUBLIC OF RWANDA



Diagnostic Trade Integration Study Update

WEARING A GENDER LENS

skim through the DTIS and see where a gender analysis could apply



PART 1 - INTRODUCTION

This document is the update of the first DTIS. The paramount objective of this DTIS update is to identify the *challenges and issues* that are continuing to hamper the integration of Rwanda into the Multilateral Trading System (MTS). The update starts by analysing the trade issues in a holistic approach to understand the challenges. Cognizant of the fact that **Micro, Small and Medium Enterprises** are to play an important role in the development of the private sector and the growth of formal trade in the country, it is pertinent to have access to quality Business Development Services (BDS) that impact on their ability to move up the value chain which plays an important role in trading and in the economic growth of the country. The DTIS update notes that Rwanda's trade integration continues to be challenged largely by supply side constraints and cost of doing business issues, some of which relate to cross border constraints. The main aspect of the DTIS update was to have the DTIS Action Matrix with activities that are prioritised based on their impact on trading internally and externally in the region, while identifying the gaps and major constraints to trading that could not be easily facilitated by the private sector. This means, the actions/activities lean towards creating a conducive environment for private sector and SMEs to flourish, so that they play an important role in trading and the economic growth of Rwanda.

Are indicators engendered?

OUTCOMES SOUGHT

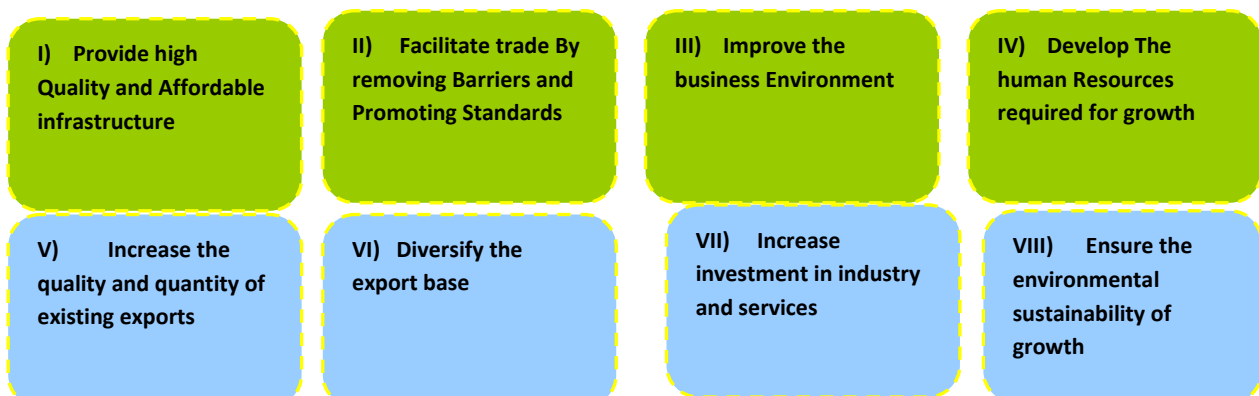
DTIS update was done by the NDTPF members by consulting different Government policies and strategies and came up with a working document which stressed:

1. Development of **appropriate** infrastructure required for growth **for men/ women entrepreneurs and traders**
2. Facilitating trade by removing barriers and promoting standards **often affecting women differentially to men**
3. Creating a conducive business environment **for both male and female entrepreneurs**
4. Promoting human resource **that best utilize men and women, boys and girls skills to the maximum**
5. Value chain for exports **that reflect inclusionary and sustainable movement for men/ women up the VCA** Diversifying the export base to substitute imports **which can affect women in their domestic roles more than**
6. Promoting investment for economic growth **for both Rwandan men and women**
7. Ensuring the environmental protection **for all**

This information helped in updating the DTIS Action Matrix. They are also closely aligned with private sector development reporting framework, including trade and development in EDPRS, as seen in Figure 1.

Figure 1: Framework of outcomes for structuring the DTIS

How do these affect women differently than men?



It is expected that the outcomes will be measured by the following indicators:

- An annual GDP growth of 8 per cent;
- A structural industrial transformation at more than 20 per cent
- Increased employment by creating about 1.4 million non-agricultural jobs
- Poverty reduction reaching a GDP per capita not less than 900 US Dollars

Infrastructure: How are women affected? More? Less?

Recent sector surveys have found that 45 per cent of Rwanda's paved national road network was in good condition, while around 15 per cent of earth national roads and 18 per cent of district roads were in good condition. The development and maintenance of physical road infrastructure are prerequisites for rapid economic growth and poverty reduction, as they influence production costs, employment creation, access to markets, and investment opportunities. A poor road network is therefore a constraint on trade and commerce within Rwanda. **Women as informal cross border traders account for over 70% of informal cross border trading in most of Africa, using roads and border crossings. How does transport affect women differently than men? How extensive is head loading. Are there safe storage and safe temporary shelties for women traders? Do feeder roads sufficiently support women's informal enterprises?**

Trading Across Borders: How are women affected? More? Less?

Being a landlocked country 1,740 km from the Port of Mombasa and 1,480 km from Dar es Salaam, Rwanda's **transport costs represent as high as 46 per cent of export and import values.** Furthermore, there are additional costs to trade across Rwanda's Northern and Central Corridors, which are avoidable. These **Non-Tariff Barriers (NTBs)** include the weighbridges, roadblocks, corruption along the way and **border forms** which are not standardised, **bureaucracy at border-posts** and at the ports used by Rwandan traders is also a cumbersome bringing additional costs and delaying the speed and turnover of trade. However, in order to access these diverse markets, Rwandan traders face the challenge of **meeting standards** – these standards can be international, regional or national – and cover almost every conceivable export product. The Rwandan Bureau of Standards (RBS) faces the tough task of enforcing standards of goods coming into Rwanda while providing testing and support to those Enterprises exporting. The complexity of many products and processes means that this can be a difficult and expensive process, with additional costs for trade. **How do women as cross border traders experience these constraints more than men? Will there be readiness training programmes specifically for women entrepreneurs and traders? For both NTB and new regulations**

The Business Environment: How do these constraints affect women? More? Less?

Paying taxes: The business community feels the system is too complex to understand, requiring the hiring of professionals to administer and thus increasing the costs of doing business. **Are efforts to 'business educate' women entrepreneurs easily available? Do women face constraints more than men in the Business and regulatory environment? Is accessing credit and issue for women? Are there planned efforts to overcome any constraints women face?**

Accessing land: Despite improved land property registration processes, the cost and lack of availability of land provide a challenge to starting and expanding a business. The Kigali Special Economic Zone is being set-up and the strengthening of the Kigali City One Stop Construction Centre. **Are land reform laws equal for women and men? Would women face barriers in the KSEZ?**

Vocational Training

Recruiting and training sufficiently skilled staff is seen as a major difficulty by Rwandan businesses. It has been noted that an adequate technical and vocational education and training (TVET) sector is crucial to overcome this difficulty and ensure that a wide range of skilled technicians and professionals are available. Workgroups found the belief that Rwandan society's apparent lack of value placed on the importance of practical skills is a significant challenge to be overcome. **How**

many women are in TVET programmes now? Are eligibility for women in non traditional occupations and skills services been addressed?

Access to Finance: Constraints also include barriers to increasing investment. This includes Enterprises' access to the finance they need to invest together with ensuring this investment is well-targeted by providing a range of Business Development Services (BDS) to Enterprises Micro, Small and Medium Enterprises including the selection of appropriate technology, research and development and business competency development.

Has a gender analysis been done of SME's? How many owned by women? How are micro enterprises to be readied?

Limited value addition of existing exports

Rwanda is heavily reliant on its traditional export sectors of **tea and coffee**, as well as the more recent growth industry of minerals, leading to an unstable balance of payments position. Other existing exports with much smaller shares include **hides and skins, horticulture** including pyrethrum, as well as **handcrafts**. International markets for most of Rwanda's existing exports are very large and have complex chains of added value. In these international value chains, with the exception of tourism, Rwandan production is firmly towards the bottom end. **Where are women in these value chains?**

Limited diversification of exports

Entering into new export markets is a process fraught with market failures. The promotion of alternative sectors for diversification requires intelligent and flexible policy-making that rewards success but does not subsidise failure. RDB has undertaken work to identify clusters that have the best chance of becoming new and lucrative export markets for Rwanda. Such sectors identified include Business Process Outsourcing (BPO), specialised tourism, mining services, processed fruit and vegetables, silk textiles and dairy. **Do women predominate in any of the clusters i.e. tourism, processed fruit and vegetables, dairy? Has a gender analysis been part of the situational analysis?**

Lack of investment in productive sectors

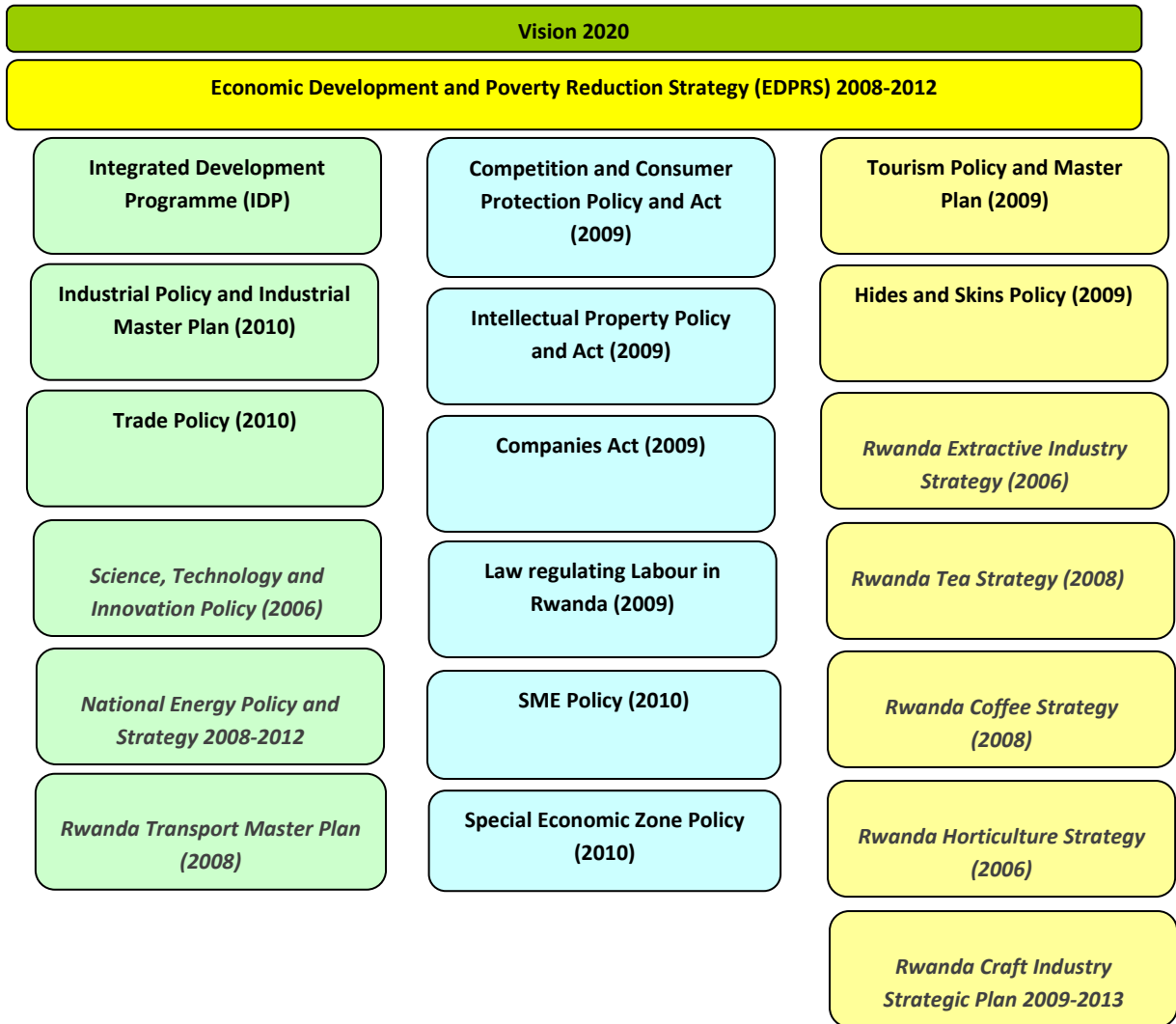
Finance is the most significant factor constricting investment and enterprise growth, but other factors are also significant. This includes an insufficient base of entrepreneurial and business skills, lack of research and development capacity to service priority products, lack of tailored trade and market information services that potential clients are willing to pay for, and lack of storage facilities and packaging capacity among others. Although Business Development Services (BDS) are now offered across Rwanda, with the *new SME Policy*, they will be getting support from a *special fund at the Rwanda Development Bank*, while RDB will be providing some technical assistance in the running of these BDSs. **Does the SME policy including both men and women specifically? Are women more disadvantaged in accessing finance? Can women easily and equally access this special fund at the RDB?**

Environmental degradation

The barrier that can compromise growth opportunities, particularly in the long-term, is the environment. Enterprises interact with the environment in many complex ways, and can easily damage the environment through their waste, for instance through the problem of the contamination of water supplies. Although Enterprises may not face the costs of their waste products themselves, the wider community can see its wellbeing and growth prospects damaged through the degradation of the environment in which it lives and works.

Where is the national Gender policy?

Policy, Legal and Strategic context for DTIS Update 2010



CONSULTATIVE ARRANGEMENTS IN TRADE AND DEVELOPMENT:

The development of trade requires the involvement of a wide range of actors and needs to be an inclusive process embracing all stakeholders. First and foremost among stakeholders is the private sector. This underlies the importance of the **Private Sector Federation (PSF)**. Although the nine member chambers of the PSF provide a platform from which the views of the private sector can be expressed, there is no formal institutional structure for involving them. **Are any women in leadership roles?**

Where are women represented in this process?

One key forum for consultation between the private sector and Government is the **Private Sector Development Cluster (PSC)**. The Cluster meets every six weeks to discuss key issues in the sector. The forum is a crucial arena for bringing together development partners, Government and the private sector in dialogue on a range of issues on trade, the wider business environment and the Private Sector. **Are any women in leadership roles?**

Another arena for consultation is the **Public Private Dialogue (PPD)**. Meetings are held to discuss policies, at which representatives of the private sector and other key stakeholders are present. It should be made a priority to increase the stakeholder involvement in PPD meetings along the lines of the membership of the (PSC). **Are any women in leadership roles?**

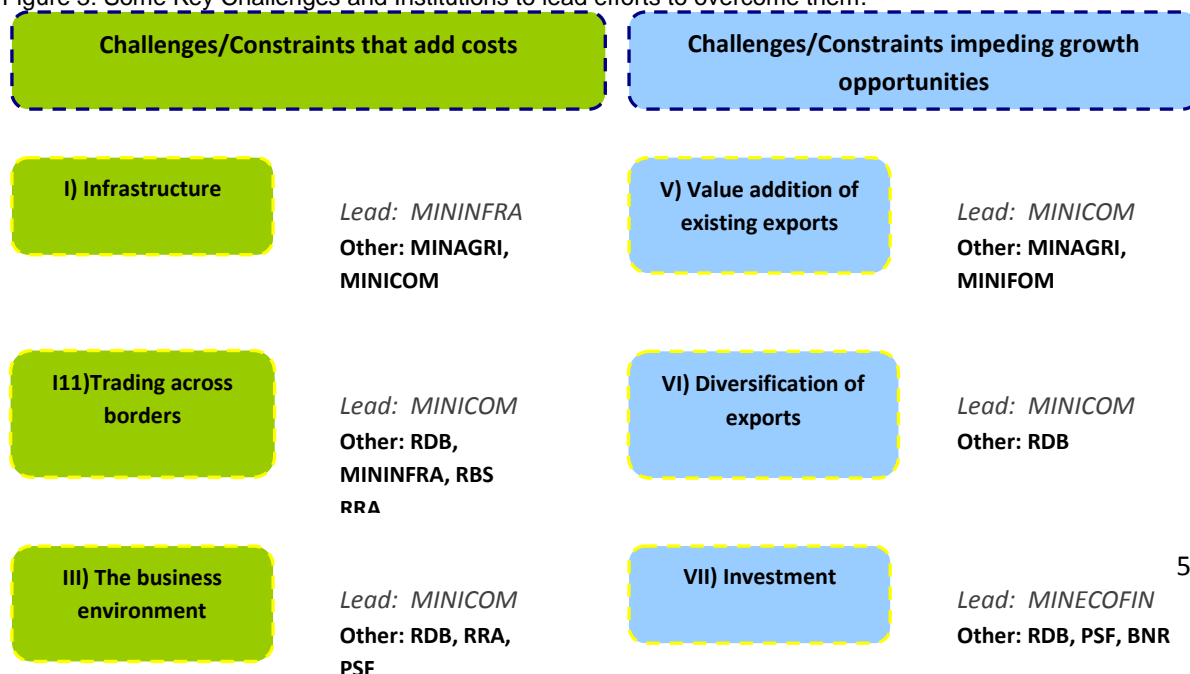
A further forum on trade and development issues is the **National Development Trade Policy Forum (NDTPF)**, which also serves as the steering committee for the Enhanced Integrated Framework (EIF). It is therefore a very important consultative mechanism. It could however be more closely linked with the other key forums noted above as this would enhance its visibility and effectiveness. **To what degree are women represented by these institutions?**

Where is the Ministry for Women given their role in agriculture?

INSTITUTIONAL CO-ORDINATION

There now a number of key institutions engaged in promoting trade either directly through removing barriers and promoting exports, or indirectly through increasing the productive capacity of the Rwandan economy. With such a large number of institutions involved, co-ordination between them is absolutely crucial, both to avoid duplication of efforts.

Figure 3: Some Key Challenges and Institutions to lead efforts to overcome them.



SESSION 6: ENGENDERING A DTIS ACTION MATRIX

Duration	3hrs
Session Goals	To help participants be confident in applying what they have learned to integrating gender into DTIS Action Matrices
Activities	Mock through a <i>portion</i> of 4 selected Action Matrices from Rwanda Look for gaps and entry points to engender these matrices
Tools	Sample Action Matrices

Questions

How can this gender analysis be applied to the selected Rwanda Matrices in:

- i. Group One: Facilitating Trade and Promoting Standards
- ii. Group Two: Creating a Conducive Business environment
- iii. Group Three: Increasing the Value of Existing Exports
- iv. Group Four: Promoting Enterprise Development

SESSION 6: GROUP EXERCISE ON “ENGENDERING” RWANDA DTIS ACTION MATRICES

GROUP ONE: FACILITATING TRADE AND PROMOTING STANDARDS

Objective: APPLY A GENDER ANALYSIS TO ADD SUGGESTED ACTIONS

Challenge / Constraint	Recommended Actions/Measures	Apply Gender analysis to add gender sensitive action	Monitoring Indicator
Transport			
a) Much time wastage and high costs from bureaucratic clearance procedures at borders and ports	<ul style="list-style-type: none"> • Fast-track the development of Rwanda’s storage facility in Mombasa • Support the development of the Isaka Dry Port • Fast track establishment one-stop centres at borders • Automate and harmonise clearance procedures/forms • Fast-track electronic single window at Customs 		<ul style="list-style-type: none"> • Rwanda’s storage facility in Mombasa being utilised • Isaka Dry Port operational • Reduced paper burden for Rwandan traders at ports and borders • Electronic Single Window operational
b) High cost of transport to carry Rwandan goods regionally	Fast-track the development of the Isaka-Kigali-Musongati railway project and implementation		Funds realised to kick start the project.
c) Many Non-Tariff Barriers along the route on both corridors adding to the cost of doing business	<ul style="list-style-type: none"> • Strengthen the Institutional framework for the removal of NTBs • Identify new NTBs and associated statistics/data as they come up on an ad-hoc basis and report to NMC 		Continual progress in reducing NTBs in EAC partner states NMC is strengthened

Challenge / Constraint	Recommended Actions/Measures	Apply Gender analysis to add gender sensitive actions	Monitoring Indicator
Trade Information availability			
d) Low data availability on trade matters and monitoring capacity on trade issues	<ul style="list-style-type: none"> • Conduct a production-consumption study on trade in the country • Build human resource skills capacity to improve statistical collection capacity in key supervisory institutions • Create a Management Information System (MIS) with trade data 		<ul style="list-style-type: none"> • Production-consumption study completed and available to stakeholders • Technical Assistance being provided to key supervisory institutions to build capacity and provide skills
e) Exporters struggling to comply with the standards and certification required for entering international markets	<ul style="list-style-type: none"> • RBS set-up Rwanda standards for products • RBS provide certification for Rwandan products • Sensitise stakeholders and exporters to meet quality and standards compliance 		Greater proportion of exporters meeting export standards compliance with certification
f) lack of Rwanda Bureau's of Standards in rural areas	Decentralise RBS services to Districts		Number of RBS branches in the provinces
g) Insufficient equipment and capacity to test products for standards compliance	<ul style="list-style-type: none"> • Assist to set-up testing laboratories with sufficient testing equipment • Provide specialised training to RBS in testing procedures 		Increased capacity within RBS to handle greater number and range of products and cases for testing

GROUP TWO: CREATING A CONDUCTIVE BUSINESS ENVIRONMENT:

Objective: APPLY A GENDER ANALYSIS TO ADD SUGGESTED ACTIONS

Challenge / Constraint	Recommended Actions/Measures	Apply Gender analysis to add gender sensitive actions	Monitoring Indicator
Paying Taxes			
a) Inadequate understanding of taxation law, system and requirements by businesses	Enhance the tax outreach and education program for micro, small and medium enterprises.		Increased share of MSMEs paying taxes.
b) limited RRA services in some rural areas	Decentralise the RRA services		A number of RRA branches opened in the rural areas
Accessing Land			
c) Difficulty of getting titles of ownership for parcels of land, especially at District level	<ul style="list-style-type: none"> • Provide support by doing analysis on ways to streamline procedures to accelerate land registration • Raise awareness of the land reform process among population 		<ul style="list-style-type: none"> • Registering all land parcels by 2013 • Improved speed of gaining land titles
Acquiring licenses			
d) Difficulty to acquire licenses in good time and at low cost	<ul style="list-style-type: none"> • Analyse the procedures for acquiring licences in order to cut down on lengthy times and high costs • Support District Authorities to set-up One Stop Construction Centres so as to deliver better service and associated licences/permits for construction speedily 		<ul style="list-style-type: none"> • Licences/permits given in the shortest time possible • Better service at District offices • Improvement in the ranking of this indicator of World Bank Doing Business

GROUP THREE: INCREASING THE VALUE OF EXISTING EXPORTS

Objective: APPLY A GENDER ANALYSIS TO ADD SUGGESTED ACTIONS

Challenge / Constraint	Recommended Actions/Measures	Apply Gender analysis to add gender sensitive actions	Monitoring Indicator
Tea			
a) Limited value addition to increase tea sales	Investments in diversification and value addition in tea processing Find direct markets for our products		More tea products on the market
Coffee			
b) Coffee washing stations lack profitability	Audit non-performing coffee working stations for governance and assist to get better management		Increase in profitability of washing stations
c) Low value addition due to lack of roasting facilities	Promote investment in a coffee roasting plant		A coffee roasting plant operational
a) Lack of data on mining sectors/ areas	Conduct geological surveys of the mining sectors to get potentiality of minerals/ mineral deposits		Data maps from geological surveys of mineral potential for further investment

Challenge / Constraint	Recommended Actions/Measures	Apply Gender analysis to add gender sensitive actions	Monitoring Indicator
Tourism			
d) Low development of customer care in Rwanda	Continue training and capacity building for customer care		Improved services experience for tourists
Hides and Skins			
e) Limited investments in the hides and skins industry	Perform a value chain analysis of the Hides and Skin industry		Study made available lead to implementation of recommendations
Handicrafts			
f) Few markets for Rwandan handicrafts products	Seek new markets for specialised handcraft exports		High quality handicrafts exported

GROUP FOUR: PROMOTING INVESTMENT FOR GROWTH

Objective: APPLY A GENDER ANALYSIS TO ADD SUGGESTED ACTIONS

Challenge / Constraint	Recommended Actions/Measures	Apply Gender analysis to add gender sensitive actions	Monitoring Indicator
Access to Finance			
a) Difficulty for business operators (SMEs) to gain sufficient access to trade financing	<ul style="list-style-type: none"> • Sensitise Financial Institutions to provide credit for exporters • Sensitise the public about the essence of increasing their savings • Raise awareness of SMEs on existing trade financing schemes • Set up a special financing scheme for SMEs 		Increased access to trade financing among SMEs
b) High interest rates	<p>Lowering the interest rates on loans</p> <p>Provide other sources of funding</p> <p>Sensitize more people to keep their money in banks</p>		Greater access to credit across sectors of the economy
c) Low financial literacy among the general population and small Enterprises	Support dissemination campaigns to promote understanding of financial services		Increased use of bank accounts and microcredit

Challenge / Constraint	Recommended Actions/Measures	Apply Gender analysis to add gender sensitive actions	Monitoring Indicator
Entrepreneurship			
d) Limited entrepreneurial culture in Rwanda	<ul style="list-style-type: none"> • Support the operation of Incubators at various centres, like BIC in Masaka • Promote development of incentives for start-up enterprises • Increase institutional capacity to support women entrepreneurs 		<ul style="list-style-type: none"> • Incubator facilities assisting entrepreneurs • Greater number of business start-ups in Rwanda including a growing share of women and young entrepreneurs
Business Development Services			
e) Limited tailored services that businesses are willing to pay for	<p>Develop market research capacity, tools and services</p> <p>Promote capacity building of BDS providers</p>		Increased willingness of Enterprises to pay for BDS received and Enterprises using the BDS
Promoting FDI			
f) FDI concentrated in a small number of sectors (telecommunications, energy, construction etc.)	Attract investments into other sectors		A greater proportion of FDI going to other sectors traditionally not receiving FDIs, like services, and manufacturing.

SESSION 7: ENGENDERING EIF TIER II PROJECT PROPOSALS

Duration:	3hrs 30 minutes
Session Goals:	To help participants be confident in applying what they have learned to developing gender sensitive Tier II projects
Activities	Step by Step gender analysis: <ul style="list-style-type: none">• Group work on sample cassava project from Rwanda• Group work on sample Tier II project proposals for Rwanda• What have we learned? How do we apply to EIF project proposals
Tools	<ul style="list-style-type: none">• The Cassava project Rwanda• Draft Tier II project proposals

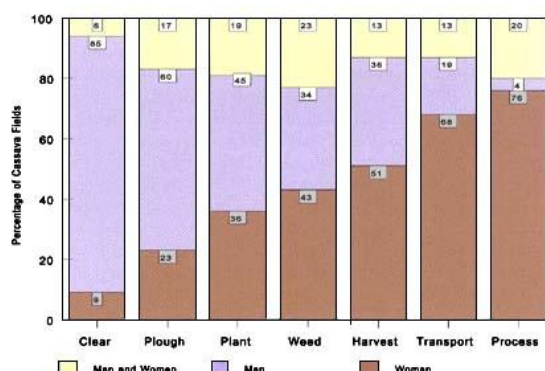
GENDER ANALYSIS OF CASSAVA PRODUCTION IN AFRICA

Gender roles in cassava production do not differ very much from one area of Africa to another. For example, **land preparation** in the lake zone is done by both men and women, with the exception of ox-ploughing. Generally land preparation is done using hand hoes (Karlen, 1991). **Planting** is also a shared activity in some regions Eke Mwanza, however in general situation, this activity is mostly done by women. **Weeding** is done by both male and females, but with more labour input from female farmers (Rugimbana and Nyanga, 1995). **Harvesting** is mainly women's work with more labour input especially in transporting of crops to the homestead (Thro, 1994). In Tanzania women provide much of the labour for the staple crops such as maize, rice, cassava, sweet potatoes. **Food processing, preservation and storage** is a major responsibility of female farmers.

COSCA studies in main cassava growing areas showed that the arable fields' were owned about 75% by men, 15% women and about 10% by whole family. Decisions pertaining to sale of cassava products are made by the male head of the household where large proportions of the products are intended for sale, In such cases the man usually dictates on the use to be made of the cash earned. Small cassava sales are controlled by women and the money obtained is mostly used for small necessities such as soap, matches, salt, and notebooks for school children etc. (Thro, 1994). As already noted the woman labour input in cassava production and **post harvest handling** is enormous. This is further aggravated by the use of traditional implements which are in most cases limited in terms of operational capacity and also by the additional responsibilities that a woman has to fulfil.

Source <http://globalcassavastrategy.net/Africa/tanzania/t000e04.htm>

Cassava has been described as a women's crop by some scholars. COSCA researchers collected data from six countries and found that the categorization of cassava as a women's crop is a misleading. The COSCA studies show that the proportion of the household cassava field area (hereafter field) *owned by women* ranged from 4 percent in the Congo to 24 percent in Côte d'Ivoire²³. By contrast, the proportion of cassava fields owned by men ranged from 15 percent in Côte d'Ivoire to 72 percent in Uganda and 81 percent in Nigeria. Joint ownership by both men and women account for the balance of the percentages in each country. The COSCA studies found that both men and women make significant contributions of their labour to the cassava industry in most of the COSCA countries. However, men and women were found to specialize in different tasks. Men worked predominantly on land clearing, ploughing and planting while women specialized in weeding, harvesting, transporting and processing (Figure 3).



THE INTRODUCTION OF TECHNOLOGY CHANGES ROLES

As cassava becomes a cash crop produced primarily for urban centres, men increase their labour contribution to each of the production and processing tasks. The COSCA studies found that *the introduction of labour-saving technologies in cassava production and processing has led to a redefinition of gender roles in the cassava food system*. In Nigeria, on farms where land clearing or ploughing was *mechanized, men increased their labour inputs* in planting, weeding and harvesting. In Nigeria, as the processing tasks became mechanized, the contribution of male labour to cassava processing increased *because men operated all of the processing machines*. When processing became mechanized, women shifted their labour to production tasks such as weeding and men managed the mechanized processing tasks. The last two observations of the COSCA study challenge the validity of the claim that women's workload increases relative to men's as commercialization of agriculture proceeds. Both men and women were able to plant cassava on land that they had inherited, purchased or rented. Finally, although most of the cassava processing machines were owned by men in most of the COSCA countries, both men and women had access to the machines by paying a fee to the machine owners.

Source: <http://www.fao.org/docrep/009/a0154e/A0154E03.HTM>



NAME OF THE PROJECT
CASSAVA PRODUCTION AND PROCESSING PROJECT
WEARING A GENDER LENS

-skim through the Cassava Project and see where a gender analysis could apply



Brief description

The aim of this project is to increase the value and production of cassava in Rwanda by increasing in cassava agrobusiness, promoting cooperatives' organisation and management efficiency of cassava growers and link up cassava growers and traders to enable the realisation of beneficial impacts on employment and poverty reduction through commercialisation of agricultural products. The first element will involve increasing provision of extension services to support farmers to move into commercial farming and increase productivity and quality of exports. This is in line with the National Economic Development and Poverty Reduction Strategy that focuses on increase of production and return of the export base, cassava being one of the targeted products to uplift the standards of the rural farmers.

Country: Rwanda

EDPRS Outcome(s)/Indicator(s):
Expected Outcome(s):

THEME: Cassava production and processing project

To increasing provision of extension services to support **male and female farmers** to move into commercial farming and increase productivity and quality of exports in line with the National Economic Development and Poverty Reduction Strategy that focuses on increase of production and return of the export base, cassava being one of the targeted products to uplift the standards of the rural farmers, **without disturbing family consumption of cassava.**

Executing Agency: Ministry of Trade and Industry

Programme period January 2009-
January 2009

Total Budget **\$ 363,050**

Allocation of resources

- Government: **USD (in kind)**
- Integrated Framework Trust Fund
(Managed by UNOPS): \$



SITUATION ANALYSIS (GENDER ANALYSIS AND QUESTIONS TO RAISE IN RED)

1. Context

Rwanda is a land locked country in Eastern Central Africa with an area of 26,300 km² and an estimated population of 9.5 million in 2006. While Rwanda is one of the least urbanised countries on the continent, the population density is the highest in Africa. Subsistence farming dominates Rwanda's economy, employing 86% of the population and providing over 40% of GDP. The country export earnings come from tourism, tea, and coffee. **What is the role of women in cassava production currently?**

In its National Development Strategy, Economic Development and Poverty Reduction strategy, the government of Rwanda is deeply committed to becoming a middle income country by 2020 and one of the strategies that is being envisaged in EDPRS is the diversification of products through developing and implementing a **production and export diversification strategy to identify market opportunities**, build supply and value added capacity in several niche service and industrial sector / sub-sectors.

2. Justification

In Rwanda, there is a high cassava production and mostly the southern and eastern provinces are known for the big produces for example in the Eastern Province alone in year 2005 produced 280,000 tons of cassava and in southern province a quantity of 130,000tons was produced and annually, 503,000 tons of cassava are produced. Traditionally **cassava has been a staple food crop for the Rwandan population** and this has enabled its mass production. **Will this be threatened by cash cropping? What roles do women farmers play in cassava production? How might these be changed?**

Presently cassava is consumed in different ways, **namely cooked and in form of flour and this feeds the big part of the population.** **Will this be changed in any way? Will women benefit from new production techniques for their family consumption?** Cassava is also potentially important in production of starch mostly used in the textile industries as well as in the dry cleaners.



A MIXED GROUP OF MEN AND WOMEN - what does this reflect?
The photo shows how currently cassava processing is done manually

It has been observed, as shown in the national development indicators of 2001 and 2004 and Ministry of agriculture 2005 statistics that cassava and its by-products have never been imported during the last 10 years which justifies that cassava production meets the domestic demand. However, Rwanda has not been able to export cassava related products amidst huge production that has been taking place for the past years.

Besides the big production capacity, lack of processing techniques and facilities, minor value addition on the produce has largely undermined the returns that local producers get from their produce. This has affected the production capacity due to the fact that there is no adequate transformation and storage facilities for the cassava produce which **obliges the local producers to keep most of the produce in the gardens which limits the possibility of crop rotation in the following seasons. Most importantly this will facilitate the conservation of cassava for its utilisation even months after harvest as well as providing food to families. What would impact of technological change have on food for families?**

There are no sufficient and effective cassava *processing plants* which results into low quality products that cannot meet the international standards for the sake of exports. Therefore, **replacing the artisan form of processing** with modern and efficient processing plants will largely increase the produce and quality of products hence increasing the income of local producers. **Would this bypass women?**



In line with food security strategies, as a government priority, cassava production and processing project is very essential and timely when the world over is fighting sky-rocketing food prices, and food shortage. For the case of Rwanda, the trade deficit manifested in 2006 is attributed to importation mostly of food products and this has a negative impact on the economic growth **hence the need to improve production and processing techniques of agricultural products. Again would women be involved in upgrade of technology?**

Basing on the DTIS recommendations to diversify export products, disseminate existing research and undertake new **research to provide farmers with a variety of products to be put on the market and to increase the provision of extension services to support farmers moving into commercial farming and increase productivity and quality of outputs**, this project fits well in these recommendations as it aims at providing **technical support to cassava growers** to increase production and deal with marketing

strategies, training rural farmers and cooperatives to address cassava agro enterprise challenges. **Has a gender analysis been done to determine how many women are cassava producers?**

In the formulation of this project, many factors have been taken into account, one being the recommendation of DTIS to **increase provision of extension services to support farmers to move into commercial farming** and increase productivity and quality of exports. The second factor put into consideration was the EDPRS's target to increase production and return of the export base. **Are women able to avail themselves of extension services?**

Challenges of the cassava production and processing

- **Lack of equipments for cassava processing for example dryers, washing machines and grinding machines (i.e. would women be able to own these?)**



Below are the traditional mechanisms of drying cassava that should be improved



- Low levels of value addition on the cassava products
- **Cassava still regarded as a food crop not a cash crop (would making it a cash crop threaten its food for family crop?)**

Importance of the project (How might these impact differently upon women than men?)

- Provision of equipments like cassava washing machines, dryers and grinders to cooperatives.
- Increase foreign exchange earnings through export of cassava and Cassava Products as cash crop.
- Encourage cassava farmers who are commercially inclined to take advantages of the market opportunities to generate income and alleviate poverty.
- Promote cooperatives organization and management efficiency of cassava growers.

The key objectives of this project are therefore to:

- 1) Increase income for cassava producers **males and females? ONE MUST ARTICULATE THIS**
- 2) Enhance cassava production and processing techniques **Access to resources' open to both males and females? Any constraints? What would project do to alleviate any constraints women face?**
- 3) Ensure the sustainability of food security **VIP to women**

STRATEGY

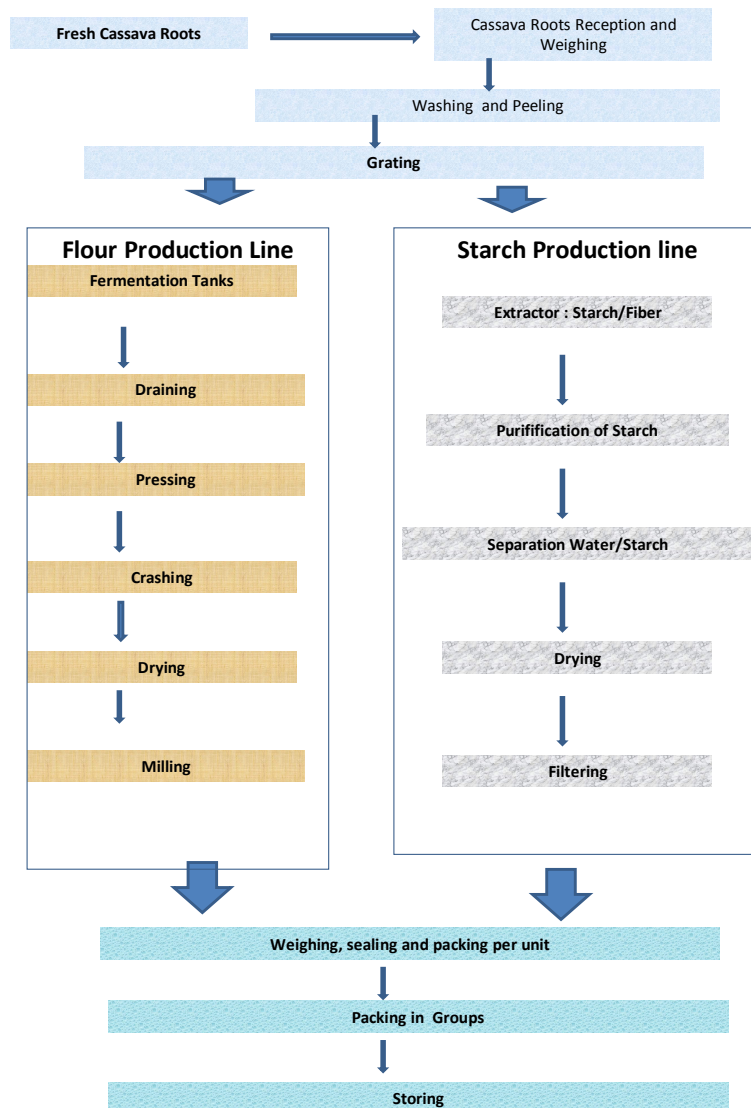
Duration of the project

The project will run for one year starting from November 2008 to November 2009

3. Components of the Project

- Provide technical support and capacity building to increase cassava product value addition and packaging. (buying machines like dryers and grinders) **TO WHOM? HOW? ANY CONSTRAINTS TO FEMALE ACCESS?**
- To commercialize processed cassava locally and internationally (**WOULD THIS AFFECT WOMEN IN TASKS? POSITIVELY? NEGATIVELY?**)

Proposed structure of cassava processing plants WHERE WOULD WOMEN BE ABLE TO FIT?



PRIORITY ACTIVITIES of CASSAVA PROJECT

COMPONENTS	ACTIVITIES	INDICATOR
Purchasing of equipments like cassava dryers, centrifuge and filtering machine	<i>Purchasing equipments for cassava processing-is this too impossible for women?</i>	▪ Equipments purchased and installed
Increase foreign exchange earnings through export of cassava and Cassava Products as cash crop	<i>Encourage cassava farmers who are commercially inclined to take</i> advantages of the market opportunities to generate income and alleviate poverty. <i>Could women be included? Would cash cropping overlook women (employment)? And their needs (Domestic Food)?</i>	Established domestic and foreign marketing centre and good cassava promotional activities
Promote rural development by increasing employment in cassava agro enterprise. <i>Women as quotas?</i>	Mobilize ongoing cassava growers to invest in cassava agro enterprises. Incentives for female entrepreneurs or farmers	Quality control mechanisms and high value addition of cassava product
Promote cooperatives organization and management efficiency of cassava growers. <i>Are women eligible in these cooperative organizations? In leadership roles? Mentors?</i>	Encourage cluster farming because only large farmers will secure the large quantities of cassava that are needed by the industries. <i>Do omen own land to facilitate this? Will such advancements rule women out?</i>	Established educational centre to train cassava growers. Male and female and any quotas????

SCOPE OF THE PROJECT

The project will cover Gatsibo district in Eastern Province specifically UGMA Cooperative and Rulindo district in Northern Province specifically SHAKINA Cooperative. The above mentioned districts are *the key producers of cassava* yet they are characterised by *small industries without the capacity to process the quantity of cassava produced in these areas.*

4. Implementation arrangement

This project will be managed under the Ministry of Trade and Industry. With the role the National Implementation Unit being supervision of the project implementation. The National Steering **Committee will give regular guidance** to the project implementation. On the districts level, a steering committee will be composed comprising of local leaders and cooperative committees to ensure effective project implementation and ownership. Gender entry point? Use NIU and Steering Committee as mentors for women. Local leaders - will these include women? **Cooperative committees? Equal status between women and men?**

Monitoring and evaluation of the project will be carried out

To ensure effective project implementation, a sound monitoring and evaluation mechanism will be put in place this will be through regular quarterly meetings and reporting as well **as field visits to assess the implementation progress of the project** **NEED FOR GENDER INDICATORS**



5. Risks

The main risks associated include; rampant cassava pests. Other risks associated with the project include change in seasons that might affect quantity of the cassava harvested and processed. **Or exclusion of women who traditionally grew cassava for home production and family nutrition?**

The cooperatives (are women predominant here?) which will benefit include SHEKINA Cooperative in the Northern Province which will get 1 cassava pre-processing line, 1 air stream dryer and 1 cassava dryer.

UGAMA Cooperative in Gatsibo District Eastern Province will get 1 cassava dryer and 1 centrifuge. Other costs like Installation, transport and **Awareness raising will be distributed accordingly (will women be included in dissemination practices?)**

SAMPLE ANSWER

PLENARY EXERCISE: HOW TO VIEW 'GENDER SENSITIZED' ISSUES NEEDING TO BE ADDRESSED (FROM THE GENDER ANALYSIS & PROJECT DESCRIPTION) RELATED TO THE CASSAVA PROJECT.

KEY GENDER ISSUES FROM THE GENDER ANALYSIS

1. Will food security be threatened as cassava becomes a cash crop?
2. Will women be involved in the new technology of cassava production or will their roles be replaced by men?
3. Will their labour increase?
4. Will they be adequately compensated for their labour?
5. Will they need to pay user fees for processed cassava?

HOW BEST TO HAVE THESE ISSUES INTREGRATED INTO PROJECT DOCUMENTS SO AS TO HAVE THEM ADDRESSED?

Let's see how the following EIF tools can be more "engendered"

1. STAKEHOLDER ANALYSIS - Are women farmers included?
2. OBJECTIVES TREE - Impacts differ on men and on women?
3. PROBLEM TREE -.Are barriers to women farmers identified?
4. LOGFRAME - Do the various goals, outcomes, outputs and activities include a gender perspective?
5. Management implementation - Are women's farmer groups or the Ministry for Women represented?

OBJECTIVES TREE: HOW MIGHT THESE HAVE DIFFERENT IMPLICATIONS OR IMPACTS ON WOMEN AND MEN PRODUCERS?



PROJECT GOAL: TO ENHANCE CASSAVA PRODUCTION AND PROCESSING TECHNIQUES; ENSURE THE SUSTAINABILITY OF FOOD SECURITY AND INCREASE INCOME FOR CASSAVA PRODUCERS		
PROJECT OBJECTIVES	PROJECT ACTIVITIES	POSSIBLE IMPACT ON WOMEN
Upgrade technology for cash cropping) by purchasing of equipments like cassava dryers, centrifuge and filtering machine	Purchasing (higher technology) equipments for cassava processing. (Two cooperatives will benefit- SHEKINA Cooperative will get 1 cassava pre-processing line, 1 air stream dryer and 1 cassava dryer. & UGAMA Cooperative in Gatsibo District Eastern Province will get 1 cassava dryer and 1 cenfrifuge.	WILL WOMEN'S ROLES IN CASSAVA PRODUCTION BE REPLACED WHEN HIGHER TECHNOLOGY IS APPLIED
Increase foreign exchange earnings through export of cassava and Cassava Products as cash crop.	Encourage cassava farmers who are commercially inclined to take advantages of the market opportunities to generate income and alleviate poverty.	WILL WOMEN FARNERS BE SEEN AS "COMMERCIALY INCLINED" AND ASSISTED TO BE PART OF THIS NEW THRUST? WILL CASH CROPS THREATEN FAMILY NUTRITION?
Promote rural development by increasing employment in cassava agro enterprise	Mobilize ongoing cassava growers to invest in cassava agro enterprises	WILL WOMEN'S LABOUR INCREASE AND/OR WILL THEY BE COMPENSATED FOR THIS?
Promote cooperatives organization and management efficiency of cassava growers	Encourage cluster farming because only large farmers will secure the large quantities of cassava that are needed by the industries.	WILL WOMEN BE EQUAL MEMBERS OF THESE CLUSTER FARMING GROUPS?

THE PROBLEM TREE

It has been observed, as shown in the national development indicators of 2001 and 2004 and Ministry of agriculture 2005 statistics that cassava and its by- products have never been imported during the last 10 years which justifies that cassava production meets the domestic demand. However, Rwanda has not been able to *export cassava* related products amidst huge production that has been taking place for the past years. Lack of processing techniques and facilities, minor value addition on the produce has largely undermined the returns that local producers get from their produce. This has affected the production capacity due to the fact that there is no adequate transformation and storage facilities for the cassava produce which obliges the local producers to keep most of the produce in the gardens which limits the possibility of crop rotation in the following seasons. Most importantly this will facilitate the conservation of cassava for its utilisation even months after harvest as well as providing food to families.

There are no sufficient and effective cassava *processing plants* which results into low quality products that cannot meet the international standards for the sake of exports. Therefore, *replacing the artisan form of processing* with modern and efficient processing plants will largely increase the produce and quality of products hence increasing the income of local producers.

WHAT ARE THE IMPLICATIONS FOR WOMEN FARMERS?



CAN YOU THINK OF WAYS TO HAVE THE PROJECT BETTER ADDRESS THEIR POTENTIAL CONSTRAINTS?

6. How can women benefit more from the new production of cassava?
7. Will cash cropping reduce the efforts women place on family plots/gardens
 - a. Replacing the artisanal form of processing heavily involved women; will they be replaced in the process will they have to pay user fees?

STAKEHOLDER ANALYSIS



In line with food security strategies, as a government priority, cassava production and processing project is very essential and timely when the world over is fighting sky-rocketing food prices, and food shortage. For the case of Rwanda, the trade deficit manifested in 2006 is attributed to importation mostly of food products and this has a negative impact on the economic growth hence the need to improve production and processing techniques of agricultural products. Basing on the DTIS recommendations to

1. *diversify export products, disseminate existing research and*
2. *undertake new research to provide farmers with a variety of products to be put on the market and*
3. *to increase the provision of extension services to support farmers moving into commercial farming*
4. *and increase productivity and quality of outputs.*

In the formulation of this project, many factors have been taken into account, one being the recommendation of DTIS to:





- increase provision of extension services to support farmers to move into commercial farming
- Increase productivity and quality of exports.
- The EDPRS's target to increase production and return of the export base.

STAKEHOLDERS	INTERESTS/EXPECTATIONS	POTENTIAL PROJECT IMPACT	RELATIVE PRIORITIES OF INTEREST(H=1:M=2;L=3)
PRIMARY STAKEHOLDERS			
(Women in) Farmer Cooperatives	ELIGIBILITY	POSSIBLY NEGATIVE	HIGH
(Women) producers in Farms	NUTRITION TIME LABOUR	POSSIBLY NEGATIVE	HIGH
(Women in) Cassava Processing Plants	WILL THEY BE INVOLVED? USER FEES?	POSSIBLY NEGATIVE	HIGH
SECONDARY STAKEHOLDERS			
Gov of Rwanda-MOW/H	MOW?		
Gender Monitor Office	GMO?		
Cassava Processors	WOMEN BE A PART?		
Cassava sellers	WOMEN BE A PART		

Cassava Producers	WOMEN BE A Part		

AN ENGENDERED LOGFRAME ANALYSIS - LETS WEAR A GENDER LENS! AND FIX THIS!



PROJECT GOAL- TO ENHANCE CASSAVA PRODUCTION AND PROCESSING TECHNIQUES; ENSURE THE SUSTAINABILITY OF FOOD SECURITY AND INCREASE INCOME FOR CASSAVA PRODUCERS			
OBJECTIVES	INDICATORS	DATA SOURCES	ASSUMPTIONS
To increase the value and production of cassava in Rwanda to enable the realisation of beneficial impacts ON MALE AND FEMALE employment and poverty reduction through commercialisation of agricultural products.	Degree to which employment for women rises in new cassava production  Nutritional levels of families	Nutritional levels	
OUTCOME/PURPOSE			
- Increasing cassava agro-business, - Promoting cooperatives' organisation - More management of efficiency of cassava growers -Linking up MALE AND FEMALE cassava growers and traders	% of women as cassava producers 		
OUTPUTS/ACTIVITIES			
1.Purchasing (higher technology) equipments for cassava processing 2. Encourage cassava farmers, both male and female , who are commercially inclined to take advantages of the market opportunities to generate income and alleviate poverty. 3.Mobilize ongoing male ans female cassava growers to invest in cassava agro enterprises 4. Encourage cluster farming because only large farmers will secure the large quantities of cassava that are needed by the industries.	Equipments purchased and installed Established domestic and foreign marketing centre and good cassava promotional activities % of women involved  Quality control mechanisms and high value addition of cassava product Established domestic and foreign marketing centre and good cassava promotional activities % of women involved 		

MANAGEMENT

This project will be managed under the Ministry of Trade and Industry. With the role the National Implementation Unit being supervision of the project implementation. The National Steering Committee will give regular guidance to the project implementation. On the districts level, a steering committee will be composed comprising of local leaders and cooperative committees to ensure effective project implementation and ownership.

To ensure effective project implementation, a sound monitoring and evaluation mechanism will be put in place this will be through regular quarterly meetings and reporting as well as field visits to assess the implementation progress of the project

1. How can the management of this project be made more women friendly?
2. How can the M & E mechanism help?

PARTICIPANT WORKSHEET

Plenary Exercise: How to gender sensitize: issues needing to be addressed (from the gender analysis & project description)

KEY GENDER ISSUES FROM THE GENDER ANALYSIS

1.

2.

3.

4.

5

How best to have these issues integrated into project documents so as to have them addressed?

Let's see how the following EIF tools can be more "engendered"

1. STAKEHOLDER ANALYSIS - Are women farmers included?
2. OBJECTIVES TREE - Impacts differ on men and on women?
3. PROBLEM TREE -.Are barriers to women farmers identified?
4. LOGFRAME - Do the various goals, outcomes, outputs and activities include a gender perspective?
5. Management implementation - Are women's farmer groups or the Ministry for Women represented?

OBJECTIVES TREE: HOW MIGHT THESE HAVE DIFFERENT IMPLICATIONS OR IMPACTS ON WOMEN AND MEN PRODUCERS?

PROJECT GOAL:		
PROJECT OBJECTIVES	PROJECT ACTIVITIES	POSSIBLE IMPACT ON WOMEN

PROBLEM TREE



What are the implications for women?

Can you think of ways to have the project better address their constraints?

1.

2.

3.

4.

STAKEHOLDER ANALYSIS



STAKEHOLDERS	INTERESTS/EXPECTATIONS	POTENTIAL PROJECT IMPACT	RELATIVE PRIORITIES OF INTEREST(H=1:M=2;L=3)
PRIMARY STAKEHOLDERS			
SECONDARY STAKEHOLDERS			

AN ENGENDERED LOGFRAME ANALYSIS - LET'S WEAR A GENDER LENS! AND FIX THIS!



PROJECT GOAL			
OBJECTIVES	INDICATORS	DATA SOURCES	ASSUMPTIONS
OUTCOME/PURPOSE			
OUTPUTS/ACTIVITIES			

MANAGEMENT

How can the management of this project be made more women friendly?

How can the M & E mechanism help?