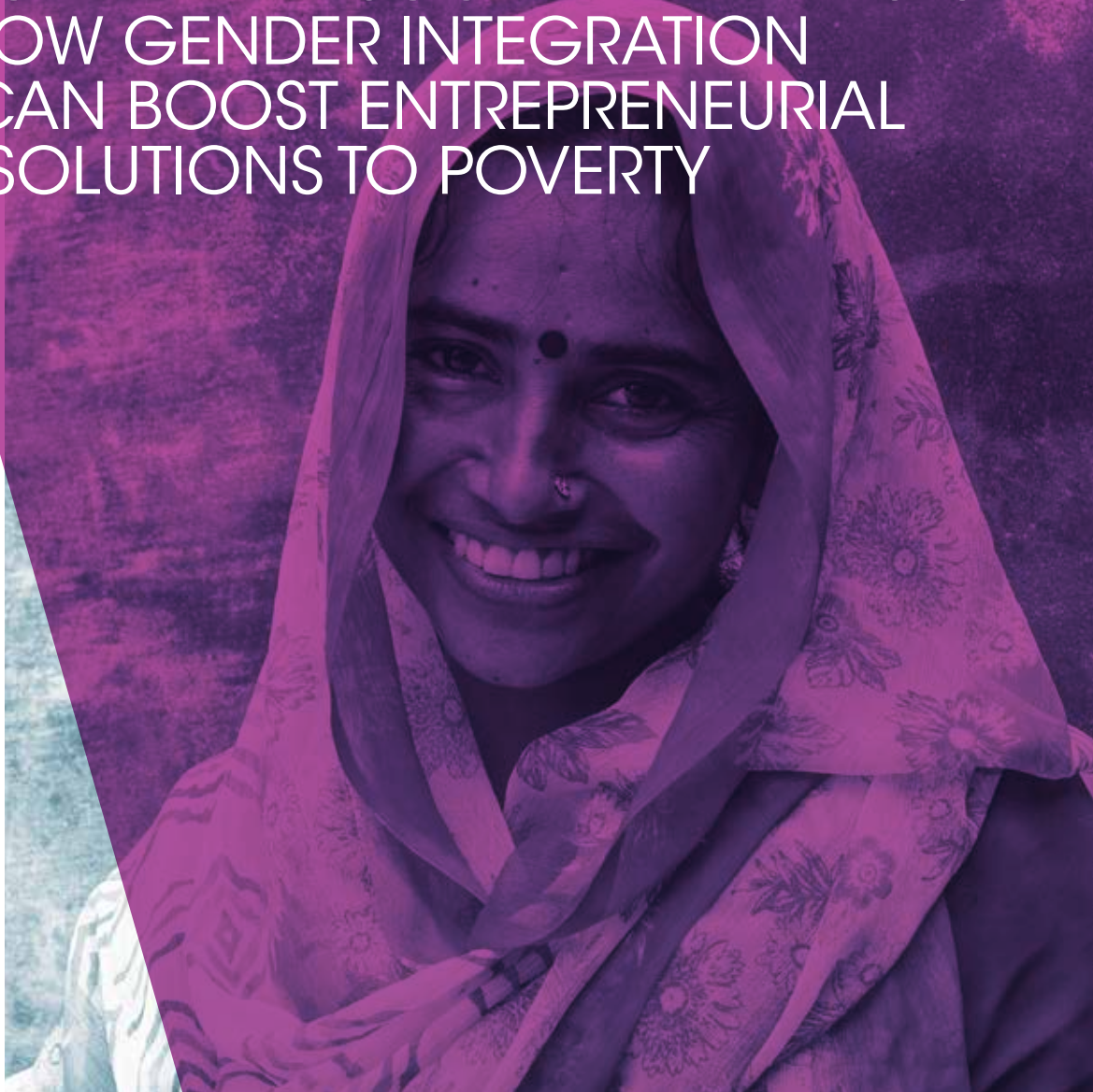




# WOMEN AND SOCIAL ENTERPRISES: HOW GENDER INTEGRATION CAN BOOST ENTREPRENEURIAL SOLUTIONS TO POVERTY



**A** ACUMEN  
CHANGING  
THE WAY  
THE WORLD  
TACKLES  
POVERTY



Charitable Foundation  
*Cartier*

 ICRW International Center  
for Research on Women  
Where insight and action connect



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**RAJNISH JAIN**, Founder & CEO, Avani Bio Energy

**GAYATHRI VASUDEVAN**, CEO, LabourNet

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## ABOUT ACUMEN

Acumen is changing the way the world tackles poverty by investing in companies, leaders and ideas. We invest patient capital in businesses whose products and services are enabling the poor to transform their lives. Founded by Jacqueline Novogratz in 2001, Acumen has invested more than \$86 million in 77 companies across Africa, Latin America and South Asia. We are also developing a global community of emerging leaders with the knowledge, skills and determination to create a more inclusive world. In 2015, Acumen was named one of Fast Company's Top 10 Most Innovative Not-for-Profit Companies. Learn more at [www.acumen.org](http://www.acumen.org) and on Twitter @Acumen.

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## ABOUT THE CARTIER CHARITABLE FOUNDATION

Created to catalyse the Maison Cartier's philanthropic commitment to improve the livelihoods of the most vulnerable, the Cartier Charitable Foundation focuses on the most excluded and marginalized, in particular women and children living in the world's least developed regions. We work to remove the barriers that prevent people from acting and thriving, enabling them to live a meaningful and fulfilling life in an inclusive, equitable and safe environment. The Foundation currently supports 17 partners in 28 developing countries. Learn more at [www.cartiercharitablefoundation.org](http://www.cartiercharitablefoundation.org)

## ABOUT INTERNATIONAL CENTER FOR RESEARCH ON WOMEN

For nearly 40 years, ICRW has been the premier applied research institute focused on women and girls. Headquartered in Washington, D.C., with regional offices in South Asia and Africa, ICRW provides evidence-based research to inform programs and policies that help alleviate poverty, promote gender equality and protect the rights of women and girls. Learn more at [www.icrw.org](http://www.icrw.org).

# FOREWORD

Since 2001, Acumen has invested in companies that serve some of the world's poorest customers. We have seen firsthand the positive change that comes from leaders and entrepreneurs who challenge the status quo. We have also seen, through our portfolio of social enterprises, the tangible rewards a company gains when they integrate women across the entire value chain. Despite this, gender inequality persists and women continue to be systematically excluded from mainstream opportunities.

There is plenty of research about the cost of marginalizing women in the global economy as a whole—but, to date, there has been little data that zeroes in on the participation of women in low-income populations in the developing world. To address this need, we joined forces with the International Center for Research on Women (ICRW) and, with support from the Cartier Foundation, turned a lens on our own portfolio of companies.

As you will see from the case studies included in the report, we found that better integration of women helps increase the financial viability of our

companies as well as their social performance. Looking at our investments through a lens of gender, we can now bring greater rigor to evaluating their success as social enterprises, and can use this information to broaden their impact.

It is my pleasure to share this framework and diverse set of case studies to encourage entrepreneurs, impact investors and philanthropists to further examine specific ways in which they can integrate women into business model innovations and as key decision makers. It is our hope that these insights not only spur more companies to consider better integration of both men and women into their business models and across their value chains, but that they contribute to working toward a more just world in which everyone, regardless of gender, has the opportunity to build a life based on dignity.

I hope you will join me in pursuing these goals and, ultimately, deepen our collective impact. The world has never needed it more.

**JACQUELINE NOVOGRATZ**  
Founder and CEO, Acumen

# FOREWORD

At the Cartier Charitable Foundation we consider gender equity to be at the heart of sustainable development and make it a focal point of every program we support to further advance conditions for women, aiming at a more equal and inclusive world.

A mounting body of evidence shows that businesses are relevant actors in enhancing women's access to formal employment opportunities, services, training and economic resources. It is widely accepted that the more women are economically engaged, the more economies and societies will prosper. Besides the role conventional entrepreneurship plays in shaping women's employability, there has also been in recent years increased interest in social entrepreneurship as a means of addressing some of society's most entrenched social problems. However, little attention has so far been paid to how social enterprises—that, by definition, are driven by business considerations and the pursuit of social transformation—are actually performing on gender issues.

This research applies a 'gender lens' to social businesses to facilitate women's economic empowerment and make markets more inclusive. Its outcomes, while preliminary, tend to confirm what the World Bank pointed out in "Investing in women is smart economics" (2006): introducing gender-integration strategies in social business is not only the 'right' thing to do, but it is also economically sound. The research suggests that

social businesses flourish when they reduce gender discrimination and that women-led social enterprises can even generate more revenue than their male-led counterparts.

Such an affirmation, however, prompts us to reflect on the following: is capitalizing on the gender integration trend going to be enough to advance the cause of women?

For social enterprises to increase their impact as agents of change, they will need to navigate the broader system of formal and informal norms, social relations, laws and policies that constitute the economic and social fabric. This broader system can enable or undermine women's access to resources and opportunities, promote or prevent their agency and decision-making power, and cannot be overlooked as it inevitably impacts the economic potential of communities and societies in general.

The Cartier Charitable Foundation hopes this research will be a useful step towards gaining valuable insights to foster robust social change while bearing in mind that non-economic factors, such as education levels, reproductive health issues or decision making capacity, play a very significant role in shaping women's empowerment. We indeed believe that it is a holistic approach that will give women enhanced access to resources and agency to make appropriate decisions, ultimately enabling a shift in gender norms.

**PASCALE DE LA FRÉGONNIÈRE**

Executive Director, Cartier Charitable Foundation



Rural farmers and clients of EthioChicken



Cotton farmers at GADC



Female trainee at LabourNet

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Woman uses a BURN clean cookstove to prepare a meal



# WOMEN AND SOCIAL ENTERPRISES: HOW GENDER INTEGRATION CAN BOOST ENTREPRENEURIAL SOLUTIONS TO POVERTY

## INTRODUCTION

In 2001, Acumen pioneered the idea of patient, long-term capital to invest in and scale entrepreneurial solutions to poverty. Acumen's approach merges the efficiency of market-based solutions and the social impact focus of traditional philanthropy. Patient capital has an appetite for risk that allows Acumen to seek out and invest in game-changing business models that are creating meaningful change in the lives of the poor in the developing world.

While Acumen regularly collects data on each of its portfolio companies to confirm that they are effectively serving low-income customers, it has never systematically looked at its companies—including their customers and their employees—through a gender lens. Women are significant beneficiaries of Acumen's work, however, and are emerging as a driving force as low-income consumers, participants in the labor market, and leaders and innovators.

Indeed, women represent today's most powerful consumer group—making up a market whose growth potential is greater than that of China and India's combined.<sup>1</sup> Women are also disproportionately represented

among the over 2 billion people living on less than \$2.00 a day, and still have lower education levels, worse health outcomes, fewer economic opportunities, and higher exposure to violence than men.<sup>2</sup> For social enterprises that seek financial viability aligned to social impact goals, a female customer and employee base represent an enormous untapped opportunity to optimize for both.

This report is the first time that Acumen has endeavored to apply a gender lens to its portfolio. In collaboration with the International Center for Research on Women (ICRW) and the Cartier Charitable Foundation, this report offers the first in-depth examination of how gender factors into the strategies, operations and impact of Acumen's companies.

For this study, an initial scan of 22 of Acumen's portfolio companies was conducted, and six of these companies, as well as one non-Acumen company, were selected for in-depth case studies. The case studies span multiple industries and geographies, and explore how these social enterprises are integrating gender into their management systems, operations, and most importantly, how they are

engaging women as consumers, and where this engagement has helped improve business and social performance. The report also contains a new framework that outlines the ways in which gender can influence key business decisions. This framework has the potential to be applied broadly as a diagnostic tool to uncover short-, medium-, and long-term opportunities to more effectively integrate gender in ways that will support the business and social goals of these companies.

Acumen does not view gender integration as an end in itself. Rather, it has partnered with ICRW to understand how a gender lens can help to optimize business models—from design, production, marketing and sales to workplace structures and systems—to build better businesses and improve the lives of low-income customers. Across the Acumen portfolio, there are patterns that have emerged that may be broadly indicative of what one would find across the social enterprise sector:

- There are significant opportunities for market expansion through focus on female consumers.

<sup>1</sup> Silverstein, M.J. & Sayre, K. (2009). *The Female Economy*. Harvard Business Review, September 2009. Boston, MA: Harvard Business School Publishing. Retrieved from <https://hbr.org/2009/09/the-female-economy>

<sup>2</sup> \$2 per day is the accepted estimate of moderate poverty. The World Bank Group. (2015). Poverty Overview. Retrieved from <http://www.worldbank.org/en/topic/poverty/overview>



- Companies have the potential to increase productivity through improved engagement of female employees and investments in capacity building for women.
- Women are significantly under-represented at the senior management and board level, which could slow progress in broader efforts to integrate gender. These gaps often reflect a limited pipeline of women in entry- and mid-level roles. It will take time to address these gaps as companies invest in hiring, training and leadership development.

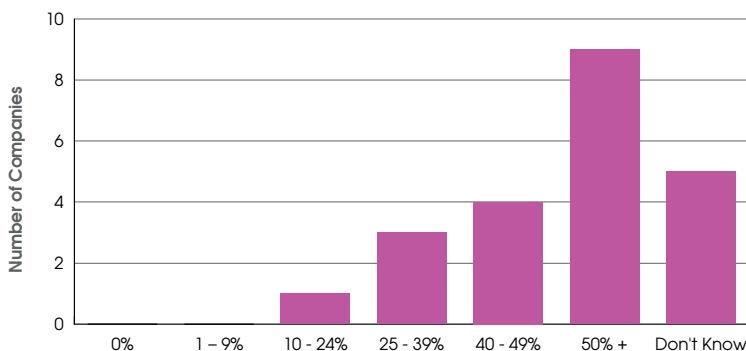
It is important to note that the sample size in this study was small and qualitative research methods were used in order to provide a more in-depth perspective. This approach revealed insights on gender integration from the perspectives of these companies, their employees, and their customers. The use of this qualitative methodology does not present definitive conclusions but uncovers the potential impact of gender integration across these and other social enterprises as an initial step, and can hopefully light the path for further research.

### GENDER DATA FROM ACUMEN'S PORTFOLIO

Of the 22 companies first analyzed, 17 kept track of the gender of customers, 14 explicitly targeted women as customers, and nine reported that women accounted for more than 50% of their customers. However, the fact that nearly one fourth of the sampled enterprises did not even keep track of the gender of customers shows that more emphasis is needed on market research, to better understand who the customer is and what their preferences are.

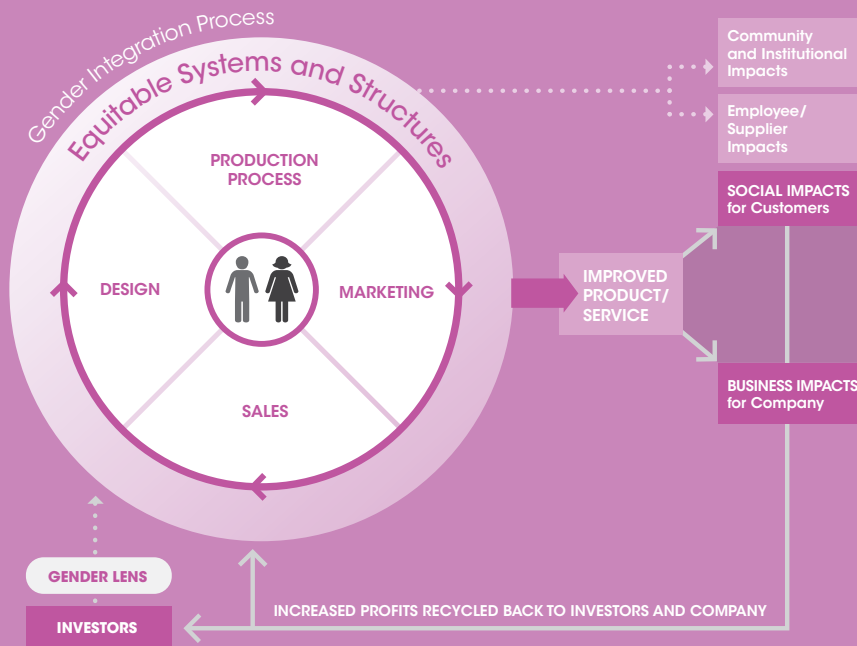
Integrating women's preferences and perspectives into a company's ethos and value chain begins with the highest levels of leadership. Research shows that ventures with women on their founding teams are considerably more likely to have reported positive revenues.<sup>3</sup> Only one of the enterprises sampled is owned by women, and five are jointly owned by women and men. Women made up less than 40% of the management staff in 17 companies. One exception was the agriculture sector, where women represented up to 50% of management positions. This is encouraging, especially since there

**FIGURE 1: PERCENTAGE OF CUSTOMERS/CLIENTS SERVED OVER THE LAST 12 MONTHS WHO WERE WOMEN**



<sup>3</sup> Roberts, P.W. & Peters, S. (2014). The Impact of Entrepreneurship Database Program: 2013 Year-End Data Summary. *Social Enterprise @ Goizueta*. Retrieved from [http://goizueta.emory.edu/faculty/socialenterprise/documents/2013\\_End\\_Summary\\_Final\\_Final.pdf](http://goizueta.emory.edu/faculty/socialenterprise/documents/2013_End_Summary_Final_Final.pdf)

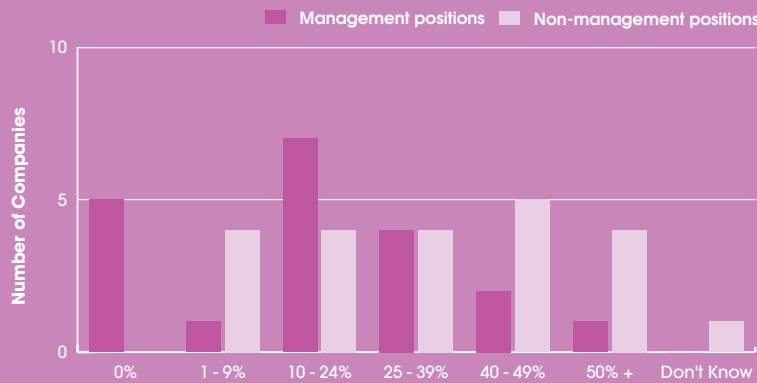
FIGURE 2: OPTIMIZING IMPACT THROUGH GENDER INTEGRATION



has been considerable attention on gender-focused research and programming in agricultural value chains to increase productivity. One of the CEOs interviewed for this study pointed to the fact that the lack of women in leadership and management positions in these companies likely reflects a constraint in accessing more diverse personnel, not a conscious choice for the company, as there may be fewer qualified women than men for these roles.

Based on this data, Acumen's investees are in line with private sector companies as a whole in the developing world, where, according to a survey by the International Labor Organization, women comprise just over 20% of CEOs. This was somewhat surprising because women typically have better representation in social enterprises: according to a study conducted by the Entrepreneur Database Program, half of the companies sampled have at least one woman in the founding team.<sup>4</sup> The Entrepreneur Database sample included 821 companies working across the education, agriculture, health, environment, energy, and information/communication technologies sectors, of which 112 were nonprofits. Moving forward, Acumen aims to collect a more robust dataset of information on how its companies are engaging women. Building off of the data collected and resulting conceptual model, the report delves deeper into seven companies.

FIGURE 3: PERCENTAGE OF MANAGEMENT AND NON-MANAGEMENT EMPLOYEES WHO ARE WOMEN \*



\* Reflects data from 20 Acumen investees

<sup>4</sup> Ibid.

## CONCEPTUAL MODEL FOR GENDER INTEGRATION IN SOCIAL ENTERPRISES

Thanks to more and more investors recognizing the benefits of integrating women across the value chain—such as increased sales and profitability and enhanced equity—“gender-lens investing” is fast becoming a new category within the impact investing sector. This means more investors than ever are seeking investment opportunities in companies where gender has been integrated, whether into business operations, employment practices, customer base, or through the types of products and services offered.

Layering a gender lens on a social enterprise’s business model illuminates how gender integration can produce products and services that amplify **business outcomes for the company** and **social outcomes for customers**, and how gender-equitable companies enhance **employee/supplier impacts** and **community and institutional impacts**. For the seven in-depth case studies, companies were analyzed across the following five business model components:

**1) Design:** To what extent does the product or service consider women’s needs and desires and engage women in the design process (as designers or consumers)?



TV celebrity Wilbroda and Equity Bank promote BURN stoves

- 2) Production:** How are female and male employees incorporated across all levels of the production process?
- 3) Marketing:** How well does the company understand how women and men are and could better be using its products or services? Does the company take this into consideration when marketing to women customers?
- 4) Sales:** Does the company employ female sales agents? With regard to the actual sales transaction, does the company sell products or services at times and locations that are convenient for women consumers and include financing mechanisms that enable the product or service to be affordable and accessible for female customers?
- 5) Equitable systems and structures:** Does the company create an enabling environment to effectively engage female and male employees to create, produce, market, and sell products and services that target and reach the powerful female customer base?

When considering the social and business impact of integrating gender into the business model across the five elements listed above, the following levels of impact were examined:

- **Social impact at the customer level:** Integrating gender throughout the business model and engaging both women and men throughout the enterprise value chain have the potential to increase customers’ perceived value of products/services, as well as their adoption and use. Innovations that contribute to enhancing women’s quality of life or narrowing gender inequalities, can greatly impact their lives. For instance, since women typically fetch water in many of the regions where Acumen invests, innovations that increase access to clean water can meaningfully improve the lives of women by saving time and providing health benefits. Indirectly, innovations that increase time available, savings, or access to other resources for women have the potential to enable women to amplify social benefits through the use of these resources.

- **Business impact at the company level:** When gender is integrated throughout a company's business model, products and services will be more aligned to customers' preferences, potentially leading to improved sales, increased customer loyalty, and improved access to talent. For example, female distributors and sales agents may be able to position companies to better serve female markets and increase sales.<sup>5</sup> Due to strong relationships of trust, women customers may be more likely to purchase new, innovative products or services from another woman, and to go to her with questions regarding use and maintenance.<sup>6</sup> Using gender integration to better design, market, and sell relevant products/services is likely to enable social enterprises to tap into an underserved market, not only gaining new customers, but also retaining them. In addition, by incorporating inclusive systems and structures that create an enabling environment for both female and male employees, enterprises can have increased access to talent, employee retention, brand reputation, and a wider customer base.

- **Social and economic impacts at the employee / supplier level:** In addition to impacts at the customer and company level, social enterprises have the ability to create enormous social and economic impacts for their employees and suppliers. While employment opportunities are important for both men and women, there are large gender gaps in employment across the developing world, making employment opportunities critical for women's advancement.<sup>7</sup> But even when women are engaged in the labor force, vast wage gaps exist. A World Bank study found that men earn between 8% and 48% more than women, with discrepancies most pronounced in South Asia and Sub-Saharan Africa.<sup>8</sup> Because of the inequalities women face in labor force participation and income generation, the ability to gain these opportunities and resources has vast potential for economic advancement and empowerment for women. At-work training opportunities and engagement in non-traditional roles has the potential to increase women's access to new and higher-level

positions and to increase their leadership and decision-making skills. Having increased income and increased control over how income will be spent also gives women increased purchasing power. This can be particularly important for social enterprises that target women as their key audience. These empowered women may now be more likely to purchase the social enterprises' products and services and use them to amplify social impacts.

The case studies reflect the unique opportunities each enterprise has to integrate gender at the levels appropriate to its way of doing business. Because businesses have diverse structures, each varies in how it can address gender at each level of the framework. As a set, the case studies provide a window into the multiple opportunities, challenges, and positive results businesses may experience as they embark on an effort to introduce gender-integration strategies for the first time or to take their existing practices to the next level of development.

<sup>5</sup> Elborgh-Wortek, K., Newiak, M., Kochhar, K., Fabrizio, S., Kpodar, K., et al. (2013). Women, Work, and the Economy: Macroeconomic Gains from Gender Equality. *IMF Staff Discussion Note*. International Monetary Fund. Retrieved from <https://www.imf.org/external/pubs/ft/sdn/2013/sdn1310.pdf>

<sup>6</sup> Puzzolo, E., Stanistreet, D., Pope, D., Bruce, N. & Rehfuess, E. (2013). *Factors Influencing the Large-Scale Uptake by Households of Cleaner and More Efficient Household Energy Technologies*. London: EPPIMCentre, Social Science Unit, Institute of Education, University of London. Retrieved from <http://eppi.ioe.ac.uk/cms/Default.aspx?tabid=3426>

Clancy, J., Winther, T., Matinga, M., & Oparaocha, S. (2012). Gender Equity in Access to and Benefits from Modern Energy and Improved Energy Technologies. *World Development Report Background Paper*. Netherlands: ETC/ENERGIA. Retrieved from [http://www.norad.no/globalassets/import-2162015-80434-am/www.norad.no-ny/flarkiv/ren-energi/gender-and-energy/wdr\\_norad\\_energia-exec-summaryfinal-version.pdf](http://www.norad.no/globalassets/import-2162015-80434-am/www.norad.no-ny/flarkiv/ren-energi/gender-and-energy/wdr_norad_energia-exec-summaryfinal-version.pdf)

<sup>7</sup> International Labour Organization. (2012). *Global Employment Trends for Women*. Geneva: ILO. Retrieved from [http://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/documents/publication/wcms\\_195447.pdf](http://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/documents/publication/wcms_195447.pdf)

<sup>8</sup> Nopo, H., Daza, N., & Ramos, J. (2011). Gender Earnings Gaps in the World. *World Development Report 2012 Gender Equality and Development: Background Paper*. Washington, DC: Retrieved from <https://openknowledge.worldbank.org/bitstream/handle/10986/9114/WDR2012M0017.pdf?sequence=1>



# GUARDIAN

## THIS CASE STUDY HIGHLIGHTS:

- DESIGN OF THE PRODUCT/SERVICE
- SALES AND DISTRIBUTION



Family whose lives have been improved by a GUARDIAN loan

Half of India's population still defecate outdoors and do not have access to basic sanitation.<sup>9</sup> The slow progress on sanitation has been hampered by a lack of affordable water products for the poor and inadequate investments in behavioral change and awareness programs.<sup>10</sup> While India spends about \$26 billion annually on programs to improve nutrition and create jobs, they spend less than \$400 million on improving sanitation—a ratio of more than 60 to 1.<sup>11</sup> Women are especially disadvantaged by a lack of water, sanitation, and hygiene (WASH) solutions. They are responsible for spending hours collecting water and can also face security risks when they go out in the open to defecate. Water and sanitation solutions have tremendous potential to improve women's lives, but only if women can afford to buy them.

## GUARDIAN

Gramalaya Urban and Rural Development Initiatives and Network (GUARDIAN) tackles the sanitation problem in India by providing

affordable sanitation loans and products to low-income clients in the Tiruchirappalli district in South India. GUARDIAN is among a small number of microfinance institutions globally that are engaged in micro-lending to households solely to support the purchase of water and sanitation assets. These assets include connections to municipal water supplies and toilet construction. GUARDIAN aims to enhance not only the quantity and the quality of affordable sanitation loans and products, but also to influence behavioral change in the household through access to information and public awareness.

GUARDIAN's loans enable women to have access to affordable, high-quality water and sanitation solutions that save time, improve health, and provide safety and dignity. The company takes into account women's needs when designing its loan scheme, resulting in high customer satisfaction. They also engage women in sales and distribution roles to reach more consumers, especially women.

## GENDER INTEGRATION ACROSS THE BUSINESS MODEL

### DESIGN OF THE PRODUCT/SERVICE


GUARDIAN believes female clients are more motivated to buy sanitation loans than male clients because they manage the household finances and are responsible for the household chores including water, cooking, and childcare. Indeed, several female clients that were interviewed for this report listed access to water and sanitation as one of their three main priorities in life. The company also believes that women are more responsible in paying back their loans than men.

As such, GUARDIAN offers a unique sanitation loan scheme specifically targeted to female clients, and has taken positive steps to acknowledge and consider women's specific sanitation and financial needs in the design of its services. After eight years of implementation,

<sup>9</sup> UNICEF. (2015). Eliminate Open Defecation. Retrieved from <http://unicef.in/Whatwedo/11/Eliminate-Open-Defecation>

<sup>10</sup> UNICEF & WHO. (2015). 25 Years Progress on Sanitation and Drinking Water: 2015 Update on MDG Assessment. Geneva, Switzerland: UNICEF & WHO. Retrieved from [http://www.unicef.org/publications/files/Progress\\_on\\_Sanitation\\_and\\_Drinking\\_Water\\_2015\\_Update\\_.pdf](http://www.unicef.org/publications/files/Progress_on_Sanitation_and_Drinking_Water_2015_Update_.pdf)

<sup>11</sup> Ibid.



After joining GUARDIAN,  
I feel I have a personal  
prestige, I have gained  
confidence, I can  
stand on my own,  
go everywhere alone  
and make decisions  
on my own.

- FEMALE LOAN OFFICER

GUARDIAN customer stands proudly  
outside her home

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## IMPACTS OF GUARDIAN'S GENDER-INTEGRATION

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GUARDIAN's repayment rates are higher than 99%. Female clients interviewed particularly valued GUARDIAN's loan requirements that take into account women's preferences, which may also lead to high customer satisfaction:

- Female clients liked the group loan scheme with their neighbors, in contrast to individual loans. Female clients said that they were motivated to engage in the loan because they could share the risk and the benefits with their neighbors.
- Given their time poverty and mobility limitations, female clients liked the option of doorstep collection and monthly installments. Some female clients also liked the practicality of having the option to have neighbors pay back their monthly instalments if they couldn't do so in person.
- Female clients liked the low interest rates compared to other financial institutions, especially given their limited capital and monthly income.
- Finally, female clients appreciated that little documentation is required to obtain a loan, which makes the process smooth and easy.

High customer satisfaction may also lead to increased sales and higher adoption and usage of the loan and water products. The majority of female clients said they had built

their toilets and water connections within the first two months after receiving the loan. Moreover, in a recent rapid assessment Acumen undertook with GUARDIAN, a large proportion of the female clients interviewed confirmed that the toilets were being used by all household members. Some female clients further described how the toilets have been very beneficial for the most vulnerable in the household including women who recently gave birth, elders, and young children.

### SALES AND DISTRIBUTION

In order to reach female clients, GUARDIAN loan officers contact existing women's groups, such as self-help groups, village committees, and community-based organizations in places that face a lack of household water connections and high levels of open defecation. Once the potential clients become interested, GUARDIAN helps them form joint-liability groups composed of five female members

who live on the same street and can support each other in making payments. These groups then take out loans for the specific purpose of funding the construction of toilets and/or water connections.

Several customers, managers, and staff at GUARDIAN underscored the importance of having both female and male loan officers to promote GUARDIAN's sanitation loans. Female credit officers can easily initiate the first contact with potential female clients, and several female customers said they feel secure inviting female loan officers into their houses, even when their husbands are not present. Meanwhile, male loan officers are able to convince suspicious husbands and recalcitrant clients who refuse to pay. Moreover, male loan officers are learning how to approach female clients from their female colleagues. Using a combination of male and female loan officers has enabled GUARDIAN to reach and build trust among gender-diverse markets.

### BUSINESS BOTTOM LINE:

- **Increased sales:** by targeting women's financial needs and preferences
- **High repayment rates:** more than 99% of female clients are accountable and have repaid the loan on time

### SOCIAL BOTTOM LINE:

- **More poor women reached:** through affordable sanitation loans, female clients at the bottom of the pyramid have access to water and sanitation services
- **Behavior change in the household:** women educate their family members and encourage changes in sanitation practices, which in turn benefits the health and nutrition of their families, and particularly their children



Female loan officers have also used their own social networks to help the company enter new markets, scale-up services, and build customer loyalty. In some cases, loan officers were initially GUARDIAN customers. Having benefited from the water connections and toilets, they speak from personal experience as they reach out to their own networks to sell more loans. Likewise, several satisfied female customers brought up their interest in working as loan officers and/or volunteers for GUARDIAN in the future.

By providing an entry point to formal employment for women who were previously not formally employed, GUARDIAN is also contributing to empowering these women. Female credit officers reported experiencing increased confidence, autonomy, and agency in engaging and communicating with both female and male customers and managing difficult situations.

Equitably engaging women and men beyond the loan officer role and in management positions has the increased potential to improve GUARDIAN's after-sales support and repayment rate. Last year, the branch with the highest sales was headed by the only female manager. In explaining the success of her branch, she referred to the strengths of women in management positions. These include the ability to provide customized after-sales support that takes into account female clients' needs,

including practices such as calling in advance of visits and accommodating female customers' busy schedules.

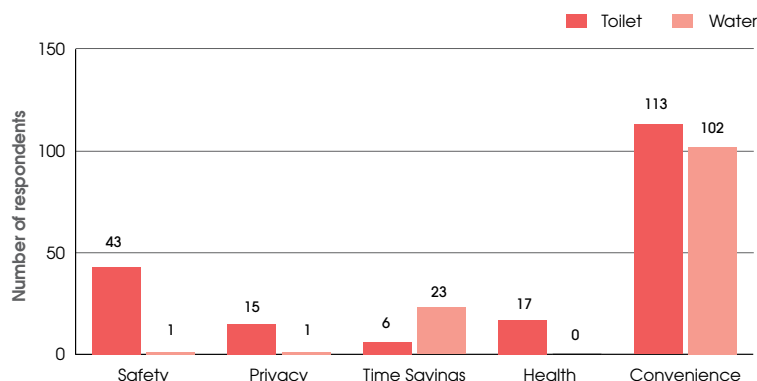
## SOCIAL AND ECONOMIC IMPACTS FOR THE CUSTOMER

The usage of GUARDIAN products leads to direct and indirect benefits for female clients. The majority of clients interviewed reported time and convenience as the most important benefits. Female clients are able to use the saved time to take their children to school on time and arrive earlier to work. Women described the convenience of being able to multi-task at home without needing to spend the time or energy to go outside to collect water or defecate. Women are also using the water for new income-generating activities at home, including home gardening.

In addition to convenience, women frequently cited improved health as an important benefit of being able to use the toilets and water connections at home. GUARDIAN provides information about water storage and sanitation practices in the household, such as on the importance of handwashing and covering water to protect from flies. Female clients reported a reduction in diarrhea in the household, improved urinary health among women, and decreased drudgery and physical strain from carrying pots on their head including reduced pain in their neck and arms.

Women feel safer due to not having to go out into the open to defecate, especially at night. Clients had been particularly concerned for their adolescent daughters who were often victims of sexual harassment. In addition, as an indirect benefit, several

FIGURE 4: WOMEN'S MOTIVATIONS TO CONSTRUCT A LATRINE OR WATER CONNECTION\*



\*Reflects data from 221 surveys with GUARDIAN customers



clients indicated increased autonomy and peace of mind as a result of having the WASH product. One woman reported that in the past she went to bed afraid of being reprimanded by her husband for waking him up in the middle of the night when she needed to urinate or defecate outside. Now she can go to the toilet alone anytime. Some women also expressed an increased feeling of dignity from having the ability to go to the bathroom in privacy.

Several customers mentioned they felt “proud” to have a toilet in the house. One woman mentioned how previously her child was ashamed in school since he was one of the few who didn’t have a toilet; he helped her to convince his father to purchase the toilet. Other women mentioned they felt better now that they could take a shower when they were coming back from the field, and could wash their children more often. In this way, GUARDIAN’s WASH assets, that will remain with women costumers thorough their lives and possibly into future generations, have the potential to create sustained impact for them and their families.

## 16,500 hours saved by women

*\*assuming 25,000 water loans*

*SOURCE: ACUMEN, RAPID CUSTOMER INSIGHT STUDY*



Female customer in India

# BURN

## THIS CASE STUDY HIGHLIGHTS:

- PRODUCTION
- SALES AND DISTRIBUTION

Three billion people around the world rely on open fires and traditional cookstoves and fuels to cook food and heat their homes—causing serious environmental and health problems.<sup>12</sup> Globally, over 4 million people die each year from exposure to household air pollution caused by cooking fires.<sup>13</sup> The health and economic burdens caused by inefficient cookstoves and fuels disproportionately impact women and girls, who have the main responsibility for cooking and gathering fuel.

### BURN

Founded in 2010, BURN manufactures, markets, and sells energy-efficient cookstoves with significant potential to transform the lives of women. BURN's Jikokoa ("saving stove" in Kiswahili) is a charcoal stove that requires less charcoal and cooks faster than a traditional stove. The Jikokoa also has design elements, such as ceramic insulation, ergonomic handles, and an easy to use tray for ash that make it attractive and easy to use. The cookstove can reduce women's exposure to smoke, decrease the amount of time she spends cooking, and reduce her risk



Family cooks together over BURN cookstove

of burns and the drudgery associated with cooking over an open flame.

The energy efficient cookstoves also reduce fuel expenditures for the entire household, making them more financially stable. But BURN does more than just produce and market a great product for women. It catalyzes the power of that product by integrating gender into its business model at multiple levels, most notably in its sales and manufacturing operations. By doing so, BURN

increases its product's reach, enhances its customers' satisfaction, and ensures the cookstove achieves impact for consumers—all the while, improving its business outcomes.

## GENDER INTEGRATION ACROSS THE BUSINESS MODEL

### PRODUCTION

BURN is one of several companies distributing and selling clean

<sup>12</sup> UNWOMEN. (2014). Gender Equality and Sustainable Development. *World Survey on the Role of Women in Development 2014*. New York, NY: United Nations. Retrieved from [http://www.unwomen.org/~media/headquarters/attachments/sections/library/publications/2014/unwomen\\_surveyreport\\_advance\\_16oct.pdf](http://www.unwomen.org/~media/headquarters/attachments/sections/library/publications/2014/unwomen_surveyreport_advance_16oct.pdf)

<sup>13</sup> Ibid.

cookstoves in East Africa; however, few companies manufacture locally, as BURN does. BURN employs over 100 people in its factory—half of whom are women—and produces a stove every minute. BURN is committed to hiring equal numbers of women and men into the business, including in factory jobs, and provides on-the-job training, allowing workers with little prior experience to gain access to the job market. This approach can be especially empowering for women, who, in Kenya, often face limited access to education and training opportunities and thus significant barriers to participating in formal labor markets.

BURN creates equal opportunities for women and provides them with equal pay for equal work. Male and female employees across a range of positions reported feeling that their opinions and contributions are valued. This increased employee satisfaction can translate into increased employee retention, enabling BURN to save on recruitment and training of new employees.

#### **SALES AND DISTRIBUTION**

BURN employs 15 “sales activators”—nine of whom are female—who promote and sell the Jikokoas at local

supermarkets and occasionally at market days. Through these sales activators, as well as other distribution channels, BURN sells nearly 200 Jikokoas per day. Customers and staff reported that female sales activators may have the edge as potential customers may not trust that male sales agents have actually used the stove and understand its benefits.

BURN trains employees to take on new roles and has frequently promoted factory line workers to sales agents. This enables women who may not have originally had adequate sales skills to become experts in the Jikokoas, advance within the company, and become effective sales agents who are able to effectively reach female customers.

Lastly, with regard to the actual sales transaction, BURN has established several financing options that provide customers with the opportunity to purchase the stove through some form of credit. BURN’s main financing option is through a partnership with Equity Bank, which has created a loan program that allows bank members to be easily approved for a loan to purchase the Jikokoas. While this option expands opportunities for customers, many women are hesitant to

borrow money from formal financial institutions. This presents an opportunity wherein BURN could potentially increase access for women consumers by exploring informal lending mechanisms.

## **SOCIAL AND ECONOMIC IMPACTS FOR THE EMPLOYEE**

While BURN’s impacts are primarily delivered through its product, BURN’s gender-inclusive business model also has significant impacts on its employees. There are fewer formal job opportunities for women than for men in Kenya, so providing women with employment options and on-the-job training can be especially empowering for women and open up access to future work opportunities.

Through business policies such as flexible work hours and maternity leave, a culture of equality between men and women, and the practice of promoting from within, BURN has created an atmosphere where female employees feel comfortable, enjoy coming to work each day, and have opportunities for leadership and growth. One woman described her path from an intern, to a line producer, to a machine operator, and

If you are a Kenyan woman, you are used to getting the worst things—low quality products, the worst pay, disempowerment . . . Moreover, you live in a highly patriarchal society that often conscripts you to menial and unhealthy tasks. For example, women spend hours each day cooking with a smoky jiko—this is not only an unpleasant task, it is also a life-threatening one. Our jikokoa, on the other hand, is a clean burning cookstove that not only changes how people cook but also changes their perception of their lives and their future. It gives them a sense of possibility . . . For once, women get the best thing.

- PETER SCOTT, BURN FOUNDER

## SAVINGS

The Jikokoa uses **3-4** times less charcoal than a traditional stove

(case study respondents)

Jikokoa customers saw a **60%** reduction in charcoal expenditure

(Acumen rapid assessment)

finally to a line manager. Employees can also gain a sense of agency, as they are able to take control over certain aspects of their lives and have the improved self-confidence to see that they can achieve their goals; as one female sales activator put it, “My life is mine and mine alone—no one can tell me what to do.”

This not only creates shifts in the confidence of individual employees, but it also begins to create shifts in what people see as acceptable roles for women. One male line worker explained that at BURN, “Men and women work as equals. No one is better. We make the same things, tackle the same tasks, even the payment is the same.” Female factory staff also described being impressed and inspired when they saw other women working with heavy machinery.

## SOCIAL AND ECONOMIC IMPACTS FOR THE CUSTOMER

Customers of the Jikokoa cited charcoal and financial savings as the primary benefits of using the stove. Female customers reported using those savings to pay for milk for their babies, books and school fees for their children, clothing for their families, and solar lamps. Women reported feeling more independent because with these savings, they don't have to rely on their husbands for money for fuel.





# GADC

## THIS CASE STUDY HIGHLIGHTS:

- PRODUCTION
- EQUITABLE SYSTEMS AND STRUCTURES

The Gulu District of Northern Uganda is recovering from nearly 25 years of armed conflict and civil strife that left the north, the poorest region in Uganda, with an estimated 61% of the population living in poverty. Beginning in 2008, farmers in the Gulu and Amuru Districts began returning to their homes for the first time in 20 years. They now face the challenge of reconstructing their lives as subsistence farmers, requiring a stable cash crop to enable them to meet their basic needs.

### GADC

Gulu Agricultural Development Company (GADC) sources organic cotton and other agricultural products from smallholder farmers in the region, creating sustainable, ecologically sound, and locally empowering supply chains. GADC exports these products and sells them on international markets, providing farmers with much needed access to diverse markets. The company has become one of the world's largest exporters of organic sesame,<sup>15</sup> while the cotton lint GADC produces is certified "Fair for Life".<sup>16</sup> GADC also empowers local

smallholder farmers by providing them with support, training, and agricultural inputs.

Women's inclusion in global supply chains is increasingly recognized as a key vehicle for advancing women's economic empowerment. In many Sub-Saharan African countries, where women farmers represent 50% of the agricultural labor force, empowering women to become engaged in commercial agricultural supply chains is a clear opportunity to link women to markets.<sup>17</sup> GADC is an excellent case for understanding how expanding opportunities for women to be involved in the agricultural supply chain can be good for business and drive positive social transformation in communities.

GADC provides two main services that advance women's economic empowerment and make the company a more commercially viable enterprise on the global market. First, GADC offers agricultural extension services and crop purchasing to smallholder farmers — this disproportionately benefits women smallholder farmers as they otherwise lack access to such

opportunities. Second, the company involves women as producers and processors throughout the supply chain. One of GADC's most significant undertakings is to make sure farmers, particularly women, have sustainable sources of income so that they are able to continue to produce for other buyers and markets should GADC cease to exist.

## GENDER INTEGRATION ACROSS THE BUSINESS MODEL

### PRODUCTION

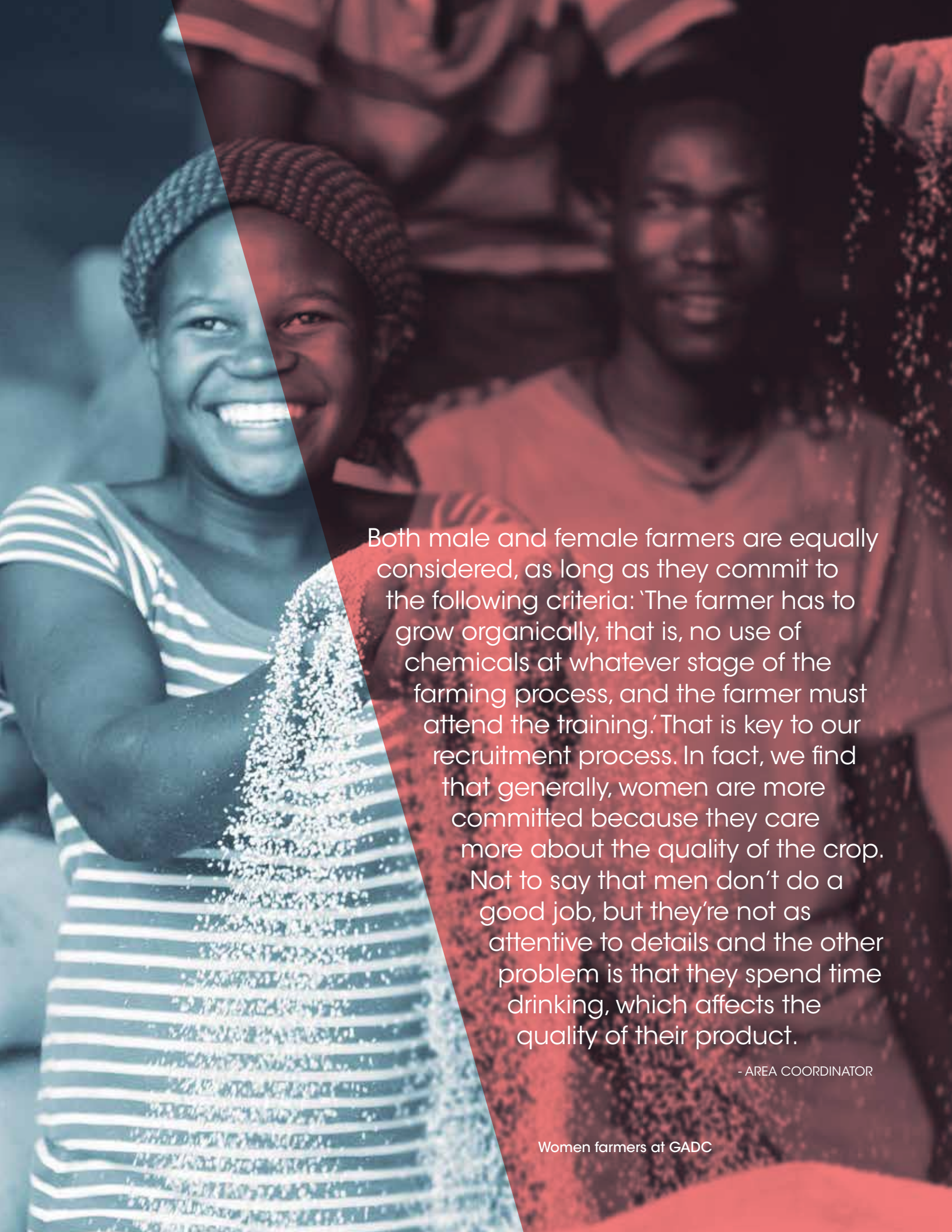
The enhanced business and social impacts that result from GADC's approach to gender integration are particularly evident in the enterprise's production process. In order to build the production capacity they need, both in terms of working with farmers and ginnery line workers, GADC recognizes the need to involve women. The company offers services that meet the needs and interests of women by providing technical training to ginnery line workers on operating the necessary machinery and to farmers on how to grow and

<sup>15</sup> Ministry of Foreign Affairs of Denmark. (2014, April 28). Annex J: Case study from Uganda: Gulu Fashion. *Technical Proposal 201405*. Retrieved from [http://www.netpublikationer.dk/um/14\\_danida\\_btb\\_programme\\_2006\\_2011/index.html](http://www.netpublikationer.dk/um/14_danida_btb_programme_2006_2011/index.html)

<sup>16</sup> Anstett, A. (2014, April 28). Investing in Fair Trade Cotton Opens Markets for Ugandan Farmers. *Innovate Development*. Retrieved from <http://innovatedevelopment.org/2014/04/28/investing-in-fair-trade-cotton-opens-markets-for-ugandan-farmers>

<sup>17</sup> Food and Agriculture Organization. (2011). *The State of Food in Agriculture 2010-2011: Women in Agriculture Closing the gender gap for development*. Rome, Italy: Food and Agriculture Organization (FAO). Retrieved from <http://www.fao.org/docrep/013/i2050e/i2050e00.htm>





Both male and female farmers are equally considered, as long as they commit to the following criteria: 'The farmer has to grow organically, that is, no use of chemicals at whatever stage of the farming process, and the farmer must attend the training.' That is key to our recruitment process. In fact, we find that generally, women are more committed because they care more about the quality of the crop. Not to say that men don't do a good job, but they're not as attentive to details and the other problem is that they spend time drinking, which affects the quality of their product.

- AREA COORDINATOR

Women farmers at GADC



sell GADC's priority products. Research on cotton farming has established that women in Sub-Saharan Africa tend to provide the majority of labor on farms, but face major issues with land ownership. They lack independent rights to own land, manage property, conduct business or even travel without their husbands' consent,<sup>18</sup> making it difficult for them to access income from the cotton they grow.<sup>19</sup>

GADC challenges this gender disparity by giving women the opportunity to build skills and knowledge. A senior management staff member stated that training is key to sustaining effective production performance of GADC's employees and farmers. "The training benefits women and men equally and it is key to our success as a business," he noted. Several managers reported that training women had many benefits beyond empowering women. For instance, one manager mentioned that having women on a production line helps ensure quality because they are more attentive to details than men. For this reason, several male farmers pointed out that working alongside women farmers has helped men aspire to higher standards of efficiency and quality with regard to growing and processing crops.

The emphasis placed on training both female and male employees



Female GADC farmer in the fields

throughout the supply chain makes GADC an attractive workplace, particularly for women who, in Uganda, have fewer opportunities for skill advancement than men do, let alone for accessing paid employment. Many female workers stressed the benefits they experience from working at GADC, including: being able to buy animals to increase yields, constructing more permanent houses compared to their current grass thatched huts, and being able to send their children to private schools as opposed to public schools. One woman farmer said: "Before I could never do that but now, my husband he understands that the money we have is thanks to me and

my skills. So he trusts me on how I spend for the home." Interviews with female employees from across GADC's value chain revealed that the company has enabled them to gain new skills, allowing them to be competitive on the job market. Employees who benefit from these kinds of opportunities are likely to be more loyal to their companies and exhibit higher rates of job satisfaction, which in turn reduces the company's costs on recruiting and training.

Transportation is another area where GADC is innovating around gender in ways that support business outcomes and impact gender norms. Since most smallholder farmers have no form of

<sup>18</sup> USAID. (2012). *USAID Policy on Gender Equality and Female Empowerment*. Washington, DC: USAID. Retrieved from [https://www.usaid.gov/sites/default/files/documents/1865/GenderEqualityPolicy\\_0.pdf](https://www.usaid.gov/sites/default/files/documents/1865/GenderEqualityPolicy_0.pdf)

<sup>19</sup> Horsley, S. and M. Anderson. (2005). *Hanging by a Thread: Women & the Cotton Industry in Southern Africa*. Retrieved from <http://transportandsociety.com/africapages/womenandcottonchain.pdf>



transportation or at most, own a bicycle, transporting large quantities of crops to the market for sale is a burdensome task. This is even more challenging for poor women, who face significant mobility constraints, including restricted access to and limited ability to operate cars and bicycles and competing obligations that make leaving the home challenging (for instance, child care and security issues).<sup>20</sup>

The gendered impacts of women's limited mobility are readily apparent in the case of smallholders in Gulu: GADC staff members and farmers told of husbands who reaped the crops their wives had grown and sold them off without their wives' consent. Without a means of transport or control over the land, the wives were unable to stop this from happening. GADC solves the problem of transportation for poor farmers by sending trucks to pick up the harvested crops directly from smallholders' farms and by providing women with bicycles so that they can transport crops on their own. Both of these solutions serve a vital role in freeing smallholders from one of the biggest constraints they face in accessing markets. Expanding opportunities for women to access transportation, such as through riding a bicycle, is also a powerful example of social norm change. It demonstrates that change is possible and that enabling an inclusive

You know, in Gulu, you will see women on bicycles, but if you go in the East, West, or South of Uganda, you will never see it because of traditions. It is taboo to see a woman on a bicycle. But at GADC, we encourage them to get their own mode of transportation so they can be mobile and more efficient with time. That is why we provide them with a loan which they can repay after one year, without interest. It has changed the attitude of women on bicycles around here.

- AREA MANAGER



<sup>20</sup> Uteng, T. P. (2011). Gender and Mobility in the Developing World. World Development Report 2012: Gender Equality and Development, Background Paper. The World Bank Group. Retrieved from <http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1322671773271/uteng.pdf>

Incorporating training on domestic violence in our trainings is one of our immediate goals. As you know, in Uganda, domestic violence is a huge issue and one that is particularly bad in the North. If there is fighting in the home, then women come to work and they cannot perform well at their tasks. We see that it directly affects operations because domestic violence tends to be particularly high during harvest. And if our mission is to empower women, then as a company, we have the responsibility to support them to reduce this issue.

-MANAGEMENT STAFF





environment through more equitable practices has great potential for individual empowerment.<sup>21</sup>

#### EQUITABLE SYSTEMS AND STRUCTURES

GADC's internal company practices and policies create an enabling environment for both male and female employees. One way in which GADC incorporates gender to foster change within the company is illustrated through its commitment to disciplinary procedures related to sexual harassment and domestic violence. As noted by one of the management staff, "because we hire so many women, we have to make sure that they are in a safe environment." To ensure that the code of conduct is efficiently implemented and respected, GADC also requires that each employee be given orientation training on the code of conduct at the beginning of every season.

GADC has a proactive and gender-sensitive approach to the issue of domestic violence, reflecting the company's understanding that domestic violence has both social and business implications; in the words of one of the management staff, "For sustainability, we need to talk about domestic violence, because it does impact negatively on productivity." The company began recognizing the severity of this issue three years ago, when farmers failed to



GADC farmers in the fields

appear at trainings and yields began dropping unexpectedly. A member of the management team told ICRW of instances in which GADC staff responsible for inspecting farmers' fields found land cultivated by women being managed poorly; when asked about this issue, these women said they had been unable to tend to the fields because of problems with their husbands. GADC recognizes that domestic violence affects the abilities

and productivity of their farmers and is thus working to develop an approach to combat the problem.

By acknowledging the challenges that women farmers and employees face, and tackling these issues head on through their employment practices, policies, and training, GADC is working to improve gender equality, while enhancing the productivity and sustainability of the business.

<sup>21</sup> Iga, H. K. (2002). Bicycles, Boda Boda and Women's Travel Needs. In P. Fernando & G. Porter (Eds.) *Balancing the Load: Women, Gender and Transport*. London: Zed Books, in association with The International Forum for Rural Transport and Development.

# AVANI BIO ENERGY

## THIS CASE STUDY HIGHLIGHTS:

- PRODUCTION

85% of villages in Uttarakhand, India, have been connected to the state electrical grid since 2005; however, seasonal power shortages and hilly terrain with poor transmission infrastructure create a very unreliable supply of electricity in the area. Much of the area is covered with fallen pine needles, which are a common contributor to forest fires, causing deforestation and reduced water sources. Avani's gasification plant converts pine needles into electricity, providing reliable and clean energy to the region; it also creates a new local labor market for pine needle collectors and plant operators. While women were previously collecting pine needles without pay for household use, Avani is now monetizing their time and paying them to collect pine needles for energy generation. By creating a value for women's work and time spent on clean energy production, Avani transforms a traditionally unpaid agricultural activity into a source of income, equally accessible for both women and men.



Women collecting pine needles

## GENDER INTEGRATION ACROSS THE BUSINESS MODEL

### PRODUCTION

In order to increase its electricity production, Avani needs to engage a large labor force in pine needle collection. Contrary to the other

case studies presented in this report, for Avani, integrating gender within their production process is manifested through making a concerted effort to engage men in a job that has traditionally been viewed as a woman's role. Engaging both men and women in this role, and monetizing a task that was previously relegated to women's domestic responsibility has



the potential to shift gender norms by improving the overall status of pine needle collectors.

By providing jobs to over 52 women in the community, Avani is empowering the most vulnerable women in the region and improving their household financial stability. There are very few paid work opportunities for women in Uttarakhand, especially for women from lower castes who do not own land and depend on daily work for subsistence. Many of the women interviewed for this report shared that they were using their income to “[buy] vegetables, oil, sugar, pay back their loans and [buy] some basic necessities.” Some female pine needle collectors also explained that pine collection was more profitable than other jobs in the area.

By engaging men in non-traditional roles, Avani also aims to increase its labor force and transform gender norms in the community. Pine needle collection is considered a “gathering” job, typically performed by women for household consumption. In order to engage and motivate both women and men to take on this role, managers calculated the salary men earn as wage laborers in the community and

Avani is providing job opportunities for women. We need these employment opportunities in the area so that there is an incentive and a reason for young women in the community to study and stay.

- WOMAN FROM THE COMMUNITY



Women in the fields in India

offered a similar salary for pine needle collectors. Avani invited men from different communities to work as pine needle collectors during the last season, to motivate local men to participate in pine needle collection and to demonstrate that this role has an economic value with no gender limitations. Engaging both men and women as collectors has the potential

to increase the productivity of Avani’s gasification plant, producing more clean energy, and thus providing more households with access to electricity.

# LABOURNET

## THIS CASE STUDY HIGHLIGHTS:

- DESIGN OF THE PRODUCT/SERVICE

By 2030, there will be 1 billion people worldwide without the necessary skills to find a job.<sup>22</sup> LabourNet is a social enterprise established in 2006 in Bangalore, India that builds a skilled workforce through vocational training for those in India's informal sector. LabourNet works closely with the local community, providing a multi-dimensional intervention including capacity building and employability. LabourNet currently provides training modules that focus on topics including beauty and hair care, tailoring, electrical work, computer skills, work place skills, and customer services and sales to both female and male students. LabourNet then provides access to employment in the private or public sector. Some students also start their own business out of their homes. In some cases LabourNet's trainings are paid for by private sector companies or the government who will eventually employ these students; in other cases they are paid for by corporate social responsibility (CSR) programs as a form of capacity building for the unemployed and in some cases, especially for longer-term courses, students themselves pay for the training.



Female students at LabourNet

LabourNet has created strong and strategic partnerships with the private sector. By recruiting inexperienced workers, training them, and connecting them to the labor market, LabourNet provides students with an important foothold in the formal sector. These opportunities are valuable for both men and women, but can be particularly empowering for women, who face many institutional and cultural

barriers to obtaining jobs in the formal sector. By supporting safe and effective co-ed job trainings and placement programs, LabourNet has the potential to create concrete livelihood opportunities for women and men who would not otherwise have had access to important training and skills building and contribute to a reversal in India's low female labor participation rate.<sup>23</sup>

<sup>22</sup> Dobbs, R. et al. (2012). *The world at work: Jobs, pay, and skills for 3.5 billion people*. McKinsey Global Institute: McKinsey&Company. Retrieved from [http://www.mckinsey.com/insights/employment\\_and\\_growth/the\\_world\\_at\\_work](http://www.mckinsey.com/insights/employment_and_growth/the_world_at_work)

<sup>23</sup> Uteng, 2011

## GENDER INTEGRATION ACROSS THE BUSINESS MODEL

### DESIGN OF THE PRODUCT/SERVICE

LabourNet has designed a gender-sensitive job training service by taking into account women's and men's aspirations and needs. LabourNet carries out an assessment of the labor force demand by surveying companies and CSR programs to understand the skill-sets that they need. It also assesses the specific preferences among female and male workers from the informal sector who have few educational opportunities after primary education. Since 2006, LabourNet has trained over 100,000 students across 25 states in India, of which 40% were women from low-income communities.

LabourNet also includes life-skills training and hands-on work experience in the design of their training programs, leading many students to experience enhanced self-esteem, agency, and voice. Several students mentioned the importance of the mentorship opportunities offered by LabourNet through which they gained

FIGURE 6: PREFERENCES AND CHALLENGES FOR FEMALE AND MALE STUDENTS

FEMALE STUDENTS	MALE STUDENTS
<p><b>MOST POPULAR MODULES:</b> Beauty and hair care, tailoring, and data entry operator</p>	<p><b>MOST POPULAR MODULES:</b> Electrician and computer</p>
<p><b>PREFERENCES FOR WORKPLACES:</b></p> <ul style="list-style-type: none"> <li>• Proximity to home</li> <li>• Flexible schedules</li> <li>• Safe environments</li> <li>• Home services</li> </ul>	<p><b>PREFERENCES FOR WORKPLACES:</b></p> <ul style="list-style-type: none"> <li>• Job in the city</li> <li>• Job security (contract)</li> <li>• Personal safety</li> <li>• Autonomy</li> </ul>
<p><b>CHALLENGES:</b></p> <ul style="list-style-type: none"> <li>• Low self-confidence</li> <li>• Lack of communication skills</li> <li>• Lack of capital</li> <li>• Social norms (that prescribe household responsibilities)</li> </ul>	<p><b>CHALLENGES:</b></p> <ul style="list-style-type: none"> <li>• unrealistic expectations</li> <li>• Lack of language skills (i.e. English)</li> <li>• Lack of capital</li> </ul>

After joining LabnourNet we have gained knowledge and new skills that we can use to be financially independent. Otherwise we would be alone at home, afraid to do something by ourselves and depending on others.

- FEMALE STUDENT

skills in communication, negotiation, and time management. In particular, female students expressed more confidence from the training, enabling them to overcome self-imposed barriers, such as undervaluing their skills or failing to negotiate.

Trainers also acknowledged improved negotiation and communication skills among the students during their first job interviews, specifically among female students who tend to be shyer in demanding benefits. Female students also mentioned that the mentoring provided by LabourNet, helped them to “look out for themselves” and “solve unexpected problems when they arise.”

Finally, LabourNet provides financing options and access to welfare schemes. In Bangalore alone, LabourNet students have opened more than 14,000 bank accounts. For many students, this is the first time they have had a bank account. While access to banking is important for both male and female students, it can be particularly important for women who often lack access to financing due to limited credit history and lack of collateral. For students who later become self-employed this can be crucial for managing and investing

in their business. For students who enter the formal labor force, access to banking can enable them to save and accumulate earnings for enhanced economic stability.

While many of LabourNet’s trainings for women build their capacity for participation in the informal labor force, engaging with CSR programs and private sector companies who are interested in involving women in skilled positions in the formal sector, can help identify the latent labor

demand that exists for women in the formal sector. For example, Coca Cola’s 5by20 initiative, aims to engage and empower 5 million female entrepreneurs throughout their value chain by 2020. Subsequently training women to fill these roles would not only meet this demand and expand options for the types of companies LabourNet could partner with, but also would enable women to earn higher and more reliable incomes through participation in the formal economy.



Students at LabourNet



# ETHIOCHICKEN

## THIS CASE STUDY HIGHLIGHTS:

- DESIGN OF THE PRODUCT/SERVICE

EthioChicken, formerly Mekelle Farms, offers chickens and training on poultry farming that serve to improve the livelihoods of smallholder farmers, especially women, while addressing the challenge of child malnutrition in Ethiopia. EthioChicken was launched in 2010 with the aim of producing an affordable, highly fertile, and disease-resistant chicken variety for smallholder farmers across the country. EthioChicken sells entrepreneurial farmers day-old chicks, chicken feed, medicine, vaccines, training, equipment, and transport; these Model Farmers then raise the chicks to 40 days, at which point they are hearty enough to sell to poor households with backyard coops or to smallholder farmers. The inputs provided allow the chickens to mature and thrive in village environments where they might otherwise be vulnerable. The majority of smallholder farmers that EthioChicken engages are female, meaning that the company provides women with the opportunity for income generation and improvement in household nutritional outcomes.



Employees at EthioChicken

## GENDER INTEGRATION ACROSS THE BUSINESS MODEL

EthioChicken is in the process of integrating gender in its business model by including women more proactively in aspects of the business from farmer training, to the supply chain, and in management positions.

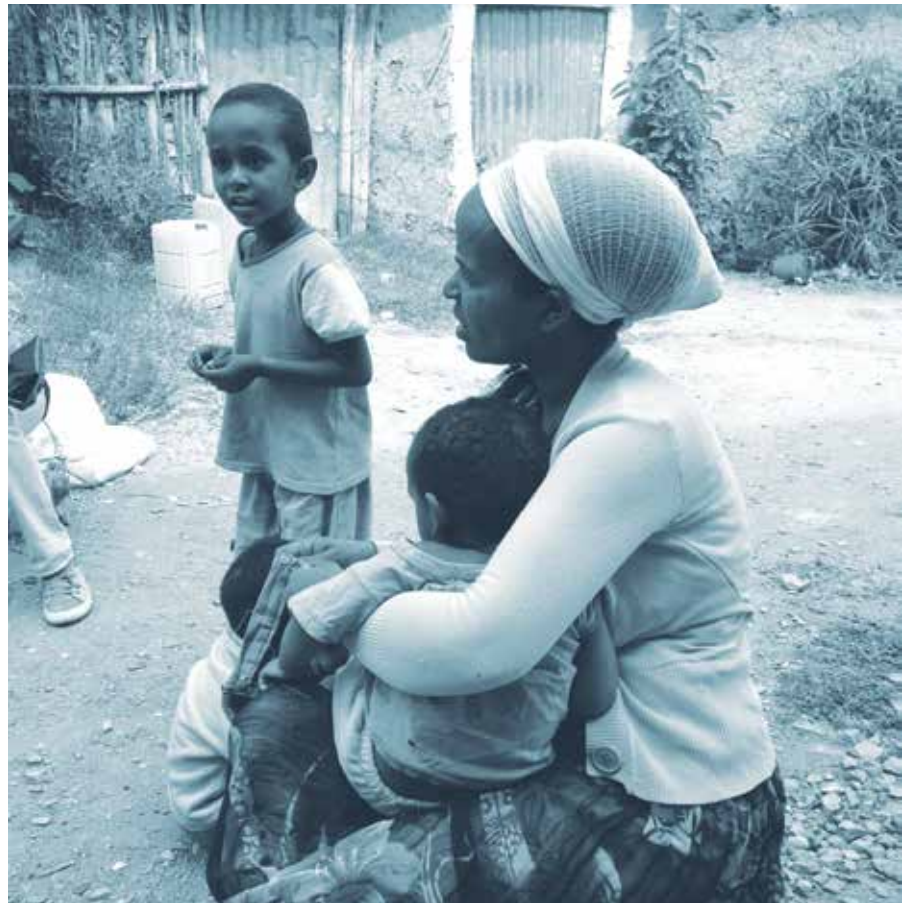
### DESIGN OF THE PRODUCT/SERVICE

Training of sales agents (Model Farmers) is an essential feature of EthioChicken's business model. So far, EthioChicken has trained over

250 agents in properly raising very young chicks, which includes guidance on building appropriate coops, feeding and vaccination, and disease-prevention practices. Women sales agents reported that these trainings are especially important because in Ethiopia, men tend to have control over the entire poultry value chain, making it difficult for women to break into the business. By providing training in such skills as raising poultry and marketing, EthioChicken helps women to overcome these significant barriers and creates an avenue for women to engage in their own income generating activity. One

female sales agent said, “Before, I had my own tailoring shop, but with this business, at least I can make a little more. I also learned new skills.” At the community level, creating job opportunities for female smallholder farmers is critical for providing them with a source of income for responding to their immediate household needs and improving protein intake. At the enterprise level, gender equality at EthioChicken can promote greater satisfaction among employees and thereby foster higher employee retention; this was apparent throughout the interviews and focus group discussions, particularly with non-management staff, in that women mentioned being happy with their jobs and wanting to continue working with EthioChicken in the future.

EthioChicken’s network of female farmers represents a valuable opportunity to leverage gender considerations to improve female farmers’ businesses and enhance EthioChicken’s reach and profitability. For example, investing in training on marketing skills could enable more female farmers to access markets and create more sustainable poultry businesses. During the focus group discussions with women Model Farmers, they often expressed the need for more robust marketing skills, asserting that it would enhance their self-confidence by allowing them to sell their EthioChicken products better and ensuring equal market access for women and men farmers. Getting this



EthioChicken beneficiary using poultry farming to enhance her family’s nutrition and income

Women in my neighborhood, they always come to me and ask me if EthioChicken is hiring because they tell me they want to be like me and earn money like me.

-FEMALE END-USER

training, they added, would increase their entrepreneurial skills, which would help them earn a profit. Additionally, as women create more profitable poultry businesses, EthioChicken’s business will grow as the farmers would purchase more chickens and agricultural inputs to supply their expanded

businesses. There is tremendous potential for a positive cycle of growth for women farmers who are better equipped to access markets, grow their businesses, and expand demand for products and training as EthioChicken continues to invest in building the capacity of small-scale poultry farmers.

## THIS CASE STUDY HIGHLIGHTS:

### • PRODUCTION

Global Women's Water Initiative (GWWI)\* provides communities with access to water, sanitation, and hygiene (WASH) systems as well as knowledge. Increasing access to clean water and teaching proper sanitation techniques greatly reduces water-borne disease and resulting diarrhea – the second leading cause of under-five mortality throughout the developing world – and also reduces the amount of time women spend fetching and boiling water for purification.<sup>24</sup> Increased access to clean water also reduces women's water collection burden and associated hazards such as injury from carrying large quantities of water on their heads and safety risks experienced while collecting water. GWWI's innovation lies in how they train women to engage in non-traditional roles in the construction of these WASH systems and management of sanitation businesses. Women's unique roles not only shift gender norms, but also enhance how the WASH solutions and knowledge are used.

## GENDER INTEGRATION ACROSS THE BUSINESS MODEL

### PRODUCTION

GWWI conducts a three-year program in collaboration with local NGOs in Kenya, Tanzania and Uganda. Members of the NGOs (called Core Trainees) are trained to be WASH technicians and micro-entrepreneurs. Through these trainings, GWWI teaches participants about hygiene, including how to teach community members (Village Trainees) the rationale for sanitation practices, how they can use hygienic practices

to reduce the risk of water-related disease, how to actually construct WASH facilities, and how to start water and sanitation businesses. After attending this training, the NGO staff discuss the potential water and sanitation projects with the community, decide which WASH solution to construct, and then secure the necessary materials and labor. For the actual construction, the female Core Trainees teach community members and lead every step of the process.

GWWI provides financial support for the first installation of a water solution, but the partner NGOs are responsible for securing funding and

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### GWWI TRAINING COVERS:

#### HOW TO BUILD THE FOLLOWING WATER SOLUTIONS:

- Rainwater harvesting systems
- Water storage tanks
- Water filters
- Pit latrines
- Composting toilets
- Cleaning bays

#### HOW TO MAKE AND SELL THE FOLLOWING PRODUCTS:


- Soap
- Shampoo
- Chlorine
- Reusable menstrual pads
- Solar cookers
- Toilet digesters

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\* GWWI is not an Acumen investee, but provides an example of a company that has integrated women into the production process to enhance the construction and use of WASH solutions and also shift gender norms.

<sup>24</sup> World Health Organization. (2013). Diarrhoeal disease. Fact Sheet No. 330. Geneva: WHO. Retrieved from <http://www.who.int/mediacentre/factsheets/fs330/en/>





Before, women would stay in a house with a leaky roof. Now they pick that hammer, and fix it!

- CORE TRAINEE

GWVI trainer teaching women to build a water tank, defying cultural norms by climbing a ladder



in-kind support for the second installation and any future installations. Currently, GWWI partners with six NGOs in Uganda, four in Kenya, and one in Tanzania.

Several of the women trained by GWWI discussed how engaging women in the construction of WASH projects has a multiplier effect on their use. As women are often the ones who use the WASH system, women involved in their construction will likely place greater value on the water tank or filter, for example, and will be more likely to properly maintain the product. Women were able to put the WASH knowledge they gained from the GWWI trainings directly into effect through practicing proper sanitation techniques at home and ultimately reducing water-borne diseases such as typhoid among their families. Additionally, the Core Trainees and the Village Trainees expressed being empowered as they mobilized communities around the construction of the new water projects and generated in-kind support. These women also gained self-confidence through their leadership roles in actually constructing the water solutions. One Village Trainee explained, “The training has empowered me and has made me a change agent in my community. People trust me more and can always consult me when they have problems.”

As women were engaged in non-traditional roles, for example as masons and bricklayers, they gained



Women trained by GWWI teach other women in their village how to construct a clean water tank

a new sense of respect from the community and reported that their status has improved. As community members saw women engaged in these roles, their perception of women’s capacity changed. A few female students interviewed at a school where GWWI Core Trainees had constructed a water tank expressed viewing the women who constructed the water tank and latrines at their school as role models; one explained, “I now realized that any job can be tackled by either men or women without discrimination.” Seeing women in these roles expanded their horizons about what roles are possible for women.

Moreover, some of the Core Trainees and Village Trainees are now serving on their local community water board, which enables them to be involved in community decision-making and to influence local policies in ways that reflect women’s perspectives. Women in these roles have the ability to promote WASH and encourage the

community to install additional WASH projects.

GWWI is in an initial three-year pilot phase focused on training and learning; currently, GWWI’s business model is not financially sustainable. As GWWI shifts efforts to focus on financial sustainability and scale in the coming years, it could consider developing a financing package that would allow institutions and households to purchase the WASH solutions through a loan and could also create employment opportunities for women involved in constructing the systems. GWWI could then leverage gender integration to involve female Core Trainees in increasing sales. As the female Core Trainees are knowledgeable about not only how to construct the WASH solutions, but also how they will ultimately be used by women in the community, they would likely make very effective sales and marketing agents.

# ENHANCING IMPACT THROUGH GENDER INTEGRATION: A CALL TO ACTION

This report aims to highlight how integrating gender has the potential to make social enterprises more resilient, successful, and impactful. However, understanding the potential gains of gender integration is just the beginning. The hope is that this report motivates social enterprises to reflect on the degree to which their business integrates gender and to identify areas where gender could be more effectively integrated to enhance business and social impacts. Additionally, this report aims to lead to greater action and new partnerships to engage and empower women through the private sector. Below is our call-to-action for four key areas of work.

## 1. BUILD SOCIAL ENTERPRISES' KNOWLEDGE AND SKILLS ON HOW TO INTEGRATE GENDER INTO THEIR BUSINESSES

Appreciating the importance and benefits of gender integration is critical for action, but is insufficient on its own. Those who own, operate, and manage social enterprises require a practical understanding of how to do so.

This report represents an important step in building that knowledge base. The information and analysis

presented here are intended to offer social enterprises practical pathways for gaining awareness, clarifying goals, and inspiring action. It includes a framework describing five main domains through which gender can be integrated into business processes: **design of the product/service, production, marketing, sales, and systems/structures**. The case studies within provide a diverse set of real-world examples of how some enterprises have integrated gender in several of these domains and the benefits they have observed for their businesses and their customers as a result. In addition, this report includes a self-assessment tool enterprises can use to evaluate strengths and weaknesses in their approach to integrate gender throughout each of the five domains and to identify additional steps through which they can leverage gender integration to improve performance.

As the case studies demonstrate, many social enterprises already exhibit a strong motivation to engage women in their value chains and as customers, to deepen their social impact, improve their business, and promote gender equality in the communities in which they

operate—some have opportunistically developed and implemented innovative solutions for doing so. These companies stand as powerful examples for others. However, the case studies also make clear that much more needs to be done to address the fact that social enterprises require better skills, expertise, and resources to enable them to fully adopt, and thus benefit from, gender integration strategies. These needs include:

- **DESIGN:** Capacity-building to conduct comprehensive product/service **research and development specific to women customers**. Social enterprises need the skills to conduct thorough market research on the challenges, needs, and perspectives of women in order to develop and/or improve products that address those unique needs. Like all businesses, deeper insights on this demographic will enable these companies to reach a larger customer base and achieve higher levels of customer satisfaction. Examples may include research on how and why female customers make spending decisions, how low-income women spend their time, ways in which the businesses can help alleviate the burden of women's unpaid household labor,



Women farmers at Virtual City, an Acumen investee that connects farmers to markets

and avenues for improving women's access to markets.

- **PRODUCTION:** Guidance in developing **recruitment, training, mentorship and professional development programs for women.** Programs such as these can address critical gender inequality gaps by dramatically strengthening women's access to and success in jobs traditionally reserved for men. These often include higher-paying jobs such as those involving the operation of machinery, mobility and visibility in public spaces, access to markets, knowledge of business communication, marketing, sales and finance, and leadership/management of

teams. Engaging women in non-traditional roles can maximize productivity and enable companies to take full advantage of their workers' capabilities across genders. Additionally, engaging women and men, in such non-traditional roles impacts the individual workers themselves—for instance, as a worker's confidence increases as a result of a company's investment in her training and development, she gains a voice and sense of agency, and community norms around what is acceptable for women and men can begin to shift.

- **MARKETING:** Training in **marketing methods that are most effective with**

**female customers.** Research has shown that female customers are often more receptive to in-person demonstrations or referrals about a product or service from someone they know and trust.<sup>25</sup> Therefore, understanding how to incorporate more grassroots, person-to-person sales and marketing approaches can enable companies to more effectively market to, reach, and engage female customers. Additionally, social enterprises have the ability to enhance the social benefits experienced by customers and increase sales, by **including information in their marketing messages on the gender-specific corollary benefits that customers can experience from product/service use.** For example, promoting the fact that a product will save women time, may motivate female customers to purchase the product/service.

- **SALES:** **Engaging both women and men as sales agents** may increase a company's reach and contribute to increased sales. Companies may require guidance for developing **technical and communications training for female sales agents,** and can provide **gender-specific safeguards** that enable more women to participate and be more

<sup>25</sup> Barletta, M. (2003). *Marketing to Women: Understand, Reach, and Increase your Share of the World's Largest Market Segment.* Dearborn Trade Publishing.



successful in sales positions. For example, incorporating transportation options or mobile money—so that women do not have to carry cash—can make sales opportunities more attractive and feasible for women. When it comes to the actual sales transaction, as women at the bottom of the pyramid often lack financial capital and access to credit, in order to increase women's access to basic products and services, it is particularly important to develop financing and credit solutions especially designed for women consumers to enable the sale.

- **INVESTING IN WOMEN LEADERS:** *Integrating women into middle and, especially senior, management positions is important and requires long-term investment in internal leadership development.* Studies have shown that by engaging women in business leadership positions, companies gain better insights into the preferences of female customers, which can translate to greater business success.<sup>26</sup> For example, women-owned small and medium-sized

enterprises (SMEs) have been found to grow faster than those that are male-owned, and companies with women on their boards and in leadership roles perform better financially than their counterparts.<sup>27</sup> Empowering women at the highest levels of leadership requires a long-term commitment to building and strengthening equitable systems that open opportunities for women leaders.

- **EQUITABLE SYSTEMS AND STRUCTURES:** Finally, companies need to know the range of employment conditions they can offer both female and male workers to enable them to be most effective in their jobs. For example, companies **can use employment contracts, codes of conduct and benefits structures**, as well as policies such as equal pay for equal work, maternity and paternity leave, flexible hours, sexual harassment policies and company-run credit schemes, so that both female and male employees are better equipped to balance home and work responsibilities. While these systems and structures are beneficial to both men and

women, for women, who often bear the responsibility of managing the family and home, these policies can make a significant difference when it comes to enabling them to sustain their livelihoods and advance in the company. At the same time, they benefit companies by strengthening their ability to build a strong workforce and be resilient to crises.

As the case studies make clear, there is no one-size-fits-all recipe for integrating gender into business operations. Strategies need to be adapted to the enterprise's business model, size, sector and, perhaps most importantly, the unique challenges of the local context in which they operate. Depending on these conditions, some strategies will be feasible, and others may not. The case studies show the variety of approaches that can have a positive impact and imply that there is a strong appetite for technical assistance for gender integration.

<sup>26</sup> Catalyst. (2002). *Making Change: Creating a Business Case for Diversity*. New York, NY: Catalyst

<sup>27</sup> Ernst & Young. (2012). *Scaling Up: Why Women-Owned Businesses Can Recharge the Global Economy*. *The Groundbreakers Series: Driving Business Through Diversity*. Ernst & Young. Retrieved from [http://www.ey.com/Publication/vwLUAssets/Scaling\\_up\\_-\\_Why\\_women-owned\\_businesses\\_can\\_recharge\\_the\\_global\\_economy/\\$FILE/Scaling%20up%20-%20why%20women%20owned%20businesses%20can%20recharge%20the%20global%20economy.pdf](http://www.ey.com/Publication/vwLUAssets/Scaling_up_-_Why_women-owned_businesses_can_recharge_the_global_economy/$FILE/Scaling%20up%20-%20why%20women%20owned%20businesses%20can%20recharge%20the%20global%20economy.pdf)

Chamlou, N. (2007). *The Environment for Women's Entrepreneurship in the Middle East and North Africa Region*. Washington, DC: The World Bank Group. Retrieved from [http://siteresources.worldbank.org/INTMENA/Resources/Environment\\_for\\_Womens\\_Entrepreneurship\\_in\\_MNA\\_final.pdf](http://siteresources.worldbank.org/INTMENA/Resources/Environment_for_Womens_Entrepreneurship_in_MNA_final.pdf)

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McKinsey & Company. (2013). *Gender Diversity in Top Management: Moving Corporate Culture, Moving Boundaries*. *Women Matter 2013*. Paris, France: McKinsey & Company. Retrieved from [http://www.mckinsey.com/global\\_locations/europe\\_and\\_middleeast/france/en/latest\\_thinking/women\\_matter\\_2013](http://www.mckinsey.com/global_locations/europe_and_middleeast/france/en/latest_thinking/women_matter_2013)



Gayathri Vasudevan, CEO of LabourNet

## 2. CHANNEL INVESTMENT CAPITAL AND PHILANTHROPIC FUNDING TO ENTERPRISES COMMITTED TO GENDER INTEGRATION

If integrating gender into key business decisions is a way that enterprises can become more resilient, successful, and impactful businesses, then investing with a similar lens is a logical next step. Though more research needs to be done on how gender integration can impact financial and social performance in the short and long term, investors who are already persuaded that gender integration can be a key factor in a business' success **can begin to channel their capital towards those companies with a clear focus on bridging inequality gaps and a concrete commitment to gender integration across the value chain.**

As more impact investors begin to value a company's focus on gender integration, and prioritize gender integration as a primary non-financial KPI for how they measure a company's social performance, more entrepreneurs will be incentivized to elevate the role of gender within their business operations. It may well be the case that certain investments in enterprises that foster gender equality or target female customers lead to long-term financial rewards, and that these investments can only be made with the support of



Woman entrepreneur who started a successful soap-making business after receiving training from GWWI

patient capital that is less focused on short-term returns and more focused on long-term benefits. These types of investments could include:

- Research and development for new products targeted to women consumers. More expansive research is needed to build knowledge about the needs and preferences of low-income female customers. Impact investors could support companies trying to develop market insights to better understand this demographic.
  - Capacity development and technical assistance for professional training programs across an enterprise's value chain (including mentoring programs that groom women for senior leadership roles).
- As women and men are incorporated in and move up within the value chain, gender diversity will likely allow the company to benefit fully from women's and men's skills and talents without the limitations imposed by traditional gender-based division of labor.



to improve business and social performance.

### 3. FOCUS ON, MEASURE, AND ENHANCE THE SOCIAL AND ECONOMIC IMPACTS THAT PRODUCTS/SERVICES CREATE FOR WOMEN CUSTOMERS

While this report and the case studies presented focus on the importance of integrating gender throughout social enterprise business models to enable companies to more effectively reach female customers, another way in which companies can increase their social impacts is through ensuring

that their products/services are indeed delivering social benefits for women. When products and services represent solutions to social problems, they will inherently create social impacts for their users. Likewise, when products and services solve social problems that are exceptionally pronounced for women, such as lack of access to energy, education, natural resources, or income generation, they can have amplified social impacts on women.

In order to understand what these social impacts are, companies need to

move beyond measuring how many products are sold, and to whom, but also look at how customers are using their products and what benefits they are experiencing. Using this data, companies can determine whether their products and services are in fact reducing poverty, improving health, contributing to environmental conservation, and empowering women and girls. Collecting data related to such social impacts will enable companies to see how their products and services are contributing to broader development outcomes such as reductions in emissions, increased levels of nutrition, or increased labor force participation.

When companies focus on and measure these impacts, it may call attention to opportunities to adjust product or service design, sales strategies, or marketing messages that will enable their products/services to be even more impactful for women.

### 4. MEASURE AND DOCUMENT THE VALUE-ADD OF GENDER INTEGRATION AT THE BUSINESS AND SOCIAL PERFORMANCE LEVELS

The case studies presented here provide examples of how some social enterprises have already integrated gender across their value chains and the positive outcomes they have experienced



Female customer in India using a d.light



Kenya Tea Development Agency worker at Virtual City, an Acumen investee that connects farmers to markets

as a result; however, more measurement and research is needed to better understand what gender oriented approaches are most effective in enhancing business and social returns.

- When companies track business performance data and link this to gender integration strategies, they are able to see which approaches are more effective. For example, disaggregating sales data by the sales agent's sex as well as by whether they have received a particular training from the enterprise, will allow the company to understand which gender integration approaches are most effectively enhancing business outcomes. Additionally, collecting and analyzing sex disaggregated data on social outcomes of interest or on specific gendered outcomes, such as household decision-making, can enable the company to understand how their product or service, as well as their marketing and sales methods, influence the impacts experienced by female and male customers.

- Broader research is needed to compare the health and sustainability of businesses and their social impacts based on whether they have a higher or lower degree of gender integration. As these case studies demonstrate and a body of research supports, companies are often more sustainable and resilient when gender is integrated from the top to the bottom of a company. However, more research is needed to further establish these relationships, to convince both enterprises and investors that gender integration is a viable pathway to greater business and social impacts.

Not only will this knowledge benefit companies when designing their strategies and gender integration approaches, but it will enable those in control of financial capital to understand the full potential of the impact of their investments when investing in gender-integrated social enterprises. For gender-lens investors in particular, it will help prove that investing in companies that empower women through gender-equitable systems and

structures, gender-integrated value chains, and female-focused customer engagement is both an effective and smart investment strategy. This finding could help to mainstream gender lens investing.

Through business model innovation, investment of return oriented and philanthropic capital, as well as greater measurement to understand social and financial returns, there are myriad ways that social enterprises and their supporters can leverage gender-integrated approaches to amplify their business and social impacts. The objective is not gender integration as an end in itself, but the many benefits that can come from recognizing the catalytic role that women can play at every level of a business's operations. Fulfilling these will allow social enterprises and impact investors to contribute to a more equitable, just and sustainable world for all.

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# DIAGNOSTIC TOOL

Are you a social enterprise or an impact investor interested in learning:

- How to integrate gender into your business model?
- What the potential business and social impacts are of integrating gender in your business models?
- How to identify investees who have successfully integrated gender?

We have created the diagnostic tool below to enable enterprises to assess where they are effectively integrating gender into their business models, and where there are opportunities to further integrate gender to achieve increased business and social impact.

**TABLE 1** below lays out five areas where companies can integrate gender and the corresponding business and social impacts.

**TABLE 2** provides a diagnostic tool for companies to gauge how effectively they are integrating gender into their business models, and outlines additional steps that can be taken to further integrate gender in a specific area of the business.

**TABLE 1: IMPACTS OF GENDER INTEGRATION**

HOW	IMPACTS
<p><b>DESIGN OF THE PRODUCT/SERVICE</b></p> <ul style="list-style-type: none"> <li>• Design products/services with the specific needs, desires, and preferences of women in mind</li> <li>• Seek and use input from women customers/users of the product/service in the design process</li> <li>• Engage female staff in designing and improving the product/service</li> <li>• Create a product/service that has the potential to fundamentally improve or transform the social and/or economic status of women in society</li> </ul>	<p><b>Business impacts:</b> Designing products and services that serve a particular need for those at the bottom of the pyramid, gives social enterprises access to an emerging market. As women comprise more than half of those living on less than \$2 per day, women represent a strong and growing potential customer base in this market.<sup>28</sup> When products/services are designed with women's input, including through involvement of female design staff, they are more aligned to women's preferences, and thus will be more attractive to female customers, creating the potential for increased sales and customer satisfaction.</p> <p><b>Social impacts:</b> Creating improvements in women's lives can have a multiplier effect on social and economic impacts at the household level. Women often invest saved time and money in the development of their families and communities. Economic empowerment of women is an important social impact in its own right. Additionally, research shows that when women have access to resources and control over how those resources are used, there is greater investment in the health, education, and development of families and communities.<sup>29</sup> As women face inequalities in many aspects of their lives, products/ services that save them time, improve their safety, improve their health, or reduce their household chores have the potential to create vast social and economic benefits for women and their households.</p>
<p><b>PRODUCTION, MANUFACTURING, PROCESSING</b></p> <ul style="list-style-type: none"> <li>• Recruit women in formal wage labor positions</li> <li>• Engage both women and men in lower skilled and higher skilled jobs</li> <li>• Employ/train women and men for roles regardless of whether the role is considered traditionally female or traditionally male</li> </ul>	<p><b>Business impacts:</b> Engaging a gender diverse workforce has the potential to increase a company's productivity and quality as more diverse ideas are being integrated into the production process. Involving men and women at all levels of the production, manufacturing, and processing functions can contribute to a gender-equitable company ethos that carries through other aspects of the business.</p> <p><b>Social impacts:</b> Providing employment opportunities at all levels of the production, manufacturing, and processing functions can be specifically impactful for women who often lack access to formal, higher level jobs. It can also be very empowering for women to be engaged in non-traditional roles, such as in factories.</p>

<sup>28</sup> The World Bank Group, 2015

<sup>29</sup> Nike Foundation. (2009) *The Girl Effect: Not Just about Girls: Engaging Men and Boys is Key to Girls' Ability to Achieve their Full Potential.*

## HOW

## IMPACTS

### SALES AND AFTER-SALES SERVICE

- Employ women in sales and/or after-sale service
- Provide technical training or other professional development services for women sales agents
- Provide the tools and considerations needed for women sales agents to do their jobs effectively/competitively
- Provide sales and after-sales services aligned to female and male clients preferences
- Price products/services competitively for low-income, female consumers
- Take women's needs and preferences into account when selecting and designing the credit/ financing mechanisms to enable low-income customers to afford the product/service

**Business impacts:** By engaging female sales agents and providing customer support that takes into account women customers' preferences, companies are able to improve female customer loyalty and satisfaction, and in turn, increase the enterprise's customer base. Additionally, credit and installment payment schemes that allow customers to pay for products/services in increments can be particularly attractive and valuable to female consumers, who typically have less access to or control over finances than men. Offering consumer-side financing mechanisms allows more customers, particularly women, to afford the product/service, thereby expanding the customer base and increasing sales for the enterprise.

**Social impacts:** When female sales agents sell products/services to female customers, the customers often feel safer, gain a better understanding of how to use the product/service, and use it more frequently and consistently. In turn, the higher adoption and use of the products/services by female clients can have a multiplier effect on the benefits experienced by their households. Offering credit and other financing mechanisms can make it easier for low-income individuals, especially women, to afford the product/service, meaning more people are able to experience the positive social impact derived from the product/service. Additionally, women engaged as sales agents often experience empowerment through enhanced self-confidence and increased voice.

### MARKETING/ADVERTISING: STRATEGIES AND MESSAGES

- Promote products/services through advertising methods and locations that will reach women and men
- Seek input from women customers when designing marketing/advertising messages
- Engage women staff members in the development of marketing/advertising messages
- Create and use marketing/ advertising messages that challenge traditional gender roles

**Business impacts:** By incorporating female customers' input and including female staff on the marketing team when designing marketing methods and messages, approaches will be more aligned to female customers' preferences. This can make the product/service more desirable to potential female customers, thus increasing sales. Additionally, tailoring marketing approaches and messages to be accessible and relevant for both women and men can unlock a company's access to a wider customer base.

**Social impacts:** Marketing is a powerful venue through which companies can multiply the social impacts of their products/services. Marketing messages can promote the use of a product/ service in a way that will extend its social benefits- for example, promoting the sale of chickens as a method to increase nutrition of entire families, in addition to earning income. Marketing messages can also be used to challenge gender norms: for example, promoting the fact that all family members can use the energy efficient cookstove, not just the wife.

### EQUITABLE SYSTEMS AND STRUCTURES

- Provide an entry point to formal employment for women and men who are unskilled and/or previously not formally employed
- Engage women in all levels of the value chain
- Provide professional development (for example training, mentoring and opportunities for promotion) equally to women and men
- Establish formal workplace policies and procedures designed to equalize opportunities and competitiveness of female and male workers
- Ensure equal representation of women and men in the highest levels of leadership in the enterprise

**Business impacts:** Promoting and implementing gender diversity at the institutional level of a social enterprise has the potential to increase employee satisfaction and retention. Creating systems and structures that allow female and male employees to effectively balance home and work responsibilities will enable them to be make valuable contributions to enhanced quality and productivity and ensure equal opportunities for promotion and advancement into leadership roles. Hiring more women in management-level positions can contribute to this gender equitable atmosphere and also play a role in creating more innovative production, sales, and marketing strategies.

**Social impacts:** Providing women with safe, equitable, and sustainable work opportunities has the potential to create vast social and economic impacts on their lives and the lives of their families. Creating opportunities for women to occupy leadership and/or management positions also has the potential to foster change in gender norms in the community and contribute to the recognition that women have the capacity to occupy roles traditionally viewed as appropriate only for men.

The diagnostic tool to the right (**TABLE 2**) can be used to guide a process of reflection and self-assessment. Companies can use the tool to determine where they fall along a spectrum of gender integration in their business models and to identify areas of improvement. Scoring higher or lower in a particular category does not necessarily mean that the company has successfully done everything to integrate gender, or that this is an area where they definitely need to integrate gender; rather it can be used to guide a discussion to identify where, according to the company's particular business model, it would be advantageous to integrate gender.

**DIRECTIONS**

- Select which of the 5 categories above are most relevant to your business model.
- Next, read through the first row, of the first category selected.
- Select the description that best reflects the current state of your company and then tick the applicable box.

- After completing all of the assessment items under a particular category, calculate your score for this category. Each column designates a different score:
  - If you checked the box in the **left column, the score is 0**
  - If you checked the box in the **middle column, the score is 3**
  - If you checked the box in the **right column, the score is 5**
- After writing the score for each assessment item in the right hand column, add up all of the responses in that category.
- In the row below, divide this score by the total possible score for that section.
- Repeat for other relevant categories
- When you have finished all of the relevant assessment items, you can draw a heat map to visually depict where your company is strongest at gender integration and where there may be opportunities for engaging women in management, throughout the value chain, or as customers to enhance business and social outcomes.

**TABLE 3: GENDER INTEGRATION MAP**

Write down the scores that you gave your company for each of the five categories below. Using **TABLE 3**, shade in the number of boxes equivalent to the score you calculated for each category. This will produce a gender integration heat map. Again, this map should be used for internal reflection and decision-making in identifying areas where your company can integrate gender to optimize impacts. There are further instructions before **TABLE 3**.

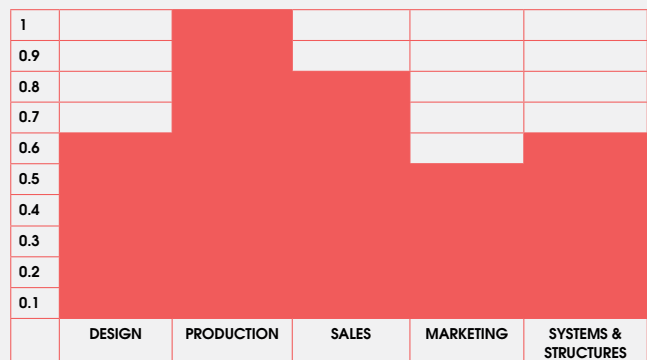
**YOUR GENDER INTEGRATION MAP:**

- DESIGN:
- PRODUCTION:
- SALES:
- MARKETING:
- SYSTEMS & STRUCTURES:

**EXAMPLE:** If a company gave themselves the following scores:

- DESIGN: 9 → 0.6
- PRODUCTION: 15 → 1
- SALES: 16 → 0.8
- MARKETING: 8 → 0.53
- SYSTEMS & STRUCTURES: 16 → 0.64

1					
0.9					
0.8					
0.7					
0.6					
0.5					
0.4					
0.3					
0.2					
0.1					
	DESIGN	PRODUCTION	SALES	MARKETING	SYSTEMS & STRUCTURES





**TABLE 2: GENDER INTEGRATION DIAGNOSTIC TOOL**

<b>1) DESIGN OF THE PRODUCT/SERVICE</b>			
<b>Incorporation of specific needs, desires, and preferences of women in product/service design</b>	<ul style="list-style-type: none"> <li>■ We did not consider how our product/service could or should serve women’s needs during the design process</li> </ul>	<ul style="list-style-type: none"> <li>■ We were interested in understanding how our product/service could serve women’s needs, but this didn’t drive the design process</li> </ul>	<ul style="list-style-type: none"> <li>■ Meeting women’s needs/preferences was a priority for us during design; our product/service was specifically designed to meet women’s needs or to include features that meet women’s needs</li> </ul>
<b>Inclusion of input from women consumers/users during design and creation</b>	<ul style="list-style-type: none"> <li>■ We didn’t seek women consumers’ input when designing the product/ service</li> </ul>	<ul style="list-style-type: none"> <li>■ We sought women’s input when designing the product/ service, but it didn’t strongly affect how the product was designed in the end</li> </ul>	<ul style="list-style-type: none"> <li>■ We actively sought female consumers’ input and their suggestions are evident in the final design</li> </ul>
<b>Potential for product/service to fundamentally improve or transform the social and/or economic status of women in society</b> (For example, improve her income, increase her assets, enhance her decision-making power/voice/ influence, improve her educational status, employability)	<ul style="list-style-type: none"> <li>■ The use of our product/ service does not challenge stereotypical gender roles; in some cases, it could reinforce them</li> </ul>	<ul style="list-style-type: none"> <li>■ Our product/service has the potential to improve the lives of women by increasing their access to resources, but likely will not shift broader gender norms</li> </ul>	<ul style="list-style-type: none"> <li>■ Our product/service has the potential to shift broad social norms related to women’s access to resources and well-being (e.g., through saved time, improved health, increased capital, enhanced safety), status, empowerment, self-confidence, sense of voice, and/or decision-making power</li> </ul>
<p><b>SCORE</b> (add numbers from all “Design of the product/service” rows) Divide by highest possible score (15)</p>			
<b>2) PRODUCTION, MANUFACTURING, PROCESSING</b>			
<b>Representation of women and men in formal wage labor positions in production, manufacturing, or processing</b>	<ul style="list-style-type: none"> <li>■ We do not employ women in formal wage positions throughout our production/ manufacturing/ processing</li> </ul>	<ul style="list-style-type: none"> <li>■ We employ both women and men in formal wage positions throughout our production/ manufacturing/ processing, but women are a minority</li> </ul>	<ul style="list-style-type: none"> <li>■ We have as many women as men (or more women than men) in our formal wage positions throughout production/ manufacturing/ processing</li> </ul>
<b>Representation of women and men in lower skilled and higher skilled jobs</b>	<ul style="list-style-type: none"> <li>■ Most women occupy lower skilled jobs</li> </ul>	<ul style="list-style-type: none"> <li>■ We employ some women in higher skilled jobs, but there are more men than women in these roles</li> </ul>	<ul style="list-style-type: none"> <li>■ We employ roughly equal numbers of men and women in lower skilled and higher skilled jobs</li> </ul>
<b>Representation of women and men in “traditional” and “non-traditional” roles</b>	<ul style="list-style-type: none"> <li>■ We employ women and men in positions that align with stereotypical gender roles (e.g., women in clerical positions, men working with machinery)</li> </ul>	<ul style="list-style-type: none"> <li>■ We employ a few women and men in positions that do not align with stereotypical gender roles, but this is not the norm</li> </ul>	<ul style="list-style-type: none"> <li>■ We specifically build the capacity of female and male employees to serve in roles that challenge gender norms and stereotypes; we are trying to use our employment opportunities to shift gender norms</li> </ul>
<p><b>SCORE</b> (add numbers from all “Production, manufacturing, processing” rows) Divide by highest possible score (15)</p>			

### 3) SALES AND AFTER-SALES SERVICE

Employment of women in sales and/or after-sale service	<ul style="list-style-type: none"> <li>■ We have no women engaged with sales and after-sales service</li> </ul>	<ul style="list-style-type: none"> <li>■ We have female sales agents but they are the minority</li> </ul>	<ul style="list-style-type: none"> <li>■ Our sales team includes as many women as men (or more women than men)</li> </ul>
Provision of the tools and resources needed for women sales agents to do their jobs effectively and competitively	<ul style="list-style-type: none"> <li>■ We do not monitor the needs and performance of our female and male sales agents</li> </ul>	<ul style="list-style-type: none"> <li>■ We try to provide tools and resources that will enable our sales agents to enhance their sales performance, but we do not differentiate between the needs of female and male sales agents</li> </ul>	<ul style="list-style-type: none"> <li>■ We provide our sale agents with tools and resources that are specifically tailored to support and improve female sales agents' sales performance (e.g., appropriate transportation, safety precautions)</li> </ul>
Provision of sales and after-sales service aligned to female and male clients preferences	<ul style="list-style-type: none"> <li>■ We do not know the specific preferences of our female and male clients</li> </ul>	<ul style="list-style-type: none"> <li>■ We have identified the specific needs of our female and male clients, but have not yet proactively addressed these needs in our sales strategies</li> </ul>	<ul style="list-style-type: none"> <li>■ Our sales and after-sales services cater to women's and men's specific needs/desires (e.g., flexible schedules, services provided at sales points frequented by men and women)</li> </ul>
Provision of financing options catered to women's specific needs/desires	<ul style="list-style-type: none"> <li>■ We do not offer financing for our products/services</li> </ul>	<ul style="list-style-type: none"> <li>■ We offer financing/ credit (either directly or through an arrangement with a credit institution) to help consumers pay for our product/ service, but we did not take the specific needs or preferences of women into account when determining and designing these financing mechanisms</li> </ul>	<ul style="list-style-type: none"> <li>■ We specifically take the needs and preferences of women into account when designing the financing/credit mechanism(s) we offer (either directly or through an arrangement with a credit institution) to help consumers pay for our product/ service (e.g., informal, group-based lending, or longer repayment periods)</li> </ul>

**SCORE**  
 (add numbers from all "Sales and after-sales service" rows)  
 Divide by highest possible score (20)

### 4) MARKETING/ADVERTISING: STRATEGIES AND MESSAGES

Promotion and advertising placement and methods	<ul style="list-style-type: none"> <li>■ We do not consider gender when selecting our marketing/ advertising methods or locations</li> </ul>	<ul style="list-style-type: none"> <li>■ The product/service is purposefully promoted and advertised in places where both women and men have access (e.g., at markets, churches, or schools)</li> </ul>	<ul style="list-style-type: none"> <li>■ Both women and men are engaged in promoting the product/ service through gender-specific networks and we utilize methods that resonate well with both women and men (e.g., marketing to women's self-help groups through in-person demonstrations)</li> </ul>
Incorporation of input from women customers when designing marketing/advertising messages	<ul style="list-style-type: none"> <li>■ We don't seek women consumers' input when designing marketing/ advertising messages</li> </ul>	<ul style="list-style-type: none"> <li>■ We aim to understand the benefits women experience from using our product/service, but we don't really incorporate those experiences in our marketing messages</li> </ul>	<ul style="list-style-type: none"> <li>■ We actively seek to understand how female customers benefit from and what they like most about our product/ services, and we incorporate these findings into the messages we use to market our products/ services</li> </ul>
Degree to which advertising/ marketing messages challenge traditional gender roles (for example, promoting women as decision-makers in the home or men as people who could help with domestic duties)	<ul style="list-style-type: none"> <li>■ Our marketing messages reinforce traditional gender roles and stereotypes</li> </ul>	<ul style="list-style-type: none"> <li>■ A few of our advertising/ marketing messages challenge gender norms, but for the most part, we use messaging that aligns with local gender norms</li> </ul>	<ul style="list-style-type: none"> <li>■ Our advertising/ marketing messages purposefully promote roles for women and men that go against gender norms and stereotypes; we are trying to use our marketing to shift gender norms</li> </ul>

**SCORE**  
 (add numbers from all "Marketing/advertising: strategies and messages" rows)  
 Divide by highest possible score (15)

## 5) EQUITABLE SYSTEMS AND STRUCTURES

**Provision of an entry point to formal employment for women and men who are unskilled and/or previously not formally employed**

■ We do not provide employment opportunities for women or for men who are unskilled and/or previously not formally employed

■ We provide formal employment to women and men who are unskilled and/or previously not formally employed, but we prioritize men over women

■ Unskilled and/or previously not formally employed women and men have equal opportunities to our formal employment

**Engagement of female staff members across the value chain**

■ We only employ female staff in a few distinct positions

We employ women across many levels of our value chain. These distinct levels include:

- In product/service design
- In production/processing/manufacturing
- As sales agents
- On our marketing team

■ We engage female staff members in 2 of the above levels

■ We engage as many women as men (or more women than men) in 3 or more of the above levels

**Provision of professional development (for example training, mentoring) equally to women and men**

■ We do not offer training and professional development opportunities to either women or men

■ We offer training and professional development opportunities to both women and men, but we do not include any elements that are specifically tailored for women

■ We engage women and men equally in training and mentoring opportunities that include elements that are especially important for women (e.g., communication skills, empowerment training)

**Existence of formal workplace policies and procedures designed to equalize opportunities and competitiveness of female and male workers**

■ Our current human resources system reproduces unequal opportunities and practices (e.g., men are paid more than women, men are given more opportunities for advancement, and there is a lack of protective policies)

We actively promote gender equality in the workplace in a variety of ways. We implement some of the following policies/ procedures for gender integration in the workplace:

- Equal wages for women and men
- Employment contracts
- Maternity leave
- Flexible work schedules
- Sexual harassment prevention policies
- Health insurance
- Job promotion systems that enable women and men to equally rise within the company

■ We have implemented up to 3 of the above policies/ procedures

■ We have implemented 4 or more of the above policies/ procedures

**Women and men are equally represented in the highest levels of leadership in the enterprise**

■ We primarily employ men in management and leadership positions

■ There are some women in management and leadership positions, but they are still a minority

■ We actively promote gender diversity in management and leadership positions and the gender ratio within these positions is roughly equal

### SCORE

(add numbers from all “Equitable systems and structures” rows)  
Divide by highest possible score (25)



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