CONSIDERATIONS FOR GENDER-INCLUSIVE PROGRAMS

INTRODUCTION

Why focus on gender-inclusive learning programs?

Across the world, there is increasingly widespread recognition of the critical need for gender equality. Closing the economic, employment, health, and education gaps between men and women is not only a social and moral imperative, but it is an economic necessity too. A World Bank study found that countries are losing $160 trillion in wealth across the world because of differences in lifetime earnings between women and men.[1] In addition, a 2017 study by the International Labor Organization found women's participation in the global labor market remains 27 percent lower than for men. Research by the McKinsey Global Institute suggests that $12 trillion could be added to global GDP in 2025 if every country matched the fastest progress made within its region toward gender parity.[2]

Overcoming this challenge is particularly important for emerging markets, which urgently need to maximize their human capital for economic growth. However, some of the world's poorest countries also exhibit some of the largest gender gaps, severely restricting the ability of girls and women to fulfil their potential as productive members of society.

There are multiple factors holding back women's full participation as employees, entrepreneurs, consumers, and business leaders. Women own or run more than one-third of the small and medium enterprises in emerging markets. Yet, one of the biggest barriers to their growth is lack of finance—amounting to an estimated $1.48 trillion for women-owned small and medium enterprises.[3] Women also lack access to markets, technology, information, and peer-to-peer networks. The amount of time women spend on household duties and caregiver duties is threefold that of men. This work has an estimated value of $10 trillion, representing 13 percent of global GDP, but it is most often unpaid.[4] Women also face greater risk of violence and harassment when using public transportation, impeding their ability to travel to

In 2015, all the United Nations member states adopted a series of 17 critical Sustainable Development Goals (SDGs), and pledged to work together to achieve these by 2030. SDG 4 seeks to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all." SDG 5 aims to "achieve gender equality and empower all women and girls."

and from work and school.[5] Legal, social, cultural, or personal barriers can also hamper their ability to contribute economically.

All these factors underscore the need for gender-inclusive learning programs. Enabling women to fully participate in training programs would equip them with the skills and knowledge needed for the economies of the future. It would help countries grow vital human capital and unleash women's tremendous, yet often untapped, potential as entrepreneurs and employees, driving growth and improving the lives of families and communities, especially in emerging markets where it is needed most.

Putting gender-inclusion into action

Gender-inclusive programs take into account specific issues that may disproportionately limit the participation of women. For example, they factor in mobility and safety constraints by providing secure transportation, accommodate family responsibilities by scheduling training around school hours, address different education levels by tailoring course content, and help women believe in their own abilities by offering activities that build their self-confidence. These programs also focus on skills development by offering access to mentoring, coaching, and peer networks.[6]

How to use this supplement

This supplement provides additional information on how to implement the tasks presented in the Guide to Training in a way that enables equal access to learning programs for both men and women. It incorporates sample questions and evidence-based tips and approaches based on international best practices and lessons learned. While not exhaustive, these considerations help to guide the development and implementation of gender-inclusive training programs. End notes provide additional explanation, examples, and resources. The information in this publication is appropriate for a wide range of participants, including women entrepreneurs, employees, business leaders, consumers, and community stakeholders. Above all, it focuses on increasing women's participation and engagement in training programs and, subsequently, their representation in the workforce and economy.

How are the gender-inclusive considerations structured?

Participants must be the central focus of any performance and learning program. If participants' needs are not properly addressed, they will not fully absorb and apply the concepts taught during training. Many factors influence participants' needs, but there are three broad categories of considerations:[7]

- **Country:** The effect of community, social mores, gender perceptions, political events or affiliations, religious beliefs, laws, policies, infrastructure, available technology, and collective safety on the development, implementation, and results of a performance improvement program.

- **Individual:** The impact that personal factors, characteristics, personality, knowledge, skills, ability, mindset, and formal and informal networks have on a participant's ability to join and actively participate in a program and learn and use what the program teaches.

- **Family:** The time and energy constraints of household obligations and caregiving responsibilities, the involvement of family members in decision-making processes that determine a participant's ability to participate or engage with the program.

For each category below, you will find considerations, tasks, key questions, tips, and approaches for conducting gender-inclusive programs or programs targeted to women in emerging markets. They supplement the competencies, supporting competencies, and tasks found in the main Guide to Training document.

The competencies are grouped into the seven phases typically found in any training project lifecycle. These include *Assessing Performance Needs*, *Designing Curricula*, *Designing Learning Experiences*, *Facilitating Learning*, *Supporting the Transfer of Learning*, and *Evaluating Learning*. Throughout the project phases, it is critical to maintain a strong relationship with clients. That's why *Partnering with Clients* is positioned at the center of the project lifecycle, touching all other phases.

FIGURE 1: The competency wheel

TABLE 1: Definitions of each consideration category for gender-inclusive programs

CONSIDERATIONS	KEY FACTORS	DEFINITION
Country External factors may influence development, implementation, and results of a performance improvement program. While these tend to be outside a training professional's direct control, they may still need to be addressed or considered in the design, implementation, and evaluation of learning programs.	Social and cultural norms	Local sensitivities including traditions and cultural customs, religious beliefs and practices, socially imposed identity roles (for example, gender, racial, tribal, religious, class and political affiliation).
	Economic stability	Strength, sophistication, and openness of the market (state-owned versus private sector), level of employment, and potential for business opportunities. Economic conditions and existing regional development programs or stimulus packages could affect the amount of funding available for learning programs or the fees that these programs could charge to participants.
	Legal environment	Local laws, regulations, and policies, including laws affecting women's agency and freedom of movement; ownership, inheritance, and management of assets; and starting and running a business.
	Technology	Accessibility, availability, and reliability of information and communication technology at the program location.
	Infrastructure and logistics	Accessibility, availability, and reliability of venues, utilities, sanitation, transport, catering accommodation, and other services.
	Security and safety	Protection from issues related to political conflict, terrorism, violence, gender-based violence and sexual harassment, or collective post-conflict trauma for participants, program providers, and all those affiliated with the performance improvement program.
Individual Personal factors, characteristics, and circumstances of participants in a performance improvement program. A training professional may be able to influence several of these factors.	Confidence[8]	Level of confidence including self-confidence, self-efficacy, and error competency and its effect on the individual's ability to learn, apply, and demonstrate knowledge and skills. *Self-confidence* is the feeling of trust in one's abilities, qualities, and judgment. Confidence is a skill that can be developed. *Self-efficacy* is the belief that one can succeed or accomplish a task. *Error competency* is the ability to recover from errors.
	Leadership	Leadership skills including assertiveness, self-advocacy, and resilience to overcome adversity and aspirational barriers ranging from responding to social norms to dealing with trauma. *Assertiveness* is the skill of standing up for oneself and others. *Self-advocacy* is the skill of taking responsibility for representing one's own views, rather than having others act on one's behalf. *Resilience* is the capacity to recover from difficulties and the ability to persevere in the face of adversity.
	Education & skills	An individual's current level of knowledge, skills, and abilities in a given subject.
	Networks	An individual's formal or informal relationships with peers, mentors, coaches, business links, etc., that complement or support sustained performance before, during, and after a program.[9]
	Finance and assets	An individual's financial capability to engage in a performance improvement initiative (for example, ability to pay for enrollment fees or take time off work or business to participate).
Family Household obligations of participants of a performance improvement program. These often pose additional challenges for women. A training professional may be able to accommodate several of these factors.	Availability	Time constraints that participants face in balancing household duties and other responsibilities.
	Care responsibilities	Factors and constraints impacting care-givers in a family.
	Decision making/agency	The ability of women to make decisions and take advantage of opportunities (for example, having a say in household finances and their own personal development).[10]

⚥ GENDER-INCLUSIVE CONSIDERATIONS WHEN
PARTNERING WITH CLIENTS

Throughout the project's entirety, maintaining a strong relationship with the client is critical for success. That is why *Partnering with Clients* lies at the center of the competency wheel, touching all phases of the project cycle. In this section, we advise you on steps to take and issues to consider as you work with your client to implement the different phases. We group these tasks and considerations into factors that are unique to emerging markets; we do not intend to imply a sequential order. The tasks and considerations selected aim to expand the way the client thinks about training programs and the importance of equal access for both men and women participants. For example, we include *social norms* to help you understand the different needs of women and men participants; *technology* to make the point that you may have to use different delivery channels to reach men and women; and finally, to suggest that you may need to offer *additional services* to complement the training, such as mentoring, coaching, and childcare services. For a fuller picture of the overall sequential tasks this competency entails please refer to the main *Guide to Training*.

As a reminder, the main objectives of *Partnering with Clients* are:

- Get the input you need to achieve or exceed expectations on an assignment.

- Expand the way you and your client think about effective and innovative solutions.

- Meet the needs of both the participant and the organization sponsoring the project.

- Minimize misunderstandings, surprises, or disappointments.

- Build commitment to implement solutions.

- Complete projects on time and within budget.

- Maintain client satisfaction throughout the project.

When *Partnering with Clients* to design and deliver gender-inclusive programs or programs specifically targeted to women, it is important to understand how the organization, and especially its leadership, perceives women as employees and business leaders. Be prepared to present the business case for gender-inclusive programs that allow both men and women to participate equally and discuss specific program activities and support that make the program effective for both genders. For example, mentoring and coaching have shown great results for women in applying their learning.[11]

CONSIDERATIONS AND TASKS	QUESTIONS 🗩	TIPS AND APPROACHES ⊘
Country		
SOCIAL AND CULTURAL NORMS		
Determine how women are perceived in the client's organization and communicate to clients and stakeholders how gender equality can benefit their organization	1. What are the client's expectations about programs that promote gender equality or aim exclusively at women? 2. How can you educate yourself on the issues that hinder women from participating in programs?	▸ Educate yourself on gender-inclusive issues and dynamics and the business case for learning programs specifically targeted to women.[12] ▸ Assess the client or project sponsor's awareness of issues related to gender inclusion, such as the constraints that society places on women and the impact those constraints have on their ability to acquire knowledge or improve their economic standing.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
SOCIAL AND CULTURAL NORMS *(cont.)*		
Determine how women are perceived in the client's organization and communicate to clients and stakeholders how gender equality can benefit their organization	3. How can you educate your client about the business case for gender-inclusive learning and training programs? 4. How can you educate clients on the issues that hinder women from participating in programs?	‣ Increase women's representation in project planning by inviting more women to participate as members of the project review committee/project management team. Strive for a minimum of 30% female representatives on such committees.[13] ‣ Research the business case for gender-inclusive programs. Many international and non-governmental organizations provide white papers, books, videos, or other educational information on these topics. ‣ Identify the priorities of business lines or work units, including gender-inclusive initiatives and priorities, if any.
TECHNOLOGY		
Explore viability of digital solutions	1. Can the client support digital learning? 2. How involved does the client want to be in operating, funding, or designing digital learning as part of the program? 3. Are high data costs of webinars, etc. going to be a barrier?	‣ Blending learning solutions, such as face-to-face sessions with online learning, can offer more flexibility and variety to the program. Women participants in some cases show preference for online learning.[14] ‣ Determine cost of data when proposing digital solutions as part of the program.
INFRASTRUCTURE AND LOGISTICS		
Discuss communications requirements	1. What are the appropriate and available channels for communicating with participants?	‣ Agree with clients on appropriate communications channels for both men and women participants, for example, email, phone, WhatsApp for RSVPs and sign-up.
SECURITY AND SAFETY		
Discuss participant safety	1. Are there safe venues and transport options for participants, and women in particular? 2. Can the client or program sponsor provide transport, such as a minibus to offsite venues? 3. Is the client willing to pay for overnight accommodation?	‣ Discuss participants' mobility and safety constraints.[15] ‣ Find a safe and convenient venue at the client's location or consult with local experts on alternatives.[16] ‣ Discuss costs and safety of different options.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

Individual

NETWORKS

Explore mentoring and coaching[17]	1. Are good mentors and coaches available in the local market? 2. Is the client able to provide this service? 3. Are there potential collaborators that can be tapped, locally or globally? 4. Would the client be willing to pay for in-person, phone, or online coaching? 5. Would mentoring or coaching complement a training program or be provided as a standalone option?	▸ Use mentoring or coaching after training to increase the likelihood that participants continue to use what they learned in class.[18] ▸ Discuss costs, time, and benefits of providing mentors or coaches. ▸ Consider using phone or online mentoring as a lower-cost alternative to in-person mentoring. ▸ Consider using group coaching as a lower-cost alternative to individual coaching. ▸ Provide networking and coaching assistance to both men and women entrepreneurs at the early stage of their business.[19]

FINANCE AND ASSETS

Consider use of incentives	1. What supports (for example, stipends, meals, transportation) may be necessary to encourage both men and women participants? 2. Would participants be attracted to the program because of the supports rather than for the learning opportunities?	▸ Avoid offering incentives that can be easily commandeered by family members. ▸ Try to use non-financial supports valued by program participants (for example, meals during training, transport to and from training venues).[20] ▸ If offering stipends, administer them regularly and deliver them through a transparent mechanism.[21]

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

Family

CARE RESPONSIBILITIES

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
Explore ways to boost and enhance female participation in the program	1. What options can the program offer participants who have caregiving responsibilities? 2. Is the client willing to support childcare for mothers/parents attending the program?[22]	‣ Suggest alternative options to accommodate participants' family responsibilities, for example, schedule training during daylight hours while avoiding the early morning or late afternoon and evening, avoid trainings on weekends when families spend time together align training hours with school and daycare operating hours, if applicable, avoid offsite or multi-day programs, start and end on time, and ensure a convenient location (for example, with public transport access, ample parking). ‣ Increase the clients' awareness of how childcare issues can hinder women from attending the program and provide viable mitigation strategies, such as the client covering the cost of childcare and providing safe transport for parents and children.[23] Depending on parents' requirements, the client may choose to offer a childcare subsidy, voucher, or free or subsidized spots at a childcare center close to the training venue.

⚥ GENDER-INCLUSIVE CONSIDERATIONS WHEN
ASSESSING PERFORMANCE NEEDS

Time and resources needed to properly assess performance can vary greatly. You may need to spend a few hours clarifying what participants should be able to do after a learning experience. Or you may need to conduct an in-depth needs assessment and determine a training strategy for a complex performance issue that involves many work processes, functions, and roles.

As a reminder, the main objectives of *Assessing Performance Needs* are:

- Have facts that support assumptions.
- Address the right problems and causes.
- Avoid rushing into a learning solution.
- Identify the best solution or blend of solutions.
- Determine how to evaluate results.

When *Assessing Performance Needs* to design and deliver gender-inclusive programs or programs specifically targeted to women, it is important to clarify who will be participating in the program.

To decide on the requirements of the program, a thorough analysis of the local culture, both women and men participants' education and knowledge levels, their overall level of confidence and leadership skills, and family decision-making and caregiving responsibilities is required. For example, if a digital solution is proposed, check women participants' degree of confidence and comfort with online learning. Women often face connectivity and skills gaps[24] but find online tools can support learning while time-poor.[25] Remember to include women or women's perspectives in assessing program needs and designing curricula, whether targeting women only or both genders. This can be achieved by including women in the assessment and design team/s or interviewing women who represent the target audience for the curricula.

CONSIDERATIONS AND TASKS	QUESTIONS 💬	TIPS AND APPROACHES ⊘
Country		

CULTURAL AND SOCIAL NORMS

| Examine local social views and belief systems | 1. What external influences (cultural, societal, or religious factors) impact program design, content, participation, or delivery?

2. How does local society perceive women in business? Does the local society support women's participation as employees in the formal workforce?

3. What are the barriers to gender inclusion? | ‣ Include women in the assessment team(s) and interview women who represent the target audience.

‣ Inquire about participants' day-to-day lives so you can align your program with their training preferences and goals.[26]

‣ Determine whether local cultural mores require separate sessions for women or if women participants prefer separate, women-only programs. In some cases, a mixed-gender program may provide more learning opportunities on leadership skills for women by getting them exposed to various styles of leadership across men and women.[27]

‣ Consult with trusted local experts on perceptions of women in the workplace or as business owners.

‣ Evaluate the role that local media play, or could play, in the perception of women entrepreneurs and employees. |

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

CULTURAL AND SOCIAL NORMS (cont.)

| Determine implications of using a male or a female facilitator[28] | 1. Do participants prefer a female or male facilitator? Will this impact the entire program or only some sessions?

2. Are sufficient male or female facilitators available? | ‣ Ask potential target participants if they would be more comfortable with a facilitator of the same gender (for example, women-only programs may favor female facilitators for some topics).

‣ Consider using co-facilitators, one of each gender. |

LEGAL ENVIRONMENT

| Determine how women's legal status might impact the program | 1. Is there a law that could restrict women's access and ability to benefit from the program?

2. Are women permitted to drive or travel on their own? | ‣ Identify implications of women's legal status[29] on program design, content, attendance, or objectives (for example, if the program aims to increase economic participation of women, their ability to own assets, have a bank account, or own a mobile phone can affect greatly the outcome. If women are not permitted to drive, choosing a venue in proximity to them or providing transportation options might be necessary). |

TECHNOLOGY

| Identify alternatives to face-to-face learning | 1. Is face-to-face learning the most accessible, effective, and cost-efficient approach for participants?

2. Would participants feel comfortable with remote and digital training?[30]

3. Are participants digitally literate? Do they trust digital sources?[31]

4. What is the cost of internet connectivity?

5. Who controls access to digital tools? Is permission needed? From whom? | ‣ Determine if the trade-off between scalability, accessibility, cost, and effectiveness is acceptable to justify using a digital alternative.

‣ Determine how best to accommodate the acquisition of computer and digital skills, if lacking.

‣ Identify local educational institutions or community centers with computer facilities where program participants could regularly convene at times that suit their schedules and household responsibilities. |

INFRASTRUCTURE AND LOGISTICS

| Determine mobility constraints | 1. Is participants' mobility restricted? If so, how?

2. Is overnight accommodation needed or appropriate? | ‣ Weigh the costs and benefits of how different logistical scenarios or delivery methods influence participation.[32]

‣ Determine whether participants require transportation for themselves and their children. |

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

SECURITY AND SAFETY

| Examine unintended consequences (such as gender-based violence) of the program on participants | 1. How might joining the program negatively affect men or women participants?

2. From where are repercussions most likely to come? | ▸ Create plans for mitigating negative repercussions before they occur, both at the venue and on transport routes.

▸ Confirm if it is safe for participants to travel to and from the program venue.[33]

▸ Choose safe travel times and routes (for example, when daylight hours are longest).

▸ Communicate the benefits of the program for the community.

▸ Keep participation confidential and ask individual participants to consider what they tell their family members and the public about their participation. |

Individual

CONFIDENCE AND LEADERSHIP

| Assess the need to integrate self-confidence building activities into the program[34,35] | 1. How will you evaluate the participants' level of confidence and measure changes?

2. What changes do participants expect post-program? What changes do clients expect post-program?

3. What networks exist among women that can be leveraged to increase their confidence? | ▸ Find local role models with similar backgrounds who can share their experiences and inspire confidence.

▸ Consider offering Personal Initiative Training or building components of it into the program to develop self-advocacy, resilience, self-confidence, and risk taking.[36]

▸ Identify previous or current programs that local women have taken to build their confidence to avoid offering the same program again and to establish a baseline upon which to build the program. |
| Determine importance of recognizing achievement in building self-confidence | 1. Would recognizing the achievements of program participants in this community benefit the participants or the program?

2. Is it possible or necessary to provide externally recognized certification?

3. Should family members (for example, male heads of households, spouses, etc.) be invited to some or all of the program to build support and recognition? | ▸ Explore whether increased visibility and recognition would help build self-confidence of program participants.

▸ Determine whether externally recognized certification would be valued by participants in your program.

▸ Consider permitting family or male heads of households to attend women-focused programs to increase the likelihood that women can implement learnings after the program concludes.[37,38]

▸ Consider organizing high-profile graduation ceremonies. Community and external recognition of participants can contribute to their confidence and sense of leadership.[39,40,41] |

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
CONFIDENCE AND LEADERSHIP *(cont.)*		
Assess how building leadership skills may benefit participants and program results	1. What is the participants' level of leadership, assertiveness, and resilience skills?[42] 2. How will you measure whether the program has succeeded in building participants' leadership, assertiveness, and resilience skills?"	‣ Examine experience of participants in learning, applying, and sharing or demonstrating knowledge and skills similar to those taught in your program. ‣ Determine participants' and client's expectations of how participants will use and share their learnings from your program. ‣ Identify key success indicators of improved leadership skills.
Assess how building problem-solving skills may benefit participants and program results	1. How developed are the participants' problem-solving skills?[43]	‣ Create relevant examples, case studies, and discussion questions that will develop problem-solving and critical thinking skills.
EDUCATION AND SKILLS		
Consider demographics and eligibility criteria for the program	1. What are the typical differences among participants, in the level of education, skills, and knowledge required to participate in the program?	‣ Determine whether a gender gap exists in level of education, skills and knowledge required for the program and find ways to close that gap. ‣ Determine whether pre-program training might be required for participants. ‣ Check that eligibility criteria do not preclude or discourage participants—men or women.
NETWORKS		
Determine viability of coaching and/or mentoring for your program	1. Is coaching and/or mentoring feasible? 2. Could local women's networks provide women role models to serve as mentors/coaches? 3. Would men be willing to be mentored/coached by women? 4. Would women be willing to be coached in person by men? 5. Would women coaches/ mentors be willing to travel to their protégés?	‣ Identify a diverse pool of coaches (for example, by gender, race, tribe, religion, or political affiliation). ‣ Determine feasibility of pairing participants with mentors of the opposite gender.
Assess need to provide women role models in your program[45]	1. Have you interviewed women stakeholders (targeted audience, trainers, management) to identify women's needs and concerns? 2. Would the presence of women role models increase program participation?	‣ Assess the presence of supportive role models in the lives of participants.[44] ‣ Identify local role models who can help address participants' (both men's and women's) needs and concerns.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

NETWORKS *(cont.)*

Determine the influence of social networks and peer learning on your program	1. How much influence do friends and family have on women's ability to implement what they learned in the program?	‣ Consider offering peer-to-peer or business-to-business networking in conjunction with training to help participants grow their networks with other business people, vendors, suppliers, or lenders.[46] ‣ Consider establishing a network of program alumni who can support each other and sustain the program.
Map the ecosystem of programs in your region which target women or focus on gender inclusion	1. How saturated is the local capacity building market? Are the same people getting the same opportunities from multiple organizations? 2. What topics are most popular with participants? What topics or program delivery modalities are not being offered? What is the quality of current capacity building programs?	‣ Identify overlaps and synergies among program offerings and determine ways to dovetail your program or partner with others. ‣ Identify possible resistance from a sponsor to coordinating with other programs.

FINANCE AND ASSETS

When training women entrepreneurs consider offering access to finance solutions	1. How can your curriculum support opportunities to access finance?	‣ Explore how you can link and bundle your program to targeted assistance from lenders who are actively pursuing the women's market as a consumer segment.[47] For example, women who have received both training and targeted assistance are found to employ good business practices such as bookkeeping and increased reliance on formal credit. Use of credit, mostly from informal sources, increased for all beneficiaries of such programs.[48]
Determine affordability of your program for your client and participants	1. Is there a gap between what men and women participants can afford to pay for the program? 2. How can the program sponsors reduce the gap?	‣ Ask potential participants whether and how much they would be willing to pay. ‣ Use local providers as much as possible to reduce program costs. ‣ Explore potential program sponsors. ‣ Consider the viability of using online or blended learning options to help offset logistical costs.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
Family		

CARE RESPONSIBILITIES

| Identify factors and constraints for care providers | 1. How do participants' family caregiving responsibilities impact their time and ability to participate in a program?

2. What types of caregiving support might make it easier for participants to attend and fully participate in the program?

3. What would it cost to provide good quality, affordable childcare?

4. If offering childcare, should it be free or subsidized? | ‣ Consult parents potentially participating in the program to better understand their care needs, challenges, and preferences.

‣ Consider available childcare services for participants who are parents and caregivers. Consider aspects such as the quality, affordability, availability, and ease of access/ convenient location of childcare, that is close to or preferably inside the training venue, especially if it is an all-day training.[49]

‣ Consider providing safe transport options for parents and children to and from the training venue and childcare facility, if needed.

‣ Consider providing breastfeeding and lactation accommodations for parents who require such assistance.[50]

‣ Depending on parents' requirements, the client may choose to offer a childcare subsidy, voucher, or free or subsidized spots at a childcare center close to the training venue. |

DECISION-MAKING/AGENCY

| Identify household decisions makers to consult in connection with your program | 1. Do women participants require permission from their spouses or families to attend? Do they make decisions on their own, in consultation with family members or business partners, jointly with family members or business partners, or are they unable to influence decision-making?

2. What access do individuals have to products or services that may be referenced by the program? | ‣ Establish the role women play in decision-making and who or what tools are available when making those decisions.[51]

‣ Determine who in the household needs to be convinced that both men and women would benefit from participating in the program.

‣ Develop a list of objections that a household decision-maker might raise and identify suitable responses, including benefits for the household.

‣ Check alignment of desired program outcomes (such as financial independence through increased personal savings) with level of agency of participants (are they able to access or use a savings account?) |

⚥ GENDER-INCLUSIVE CONSIDERATIONS WHEN
DESIGNING CURRICULA

Designing Curricula refers to the design of frameworks for interrelated learning experiences, activities, and materials intended to build participants' competence and confidence. The curriculum makes the high-level program strategy more concrete and tactical and acts as a roadmap for the *Designing Learning Experiences* competency. It provides higher-level learning objectives, learning experience outlines, and summaries of learning activities within a learning experience. It identifies the duration of each section of the learning experience and identifies how to measure successful completion of each related learning objective. Needs assessment results directly contribute to the decisions made about the curriculum design.

As a reminder, the main objectives of *Designing Curricula* are to:

- Sequence learning objectives and performance outcomes, so that participants can start applying new knowledge on the job as soon as possible.
- Sequence learning to optimize retention.
- Identify and integrate other goals (for example, personal development or understanding) where feasible.

- Identify the most effective formats and channels for participants.
- Identify a specific path for each job role or experience/education/skill level.
- Identify ways to potentially reuse components of the curriculum at the start of the project, thereby promoting efficiency in developing experiences and materials.
- Specify guidelines, templates, and similar resources to promote consistency during development.
- Integrate cognitive and psychomotor learning effectively.
- Pilot and test various components of the curriculum before full-scale development or rollout of all the experiences and materials.

When *Designing Curricula* for gender-inclusive programs or programs specifically targeted to women, remember to involve women in the design team in order to incorporate the women's perspective, for example, scheduling around caregiving responsibilities, building confidence and leadership skills, and filling education and technology gaps.

CONSIDERATIONS AND TASKS	QUESTIONS 🗨	TIPS AND APPROACHES ⊘
Country		
TECHNOLOGY		
Determine viable digital solutions	1. What digital solutions would enhance both men and women participants' learning (for example, webinars, social media)? 2. What additional support may be required to familiarize participants with use of the chosen technology?	‣ Develop a combination of low-tech and high-tech solutions and self-study materials (for example, combining radio broadcasts with self-study booklets, using mobile phones for viewing self-study videos or answering quiz questions, using SMS reminders and social media to support learning). ‣ Consider making online platforms available to participants, such as Facebook and LinkedIn groups, so they can share business contacts and successes.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
Individual		

CONFIDENCE AND LEADERSHIP

Incorporate activities to build confidence, if needed	1. How can your curriculum build in short-term wins and error recovery activities to build women's confidence?	‣ Focus on activities that increase participants' self-confidence, self-efficacy, and error competency.[52] ‣ Offer opportunities to practice and reinforce what has been learned.
Incorporate activities to build leadership skills, if needed	1. What activities, such as case studies, roleplays or simulations, can you include to promote leadership, assertiveness, and resilience?	‣ Incorporate personal initiative objectives in the curriculum where appropriate.[53]
Incorporate activities to build problem-solving skills	1. What activities, such as case studies, roleplays or simulations, can you include to promote critical thinking and problem solving?	‣ Use robust case studies, which require participants to analyze, synthesize, and evaluate. ‣ Use questions and examples for which there is not one correct answer but several possible points of view.

NETWORKS

Incorporate coaching and/or mentoring into your program	1. What coaches and/or mentors will you use in the program? How specifically will you involve them? 2. How can you build trust between the coach/mentor and the participant?	‣ Identify the most convenient ways to organize mentorships (for example, face-to-face meetings or via phone or online), taking into consideration logistical, societal, or familial issues that may limit participation.
Plan for women role models	1. Who can inspire participants? 2. Are women role models also available to serve as facilitators?	‣ Decide how best to include role models (for example, key presentations, support during activities). ‣ Allow time in the curriculum for guest speakers, such as woman business leaders, to talk about issues of concern to women entrepreneurs.[54]
Plan for social networks and peer learning	1. Does the program design allow participants to interact with local leaders or community or business networks?	‣ Embed approaches that encourage the development of networks or build upon existing networks.[55]

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

Family

AVAILABILITY TO PARTICIPATE

Consider time constraints of participants	1. What training schedule is most suitable? 2. How can you design the curriculum to accommodate shorter training sessions?	‣ Break a single, long, multi-topic program into a series of shorter programs, each focusing on a separate topic.

CARE RESPONSIBILITIES

Create program activities and schedules that accommodate the participants' family responsibilities	1. How might program activities accommodate participants' family responsibilities?	‣ Incorporate activities such as homework assistance for school-age children so that mothers can attend the program. ‣ Schedule sessions around children's school timetables. ‣ Provide breaks for breastfeeding and lactation. ‣ Provide meals during the program to reduce care-giving pressures. ‣ Convert class assignments to homework to give participants greater scheduling flexibility.

DECISION-MAKING/AGENCY

Consider how to engage those family members who determine participation in your program	1. How can the program involve influential family members?	‣ If providing a women-focused program, identify ways to involve men[56] in the family group, including inviting them to attend the program or explaining the benefits of educating women on the subject.

⚥ GENDER-INCLUSIVE CONSIDERATIONS WHEN
DESIGNING LEARNING EXPERIENCES

Designing Learning Experiences focuses on planning and developing learning experiences, from creating a 15-minute self-paced e-learning tutorial to setting up a social platform for employees to learn from each other and creating instructor-led training delivered in a classroom or even in a field. Designing Learning Experiences starts with a clear understanding of the business measures and desired performance outcomes. All content and activities should align directly with achieving these outcomes and measures. The outputs for *Designing Learning Experiences* can include facilitator and participant guides, presentation slides, reference material, job aids, e-learning, self-study materials, tools, posters, or other learning material, train-the-trainer sessions, class scheduling, and logistics.

As a reminder, the main objectives of *Designing Learning Experiences* are to:

- Align learning objectives with desired performance outcomes and business measures.
- Include "need to know" content instead of "nice to know."

- Present content clearly and concisely.
- Provide frequent and effective practice opportunities.
- Create materials that support learning.
- Create tools and methods to measure the participants' new skills and knowledge.
- Create tools and methods to measure how much of the learning participants use in the "real world."
- Design learning experiences that enable your facilitators and participants to succeed.
- Prepare for delivery.

When *Designing Learning Experiences* for gender-inclusive programs or programs specifically targeted to women, remember to consider what content, activities, and support may work best for participants with differing literacy, education, or confidence levels and remember to organize course schedules around participants' family and caregiving responsibilities.

CONSIDERATIONS AND TASKS	QUESTIONS 💬	TIPS AND APPROACHES ⊘
Country		
CULTURAL AND SOCIAL NORMS		
Use appropriate language, examples, and images	1. Is the program content and material relevant to men and women participants?	‣ Avoid stereotypical images of male and female roles. Use examples that both men and women can relate to. ‣ Maintain an appropriate balance of gender representation. ‣ Use non-business language which is easy to understand to engage both men and women participants. ‣ When creating content, include a balanced mix of male and female pronouns.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

TECHNOLOGY

Design digitally-based learning experiences	1. How can the selected technology best support the learning approaches preferred by participants (men and/or women)? 2. Does the program include accessible digital tools that can be used as a reference in future? How can digital solutions support application of learning (knowledge sharing, emotional support, homework)?	‣ Develop short learning videos, quizzes, tutorials, or reminders that participants can view on standard or smart phones. ‣ Design digital tools that participants can access easily after the program.

INFRASTRUCTURE AND LOGISTICS

Decide on the appropriate gender for the facilitator and provide gender awareness training if needed	1. What is the preferred gender for the facilitator (preferred by the participants and/or culturally accepted)? 2. Are program providers aware of gender differences? 3. What guidance or training might program providers need?	‣ If a facilitator of the preferred gender is unavailable consider digital options (for example, provide training via a webinar). ‣ Consider offering gender awareness training to facilitators to increase their sensitivity to issues both men and women participants may face.[57]
Use appropriate channels and language to raise awareness about the program	1. What are the best marketing channels to reach your target audience? 2. Is the language of the marketing material appropriate for the target group?	‣ Use both formal and informal communication channels to reach household decision-makers and both men and women participants. ‣ Identify community leaders who can champion the program. ‣ Use branding and explanatory language that resonates with both men and women and addresses their issues directly.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
Individual		

CONFIDENCE AND LEADERSHIP

Find ways to recognize participants' achievements	1. What recognition can be offered to participants through media coverage, award ceremonies, etc.?	‣ Consider organizing a graduation ceremony. If taking photos during a program graduation event, determine if it is safe to share these photos or participants' stories with others in the community.
Incorporate self-confidence building activities	1. How can you embed or encourage confidence building in learning activities?	‣ Include examples, case studies, and role plays that foster self-confidence, self-efficacy, and Personal Initiative Training.[58] ‣ Include debriefing questions to support self-confidence and resilience.
Incorporate leadership building activities	1. How can you develop leadership skills through the learning experience's activities and discussions? 1. Do debrief questions incorporate discussion questions around leadership, assertiveness, and resilience?	‣ Develop leadership skills and an increased sense of empowerment indirectly through training activities, such as: · Group learning in which women are chosen as group leaders. · Promotion of interactions between women and relevant market players and/or peers.[59,60] · Examples, case studies, roleplays, or simulations.

EDUCATION AND SKILLS

Consider education levels	1. Are learning and marketing materials appropriate for the educational and literacy level of the participants?	‣ Use language that accommodates the lowest educational level likely to in the audience.[61] ‣ Identify remedial training or assistance if education levels need bolstering

NETWORKS

Plan for coaching and/ or mentoring	1. How can coaching or mentorship support proposed topics and activities?	‣ Intersperse individual mentoring with classroom sessions to keep personal involvement and connection high.
Plan to include women role models as guest speakers	1. Do speakers share similar backgrounds to those of the participants?	‣ Identify successful role models[62] who can encourage participants to apply the concepts taught to their own businesses.[63] ‣ Leave time in the learning experience to allow for relatable, local, role models to speak to the group.[64]
Include social networks and peer learning	1. How can the learning experience design encourage peer learning?	‣ Design activities which leverage peer relationships to encourage completion (for example, establishing a program where participants get together in the village to jointly watch the training session and discuss it afterwards, like a book club). ‣ Include activities where participants work in groups to solve the problem or answer the question.

⚥ GENDER-INCLUSIVE CONSIDERATIONS WHEN
FACILITATING LEARNING

Facilitating Learning can range in scope from coaching a few people to leading a webinar with hundreds or thousands of participants.

As a reminder, the main objectives of *Facilitating Learning* are to:

- Create an environment conducive to learning.

- Provide an engaging learning experience for your participants.

- Keep participants on task and accountable for their learning.

- Optimize opportunities for participants to interact and practice.

- Tailor learning experiences to the specific needs of individuals and groups.

- Help participants efficiently achieve the set learning objectives.

When *Facilitating Learning* for gender-inclusive programs or programs specifically targeted to women, gender awareness is key. Facilitators trained in gender awareness will be better prepared to address in class the cultural context and the issues women participants may face,[65] and foster the development of self-confidence, leadership, assertiveness, self-advocacy, and resilience.[66]

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
Country		
SOCIAL AND CULTURAL NORMS		
Use appropriate language and examples	1. Is the language used during facilitation appropriate for the target group?	‣ Use relevant examples or analogies to respond to questions or illustrate concepts. ‣ Make sure examples and analogies are sensitive to local gender, political, and religious norms. ‣ Talk at a level equal to the average educational level of the target audience. ‣ Remind facilitators and trainers to use female pronouns regularly or to use a balanced mix of male and female pronouns.
Create a gender-inclusive learning environment	1. How can you make participants in the program feel more comfortable with the learning environment? 2. How might women and men behave towards each other during the course? 3. What actions need to be taken to create a respectful environment free from bullying and sexual harassment?	‣ Consider gender-balanced facilitation when offering programs targeted to women. ‣ Develop a respectful course guideline (ground rules on being respectful to other participants and their opinions).[67] ‣ Communicate the respectful course guideline at the beginning of the course. ‣ Ask participants, providers, and peers for suggestions on how to prevent or resolve the disruptive behaviors and create list of actions to address disruptive behaviors.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

CULTURAL AND SOCIAL NORMS (cont.)

| Create a gender-inclusive learning environment (cont.) | 4. How can you mitigate disruptive behaviors (of participants or family members) during facilitation?

5. What actions would need to be taken if bullying or sexual harassment occurs? | ‣ Take action against disrespectful behavior if it occurs based on list of actions. |

Individual

CONFIDENCE AND LEADERSHIP

| Foster development of self-confidence and leadership skills into learning as needed | 1. How can you reinforce aspects of self-confidence, self-efficacy, and error competency as you facilitate learning?

2. How can you reinforce aspects of leadership, assertiveness, self-advocacy, and resilience as you facilitate learning? | ‣ In mixed classes, assign both men and women participants to leadership roles in small group activities so they gain experience and confidence in leading groups.
‣ In mixed classes, assign men as scribes or other "traditional female roles" to break stereotypes.
‣ Encourage open discussion of "appropriate-ness" of self-confidence and self-efficacy during debriefs and when discussing activities or topics.
‣ Make an extra effort to encourage both men and women to participate in group discussions or to lead their teams.
‣ Strengthen self-efficacy by asking participants to present during class and engage them in peer-to-peer learning activities.[68,69]
‣ Develop error competency skills by engaging participants in activities where they can safely make mistakes and learn from those mistakes. |

NETWORKS

| Include peer-to-peer learning | 1. How can you facilitate activities to encourage peer-to-peer learning? | ‣ Encourage participants to collaborate by creating training assignments that require working in pairs or trios, and to provide peer support and mutual technical support. |

⚥ GENDER-INCLUSIVE CONSIDERATIONS WHEN
SUPPORTING THE TRANSFER OF LEARNING

Supporting the Transfer of Learning provides activities and materials that help participants to take what they have learned and apply it at work or at home. These follow-up interventions may include reminder emails, feedback and coaching by a manager or mentor, job aids, discussion forums, web-based tools, additional opportunities for practice, and recognition for changes in behavior.

Supporting the Transfer of Learning increases the probability that participants continue to use their new knowledge and skills after program completion. Design and development of this component should start when first designing learning experiences. It has its own phase/competency because of its importance to the successful application of learning.

As a reminder, the main objectives of *Supporting the Transfer of Learning* are to:

- Address considerations for transfer during the needs assessment phase.

- Design and develop materials to support the transfer of learning.

- Prepare coaches and mentors to support the transfer of learning.

- Position content and activities during the program to support the transfer of learning.

- Conduct transfer of learning activities.

When designing Transfer of Learning activities and materials for gender-inclusive programs or programs specifically targeted to women, remember to consider what women need to best reinforce their learning. Networks, peer support, and mentoring and coaching are particularly valuable in supporting women to apply their learning to their work and every-day lives. Remember to align learning interventions with participants' work schedules and family caregiving responsibilities. The considerations and tasks are similar to the *Designing Curricula* and *Designing Learning Experiences* phases and repeated here for quick reference.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES
Country		
NETWORKS		
Prepare coaches and/ or mentors to support the transfer of learning	1. What gender factors should be considered when matching participants with mentors or coaches? 2. What incentives can coaches/mentors use to motivate participants to apply their learning? Are there differences between men and women that need to be taken into account?	‣ Make sure that coaches/mentors/role models are available on-site to support participants in developing their skills. ‣ Use mentors to track post-training activities of participants. ‣ Provide post-training support at times that are convenient for participants. ‣ Develop managers' coaching skills and awareness of gender equality issues, so that they can better coach employees who return from the program.[70]

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

NETWORKS *(cont.)*

Encourage networking and make efforts to increase peer-to-peer or business-to-business networks	1. How can you leverage access to external business networks? 2. How can you encourage peer support after the program?	‣ Locate existing community and business networks. ‣ Provide time for leaders of local business or community networks to speak in front of the group. ‣ Invite leaders of local business or community networks to serve as judges or reviewers for in-program competitions, assignments, or presentations. ‣ Consider helping participants form their own network of program alumni.

⚥ GENDER-INCLUSIVE CONSIDERATIONS WHEN
EVALUATING LEARNING

The overall purpose of *Evaluating Learning* is to determine the effectiveness of the learning program and whether it met performance and business objectives. Evaluating learning can take many forms, including surveys of participant reaction, knowledge tests, skill demonstrations, comparisons of pre-learning and post-learning performance, and calculations of return on investment.

As a reminder, the main objectives of *Evaluating Learning* are to:

- Identify appropriate and realistic measures for each level of evaluation.

- Produce effective learning that is useful for participants and their organizations.

- Gain a comprehensive perspective of modifications that can improve future learning experiences.

When designing and implementing evaluation activities and materials for gender-inclusive programs or programs specifically targeted to women, it is important to consider appropriate collection methods and document and evaluate factors that have hindered and/or supported both men's and women's participation and engagement.

CONSIDERATIONS AND TASKS	QUESTIONS 💬	TIPS AND APPROACHES ✅
Country		
SOCIAL AND CULTURAL NORMS		
Collect gender-disaggregated data and communicate program results in a gender-inclusive and culturally appropriate manner	1. Do planned monitoring and evaluation methods reflect the needs of participants and enable all genders to express themselves freely?	‣ Collect gender-disaggregated data that can be used to inform gender analysis. ‣ Collect data in a manner that permits both men and women to express themselves freely (for example, provide opportunities for women to answer questions without interference from other members of their family, allow participants to bring a trusted friend to assist in responding to questions, and capture both results and participants' feelings about the results). ‣ Decide how to communicate longer-term program results, considering cultural and religious norms, political circumstances, and gender beliefs and behaviors.
TECHNOLOGY		
Evaluate digital solutions used in the program	1. How effective were the program's digital learning solutions?	‣ Determine how access to technology, or a lack of access, supported or hindered learning.
Determine viability of digital methods to collect evaluation data	1. What digital methods can you use to collect data?	‣ Consider participants' literacy and digital skill levels when designing evaluation methods. ‣ Consider how participants' access or lack of access to technology is likely to affect data collection. ‣ Plan for a mix of high-tech and low-tech data collection methods to ensure that all demographics within the program are fairly represented.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

SAFETY AND SECURITY

Identify any issues of sexual harassment that occurred in your program	1. Was there any disruptive behavior toward men and/or women participants during the program and how did it affect attendance, participation, or engagement?	‣ Document disruptive behavior towards participants when it happens and share lessons learned.
Evaluate quality of venue	1. Was the venue conducive to learning? 2. Did it feel safe and secure?	‣ Document advantages and disadvantages of chosen venues and their impact on program results and attendance.

Individual

CONFIDENCE AND LEADERSHIP

Evaluate improvements in confidence and leadership skills, if applicable	1. How can you measure impacts of training on acquisition of skills, knowledge, and personal development?	‣ Ask participants if they feel their self-confidence and leadership skills increased as a result of the program and whether this had an impact on their business or work performance. Ask for evidence to support their assertions. ‣ Ask other stakeholders whether they noticed any improvement in the participants' self-confidence or leadership skills. Ask for evidence to support their assertions. ‣ Ask Measurement and Evaluation experts for advice on how to best measure changes in self-confidence and leadership skills.

NETWORKS

Evaluate effectiveness of coaching and mentoring	1. How can you segregate the impact of training and follow-up services? 2. Can coaches and/or mentors facilitate collection of evaluation data?	‣ Consider whether it is useful to isolate the effects of coaching and/or mentoring on the program. ‣ Determine whether coaches or mentors can effectively facilitate data collection without unduly influencing the results.
Evaluate effectiveness of using women role models	3. How did role models affect registration, attendance, engagement, and program completion?	‣ Document how the use of role models affected registration, attendance, active engagement in the program, and program completion.
Evaluate effectiveness of networking (peer to peer or business-to-business)	4. How can you segregate the impact of training and networking?	‣ Measure and document the effects of the program before and after networking begins.

CONSIDERATIONS AND TASKS	QUESTIONS	TIPS AND APPROACHES

Family

AVAILABILITY TO PARTICIPATE/CARE RESPONSIBILITIES/DECISION MAKING/AGENCY

Evaluate how women's family factors impact their ability to transfer the learning	1. Do your evaluation questions address the family challenges that women face when applying learning?	‣ Determine women's ability to take time away from work or household responsibilities to attend post-program support. ‣ Determine women's ability to make decisions regarding attending post-program support. ‣ Include questions on how time constraints, venue location, and childcare responsibilities affected participants' abilities to apply learning.

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2   Ellingrud, Kweilin, Krishnan, Mekala, and Anu Madgavkar. 2016. "Miles to Go: Stepping up Progress Toward Gender Equality." McKinsey Global Institute September 2016. Visited February 2020. https://www.mckinsey.com/~/media/mckinsey/featured%20insights/Women%20matter/Miles%20to%20go%20Stepping%20up%20progress%20toward%20gender%20equality/Miles-to-go-Stepping-up.ashx

3   International Finance Corporation. 2016. "MSME Finance Gap: Assessment of the Shortfalls and Opportunities in Financing Micro, Small and Medium Enterprises in Emerging Markets." https://www.smefinanceforum.org/sites/default/files/Data%20 Sites%20 downloads/MSME%20Report.pdf

4   Ellingrud, Kweilin, Krishnan, Mekala, and Anu Madgavkar. 2016. "Miles to Go: Stepping up Progress Toward Gender Equality," McKinsey Global Institute September 2016. Visited February 2020. https://www.mckinsey.com/~/media/mckinsey/featured%20insights/Women%20matter/Miles%20to%20go%20Stepping%20up%20progress%20toward%20gender%20equality/Miles-to-go-Stepping-up.ashx

5   Some of the reasons for lower women's participation rate are disproportionate responsibility for childcare, lack of safe and affordable transportation, and legal barriers. "Women, Business and the Law." 2019. World Bank. https://openknowledge.worldbank.org/ bitstream/handle/10986/32639/9781464815324.pdf

6   Post-training/program personalized, on-the-job guidance, in the form of coaching or mentoring, helps women apply what they learned in the program to their real-world situations or problems.
   a) Coaching gives space to women to apply the knowledge gained in the program to their business case. It is usually short-term, of a set duration, structured and focused on specific developmental areas or issues to achieve specific, immediate goals.
   b) Training which incorporates a mentoring program alongside and after classroom training shows better effects. Mentoring may occur either face-to-face or by phone.
   Gender Innovation Lab, Personal initiative training leads to the remarkable growth of woman-owned a small business in Togo. World Bank, Universität School. Incorporated in "An Operational Guide to Women's Entrepreneurship Programs in the World Bank." July 2018. http://documents.worldbank.org/curated/en/629041543523635439/pdf/Operational-Guide-to-Womens-Entrepreneurship-Programs-An-Overview.pdf

7   Why these categories?
   Key influences on an individual program participant stem from one or more sources: at a macro level, the society of which the individual is a part; at a meso level, the family unit of which the individual is a part; and at a micro level, the attributes and traits of the individual.
   We have clustered influencing factors into the three major categories:
   •   Macro level – These are standard factors one would find in any market analysis, sometimes referred to as PESTLE (Political, Economic, Social, Technological, Legal and Environmental) factors. We have renamed the factors for purposes of this appendix and added the factors of safety and security, which can present their own challenges in some emerging markets.
   •   Meso level – These are primarily factors related to women's role in family and its effect on participation in work / study outside the family. These factors have derived from meta-research by the Gender team.
   •   Micro level – These are personal characteristics that influence success of an individual participant in learning and applying knowledge and skills. They will vary considerably from individual to individual. Again, they have been derived from research by the Gender team.
   The factors offer a practical lens thru which to view and modify the routine tasks of a performance and learning professional working in an emerging market. Not all factors will apply to every situation; however, using the factors to screen planning, development and delivery tasks of a program can surface potential obstacles to success.

8   Regardless of the per capita GDP, a strong negative and significant correlation exists between fear of failure and a woman's likelihood of starting a new business. Women are less likely to take the risk. Building self-confidence, self-efficacy, and error competency of women through training is crucial for women's success as entrepreneurs. Leadership, assertiveness, self-advocacy, and resilience are key characteristics of successful entrepreneurs. "Chile Emprendedora: Promoting Women in Dynamic Business," Claudia Piras, Lead Social Development Economist, Gender and Diversity Unit Inter-American Development Bank, April 6, 2011.

9   Peer-to-peer learning is a critical component of sustainability and growth results for entrepreneurs. IFC observation.

10 Klugman, Jeni, Hanmer, Lucia, Twigg, Sarah, Hasan, Tazeen, McCleary-Sills, Jennifer, and Julieth Santamaria. 2014. "Voice and Agency: Empowering Women and Girls for Shared Prosperity." World Bank Group, Washington, DC. Available at: https://www.worldbank. org/en/topic/gender/publication/voice-and-agency-empowering-women-and-girls-for-shared-prosperity

11 Post-training/program, personalized, on-the-job guidance in the form of coaching or mentoring to help women apply what they learned in the program to their real-world situations or problems.
   a) Coaching gives space to women to apply the knowledge gained in the program to their business case. It is usually short term, of a set duration, structured and focused on specific developmental areas or issues to achieve specific, immediate goas.
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Bank," July 2018. http://documents.worldbank.org/curated/en/629041543523635439/pdf/Operational-Guide-to-Womens-Entrepreneurship-Programs-An-Overview.pdf

12 Gender equality is not only a social and moral imperative, but also an economic necessity. Across the world, countries are losing $160 trillion in wealth because of differences in lifetime earnings between women and men, according to a recent World Bank Group study. Companies, however, are increasingly realizing that they can gain greater competitive advantage and improve profits by targeting women as employees, entrepreneurs, consumers, and business leaders. IFC has long taken a comprehensive approach to reduce gender inequality by creating partnerships to encourage hiring of women and improving their working conditions, help expand access to financial services for women, investing in innovative technologies that expand choices of female consumers and working with partners to provide business skills and leadership training to women entrepreneurs. For more information please visit: https://www.ifc.org/wps/wcm/connect/Topics_Ext_Content/IFC_External_Corporate_Site/Gender+at+IFC/

13 International Finance Corporation, 2019. "Moving toward Gender Balance in Private Equity and Venture Capital". https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/resources/gender-balance-in-emerging-markets

14 In the case of the Bank of Palestine, there was a tendency among participants to attend online rather than in person. While the online sessions tended to be less engaging, training was still possible in the case where access was limited. 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." International Finance Corporation, Washington, DC. https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

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16 As an example, a World Bank study in West Bank and Gaza found that geographic and social restrictions limit women's ability to move outside of their local communities, reducing business growth opportunities for women even more so than for men. World Bank feature story, March 31, 2011. "Mobility Restrictions and Labor Market Dynamics in Conflict-Affected West Bank and Gaza." Available at: https://www.worldbank.org/en/news/feature/2011/03/31/mobility-restrictions-and-labor-market-dynamics-in-conflict-affected-west-bank-and-gaza

17 Post-training/program personalized, on-the-job guidance, in the form of coaching or mentoring, helps women apply what they learned in the program to their real-world situations or problems.
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18 Ibid.

19 International Finance Corporation. 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_ Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

20 David K. Evans, Fei, 2018. "What Works to Improve Access and Quality of Girls' Education: The Missing Evidence." World Bank, April 10. Adolescent Girls Initiative pilots in Haiti, Liberia, and Rwanda provided stipends that were tied to attendance and punctuality to offset participation costs, including transportation costs and foregone income.

21 Stipends can have tradeoffs. While they may allow the poorest to participate, they can also create adverse incentive. Some participants might be more motivated by the money rather than the project goals. Adolescent Girls Initiative. A Resource Guide. Design. Promoting young women's inclusion. Available at: https://www.s4ye.org/agi/html/Project_Design_Promoting_Young_Womens_Inclusion.html

22 Access to good quality, affordable childcare is a win-win situation for all. It improves physical and cognitive outcomes for children, enhances employment opportunities for women, boosts productivity and profits for businesses, and supports socio-economic growth. International Finance Corporation. 2019. "Tackling Childcare: A guide for employer-supported childcare." https:// www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/resources/guide+for+employer-supported+childcare

23 Responsibility for the care of other family members often falls on the women in families. In particular, mothers are frequently the primary caregivers for children. You should be aware of the age of parenthood in the country where your project is offered, as well as available childcare services for female participants. The need to care for a child might constrain a woman's ability to attend or participate in training; the benefit of providing childcare services which would allow her to focus on the acquisition of new skills and knowledge may outweigh the cost which is often minimal. For example, according to the Adolescent Girls Initiative, childcare can be included in skills training projects at a relatively low cost. For instance, the monthly per student cost was less than $5 in a project the Adolescent Girls Initiative managed in Liberia. Depending on the project context, childcare can be an affordable project component and well worth the cost when trying to reach vulnerable young women. Adolescent Girls Initiative. A Resource Guide. Design. Promoting young women's inclusion. Available at: https://www.s4ye.org/agi/html/Project_Design_Promoting_Young_Womens_Inclusion.html

24 54 per cent of women in low- and middle-income countries now use mobile internet and the gender gap is narrowing. Women are 20 per cent less likely to use mobile internet than men, down from 27 per cent in 2017. This reduction was driven primarily by an improvement in South Asia where the gap narrowed by 16 percentage points. Despite this progress, the gender gap in

mobile internet use in low- and middle-income countries remains substantial, with over 300 million fewer women than men accessing the internet on a mobile. The gender gap is still widest in South Asia at 51 per cent, and remains fairly consistent in other regions such as Sub-Saharan Africa, which has the second largest gender gap at 37 per cent. The underlying gender gap in mobile ownership remains largely unchanged, with the remaining unconnected proving difficult to reach. Women across low- and middle-income countries are eight per cent less likely than men to own a mobile phone, which translates into 165 million fewer women than men owning a mobile. GSMA, 2020, "The Mobile Gender Gap Report 2020". https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2020/02/GSMA-The-Mobile-Gender-Gap-Report-2020.pdf

[25] In the case of the Bank of Palestine, there was a tendency among participants to attend online rather than in person. While the online sessions tended to be less engaging, training was still possible in the case where access was limited. International Finance Corporation. 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

[26] Clarity about how your program participants function in day-to-day life enables you to make more informed decisions regarding the conception and implementation of a training program and align it more realistically with program participants training preferences and personal goals for the future. World Development Report 2012, Gender Equality and Development, The World Bank, Washington, DC

[27] IFC Observation.

[28] Depending on the cultural context, the gender of the facilitator may be critical to the success of the training delivery.

[29] Women, Business and the Law. 2019. International Bank for Reconstruction and Development, The World Bank, Washington, DC. https://wbl. worldbank.org/

[30] Women across low- and middle-income countries are 20 per cent less likely to use mobile internet than men, which translates to over 300 million fewer women than men accessing the internet on a mobile. Women across low-and middle-income countries are also eight per cent less likely than men to own a mobile phone, which translates into 165 million fewer women than men owning a mobile. GSMA, 2020, "The Mobile Gender Gap Report 2020". https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2020/02/GSMA-The-Mobile-Gender-Gap-Report-2020.pdf

[31] Ibid.

[32] Appropriate use of new technology can enable participants with travel limitations to participate in the program and post-program activities. International Finance Corporation. 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_ Palestine_Eval_Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

[33] As an example, a World Bank study in West Bank and Gaza found that geographic and social restrictions limit women's ability to move outside of their local communities, reducing business growth opportunities for women even more so than for men. World Bank. March 31, 2011. "Mobility Restrictions and Labor Market Dynamics in Conflict-Affected West Bank and Gaza." Available at: https://www.worldbank.org/en/news/feature/2011/03/31/mobility-restrictions-and-labor-market-dynamics-in- conflict-affected-west-bank-and-gaza

[34] Globally, women have lower confidence levels in their abilities as entrepreneurs than their male counterparts. "Global Entrepreneurship Monitor 2016/17 Women's Report." https://www.babson.edu/media/babson/site-assets/content-assets/ images/news/announcements/GEM-2016-2017-Womens-Report.pdf, visited February 12, 2020.

[35] Regardless of the per capita GDP, a strong negative and significant correlation exists between fear of failure and a woman's likelihood of starting a new business. Women are less likely to take the risk. Building self-confidence, self-efficacy, and error competency of women through training is crucial for women's success as entrepreneurs. Leadership, assertiveness, self-advocacy and resilience are key characteristics of successful entrepreneurs. "Chile Emprendedora: Promoting Women in Dynamic Business." Claudia Piras, Lead Social Development Economist, Gender and Diversity Unit Inter-American Development Bank, April 6, 2011.

[36] Personal initiative training has demonstrated impact on business growth more so than solely business management training (increase profits by 40 percent, compared to the control group and 5 percent impact for traditional business training). Personal Initiative Training increased error competence (ability to recover from errors). Gender Innovation Lab, Personal initiative training leads to the remarkable growth of a woman-owned small business in Togo. World Bank, Universität School. Incorporated in "An Operational Guide to Women's Entrepreneurship Programs in the World Bank," July 2018. http://documents.worldbank.org/curated/ en/629041543523635439/pdf/Operational-Guide-to-Womens-Entrepreneurship-Programs-An-Overview.pdf

[37] Spousal recognition plays a critical role. The presence of husbands in programs aimed at women may improve knowledge dissemination. The presence of men during the training may change the nature and depth of the discussions during the training since men bring their own expertise and experience to the event. Also, if a woman's husband attends the training, they may discuss the content of the training at home. Gender and business training may also reduce intra-household conflicts, such as relational oppression. Thus, women become more actively involved in important household and business decisions. "The impact of gender and business training for female microfinance clients in Vietnam," unpublished. 2014. https://pdfs.semanticscholar.org/e3b4/53180f944417a6ebd367b13a47e5690a1911.pdf

[38] Women's training seems to have more positive effects on bargaining power if the husbands were also invited. International Finance Corporation. 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

[39] In the Bank of Palestine case the women were recognized individually during a high-profile graduation ceremony by the CEO of the Bank of Palestine, IFC's Country Representative, and government officials. During the ceremony, the participants had to present their business models and received a certificate for their participation, as well as recognition from important people in the

local community. These activities, which helped build the women's confidence and their sense of leadership, will continue in the future. International Finance Corporation. 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_ Report_ FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

[40] EY, 2013. "Women: The Next Emerging Market. Supporting Women to Fulfill their Potential." Available at: https://assets.ey.com/content/dam/ey-sites/ey-com/en_gl/topics/growth/WomenTheNextEmergingMarket.pdf

[41] As an example, the Network for Teaching Entrepreneurship gives NFTE Youth Entrepreneurship Awards in countries where it has a presence.

[42] Leadership, assertiveness, self-advocacy and resilience are key characteristics of successful entrepreneurs. https://www.worldbank.org/en/news/feature/2018/01/18/new-mindset-increased-profits-lessons-from-an-innovative-entrepreneurial-training-in-togo

[43] Women tend to lack in problem-solving skills, crucial in the role as entrepreneurs. Practical training with a focus on sectors in which women are active can help develop problem-solving and critical thinking skills. IFC observation.

[44] Lack of supportive role models in the family can inhibit the women to take the training. Dr Ute Stephan. 2011. "Culture's Consequences for Entrepreneurship: Recent Findings and Future Directions," University of Sheffield, Institute of Work Psychology & Centre for Regional Economic and Enterprise Development. https://www.uis.no/getfile.php/1352966/Forskning/Senter%20for%20Innovasjonsforskning/Stephan_culture-eship_Stava_08122011%20%282%29.pdf

[45] Peer-to-peer learning is a critical component of sustainability and growth results for entrepreneurs. IFC observation.

[46] The presence of peers may influence a woman's classroom experience. She may exhibit greater business confidence in a more supportive environment or may feel more competitive pressure when among peers to absorb the material covered. Equally, having a friend as a learning partner may strengthen the social network that a woman relies on for support after the training is over. This support could include financial assistance, information, or even ongoing encouragement to strive to attain business goals. As an example, in an IDB case study in Peru, women were invited to join the training with a friend, in the evaluation process (four months after the training) the participants report differences in business behavior, including a higher volume of business and more stated business plans to increase revenues. Furthermore, the participants reported significantly higher household income and expenditures and are less likely to report their occupation as "housewife."

[47] Access to startup capital increases women productivity; however, women-owned businesses usually experience a greater limited access to finance than men. It is therefore important that training for women should be offered alongside access to finance opportunities. Sara Johansson de Silva, Pierella Paci, and Josefina Posadas. 2014. "Lessons Learned and Not Yet Learned from a Multi-country Initiative on Women's Economic Empowerment," World Bank studies, Washington, DC.

[48] For example, training delivered provided as a complement to microloans. "The Impact of Gender and Business Training for Female Microfinance Clients in Vietnam," unpublished. 2014.

[49] The need to care for a child might constrain a woman's ability to attend or participate in a program. The benefit of providing childcare services that would allow her to focus on the acquisition of new skills and knowledge may outweigh the costs which is often minimal. For example, according to the Adolescent Girls Initiative, childcare can be included in skills training projects at a relatively low cost. For instance, the monthly per student cost was less than the $5 in a project AGI managed in Liberia. Depending on the project context, childcare can be an affordable project component and well worth the cost when trying to reach vulnerable young women. Adolescent Girls Initiative. A Resource Guide. Design. Promoting young women's inclusion. Available at: https://www.s4ye.org/agi/html/Project_Design_Promoting_Young_Womens_Inclusion.html

[50] International Finance Corporation. 2019. "Tackling Childcare: A guide for employer-supported childcare." https:// www. ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/resources/guide+for+employer-supported+childcare

[51] Klugman, Jeni, Hanmer, Lucia, Twigg, Sarah, Hasan, Tazeen, McCleary-Sills, Jennifer, and Julieth Santamaria. 2014. "Voice and Agency: Empowering Women and Girls for Shared Prosperity." World Bank Group, Washington, DC. Available at: https://www.worldbank. org/en/topic/gender/publication/voice-and-agency-empowering-women-and-girls-for-shared-prosperity

[52] It has been shown that women tend to have lower levels of confidence. Programs that seek to be gender-inclusive may need to incorporate more activities on building confidence to achieve similar levels of effectiveness among men and women.

[53] Personal Initiative Training is one approach to develop self-advocacy, resilience, self-confidence, and risk taking. Personal initiative training has demonstrated impact on business growth more so than solely business management training (increase profits by 40 percent, compared to the control group and 5 percent impact for traditional business training. Personal Initiative Training increased error competence (ability to recover from errors). "Gender Innovation Lab, Personal initiative training Leads to the remarkable growth of a woman-owned small business in Togo." World Bank, Universität School. Incorporated in "An Operational Guide to Women's Entrepreneurship Programs in the World Bank," July 2018. http://documents.worldbank.org/curated/en/629041543523635439/ pdf/Operational-Guide-to-Womens-Entrepreneurship-Programs-An-Overview.pdf

[54] A socially supportive culture relates positively to entrepreneurship. As an example, Russian and Chinese business owners have more entrepreneurs in their families and among childhood friends than otherwise similar individuals, suggesting that social environment also matters (World Bank 2012c). IFC (International Finance Corporation). 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

[55] Networks support women's growth in a variety of ways: exchanging knowledge between different age groups, successful storytelling, knowledge sharing, and resolving the challenges. Sadeq, Tareq, Muhannad Hummed, and Steven Glover. 2011. "Policies to Promote Female Entrepreneurship in the Palestinian Territory." Jerusalem: MAS (Palestine Economic Policy Research Institute). Available at: https://library.palestineeconomy.ps/public/files/server/20152201112434-1.pdf

[56] Engaging men in another way to support the confidence building process. If men understand the basis of the program, they may become more supportive of women attending the program. IFC observation.

57 For example, this IFC project in Gaza and West Bank included "gender awareness workshops" for trainers, including training and facilitation strategies to specifically support female entrepreneurs. IFC (International Finance Corporation). 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

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59 Simel Esim. 2001 "See How They Grow: Business Development Services for Women's Business Growth," International Center for Woman Research. Available at: https://www.icrw.org/wp-content/uploads/2016/10/See-How-they-Grow-Business-Development-Services-for-Womens-Business-Growth.pdf

60 An IFC project in West Bank and Gaza with Bank of Palestine found out that leadership training is more effective when embedded throughout the training instead of conducting stand-alone sessions. Leadership sessions that take the form of coaching, one-on-one interaction, and guest speaker sessions were the most inspiring for the women. Female participants reported that they preferred female leaders (e.g., as speakers) whose experiences and backgrounds resonated with them. IFC (International Finance Corporation). 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

61 IDA has been working to expand girls' access to education, but 31 million girls are still out of school. This difference in basic education can become a barrier throughout women's lives.

62 The availability of women role models to participants need to be diagnosed and considered when designing training. For example, lack of supportive role models in the family can inhibit the women to take the training. Dr Ute Stephan. 2011. "Culture's Consequences for Entrepreneurship: Recent Findings and Future Directions," University of Sheffield, Institute of Work Psychology & Centre for Regional Economic and Enterprise Development. https://www.uis.no/getfile.php/1352966/Forskning/Senter%20for%20Innovasjonsforskning/Stephan_culture-eship_Stava_08122011%20%282%29.pdf

63 A socially supportive culture relates positively to entrepreneurship. As an example, Russian and Chinese business owners have more entrepreneurs in their families and among childhood friends than otherwise similar individuals, suggesting that social environment also matters (World Bank 2012c). Many female participants prefer female leaders (speakers) whose entrepreneurial experiences and backgrounds resonate with their own. IFC (International Finance Corporation). 2017. "Evaluation Report. Bank of Palestine Strengthens Women-Owned Businesses and the Economy." https://www.ifc.org/wps/wcm/connect/85ab284b-12a5-4345-ad8b-4a41131cf0d9/Bank_of_Palestine_Eval_Report_FINAL.pdf?MOD=AJPERES&CVID=m6mdDM1

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66 Training that includes soft skills, including social support and confidence building, is more effective, especially for women with lower self-efficacy, and should be a core element of high-quality training programs. Training with peers or group-based training can provide social support and boost self-confidence. Mayra Buvinic and Megan O'Donnell. 2019 Center for Global Development Blog: Women's Economic Empowerment: Some Tips for Informed Investments. August 26. https://www.cgdev.org/blog/womens-economic-empowerment-some-tips-informed-investments

67 International Finance Corporation and the DaNa Facility, 2019. "Respectful Workplaces: Exploring the Costs of Bullying and Sexual Harassment to Businesses in Myanmar", https://www.ifc.org/wps/wcm/connect/region__ext_content/ifc_external_corporate_site/east+asia+and+the+pacific/resources/respectful+workplaces-myanmar

68 Kelley, Donna, Candida Brush, Patricia Greene, Mike Herrington, Abdul Ali, and Penny Kew. 2015. Special Report: Women's Entrepreneurship 2015. Global Entrepreneurship Monitor (GEM). Available at: http: //www.babson .edu/Academics/centers/blank-center/global-research/gem/ Documents/GEM%202015%20Womens%20Report.pdf

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70 Chile Emprendedoras: Promoting Women in Dynamic Business, Claudia Piras, Lead Social Development Economist, Gender and Diversity Unit, Inter-American Development Bank, April 6, 2011.