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DE DEVELOPPEMENT
AFRICAN DEVELOPMENT BANK GROUP



EMPOWERING WOMEN'S BUSINESSES IN TRANSITION CONTEXTS IN AFRICA

A Guide to securing jobs and incomes for gender-transformative relief, recovery, and resilience interventions in transition contexts

"Women-led businesses must grow and dominate across Africa"
Akinwumi ADESINA, Africa Investment Forum (AIF), March 2022

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FOREWORD

Investing in the innovative potential of women entrepreneurs is at the core of the African Development Bank Group's mandate to spur sustainable economic development and social progress on the continent.

African countries are urged to accelerate Gender Equality and Women's Empowerment to achieve inclusive and sustainable development, both as a fundamental human right and as an economic necessity, on a continent where almost half of the countries (19 out of 54) are in transition. Gender Equality and Women's Empowerment and fragility/resilience have been identified as cross-cutting themes, institutionalised through the Gender, Women, and Civil Society Department and the Transition States Coordination Office, and systematically integrated throughout the Bank's operations, policies, and procedures. Thus, by applying a gender and fragility/resilience lens to its development priorities (known as the "High 5s") and its Ten-Year Strategy, the Bank is bringing to the fore the importance of Gender Equality and Women's Empowerment to foster social cohesion and build resilience.

Women continue to face specific barriers that prevent them from contributing fully to Africa's development, which results in an economic loss of USD 2.5 to USD 5 trillion in the Gross Domestic Product (GDP).

Transition states present the most acute gender inequalities, with an average Africa Gender Index (AGI 2023) standing at 0.44, six points below the continental average of 0.50. While fragility casts a heavy shadow over the economy as a whole, it often brings a darker reality to women.

This darker reality happens for three main reasons: (i) gender imbalance in the labour force and the business environment, limiting women to vulnerable jobs or sectors; (ii) social roles that place an additional burden on women through unpaid care work and household responsibilities that increase during periods of crisis, as well as gender-based violence; and (iii) limited women's representation in decision making and policy dialogue, making it difficult for them to integrate their voices, needs, and solutions into crisis responses. However, this harsh reality can be shifted into something positive, as evidence continues to demonstrate that women can lead the transition to resilience.

We are delighted to present the Guide to Empower Women's Businesses in Transition Contexts in Africa, which is the first guide of its kind.

This blueprint document raises the overriding question of how better to support women entrepreneurs before, during and after a crisis. It offers information from real-life experiences, good practices, and research, all of which allow for a better understanding of the effects of context-specific crises on women's businesses. The Guide provides a basis for developing policy and programming responses for national and international development actors.

Our vision for the Guide is to provide our Regional Member Countries, practitioners, development partners, and anyone supporting women's entrepreneurship with a simplified tool to address context-specific drivers of fragility affecting women's businesses. It builds on experience of economic vulnerability and social disturbances and addresses the specific effects of increased shocks on women's businesses.

As Regional Member Countries continue to address the impact of Covid-19 and other shocks, the African Development Bank remains committed to Gender Equality and Women's Empowerment across the continent.

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The Guide is designed by Charleine Mbuyi-Lusamba (RDTS) and led jointly with Aïssatou Dosso (AHGC), with contributions from Hoda Tarek and Zineb Lahbabi (AHGC), and in close collaboration with Karine M'Bengue and Marcel Maglo (RDTS). Frederik Teufel from RDTS and Marc Kouakou from AHGC guided the process. Frances Sese Gadzekpo (consultant) supported research and drafting.

Developing this Guide would not have been possible without the contribution of 28 women entrepreneurs across Africa who, sometimes anonymously, generously shared their experiences of the resilience pathways and support required by a woman-operated business in a transition context. Special thanks go to the associations of women entrepreneurs, financial and non-financial Business Support Organisations (BSOs), and the staff of the African Development Bank who provided hands-on insights of their experiences to empower women entrepreneurs in transition contexts: Accès Banque Madagascar (Mitchell, R.), African Development Bank (Dassanou, E.M.; Miriti, L. and Rukundo, E.), Association des Femmes pour la Promotion et le Développement Endogène (AFPDE) in the Democratic Republic of Congo - DRC (Biniwa, C.), Association Guinéenne des Femmes Entrepreneures (AGMJE) in Equatorial Guinea (Micha, J. and Rabat, M.Y), Equity BCDC in DRC (Djuma, M. & Makoso, D.), HATCH Blue & Conservation International (Murphy, W.), Initiatives Pour la Promotion Socio-économique in DRC, Salone Business Women's Hub, Sierra Leone (Jones, Y.M.), There Is No Limit Foundation in Guinea (Camara, M.), Women Boss in the Gambia (Khan, A.).

Gratitude is likewise extended to the task managers and teams from the Bank's operations and

initiatives featured as examples of the contribution of women's businesses to economic resilience and social cohesion: 2EB Business Hub in Burundi, Affirmative Finance Action for Women in Africa (AFAWA); Chinsali-Nakonde Road Rehabilitation Project in Zambia; COVID-19 Support Programme in Sahel Countries (PARCCOVID-19 - Sahel); Economic Empowerment of Vulnerable Women in the Sahel region, in Chad, Mali, and Niger; Emergency Food Production Program in Côte d'Ivoire; Emergency Reconstruction and Resilience Program after Cyclones Idai and Kenneth in Mozambique, Malawi, and Zimbabwe (PCIREP); Humanitarian Emergency Assistance to Mitigate Effects of the 2018-2019 drought in Namibia; Kara and Lomé Markets Reconstruction and Traders Support Project in Togo (PARMCO); Lower Mangoky Area Extension Project in Madagascar.

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The approaches advanced in this Guide have been piloted in the framework of the project to Build Inclusive Business Ecosystems for Stabilization and Transformation in the Mano River Union (BI-BEST)¹ and the Emergency food production programme in Côte d'Ivoire². It has been introduced to members of Civil Society Organisations (CSOs) of the Sahel countries during the capacity-building workshop to address the root causes of fragility, jointly organised by the African Development Bank and Swiss Agency for Development and Cooperation in Niamey/ Niger, in March 2022.

The approaches to Relief, Recovery, and Resilience have also been proposed for gender mainstreaming and fragility lens application in other operations under development in several African countries.



¹ Building inclusive business ecosystems for stabilization and transformation in the Mano River Union

² Emergency Food Production Programme (2PAU-CIAEFPP-Côte d'Ivoire)

EXECUTIVE SUMMARY

The Guide to empower women's businesses in transition contexts in Africa is designed to advise practitioners, national and international development actors, and anyone supporting women's entrepreneurship, on simple, targeted, and straightforward approaches to plan, implement, and assess interventions that aim to assist women entrepreneurs to pivot their businesses for resilience in times of tumultuous change, reduce risk, bounce back, and seize new opportunities.

There is a correlation between gender inequality, fragility, and poverty. The group of transition states that score lower than the continental average on the Africa Gender Index 2023³ and the Women Peace and Security Index⁴ are also those with lower performances on the Human Development Index⁵. The Bank estimates that poverty remains increasingly present in fragile contexts, as up to 48% of Africa's population living in extreme poverty is concentrated in countries affected by conflict and fragility⁶. Gender inequality and fragility are inextricably linked and have a direct incidence on the poverty level. However, it is the multidimensional causes of fragility and business characteristics that determine the effects of crises on women's businesses.

Fragility caused by conflicts may differ in some ways from fragility caused by natural disasters, climate shocks, or armed conflicts. These differences may influence the responses and transition processes that lead to relief, recovery, and resilience. Armed conflicts slow down or stop work in public institutions to the extent that the government cannot function optimally and maintain the rule of law. This can lead to grievances and loss of confidence in the state⁷. While the impact of natural disasters may lead to the loss of lives, assets, and livelihoods, they may offer the possibility of a short to medium-term recovery, compared to armed conflicts, for instance⁸. Recovery from environmental/

slow-onset disasters or health crises may leave the institutional and political environment relatively stable despite losing lives, assets, and livelihoods. This Guide suggests approaches to empower women's businesses operating in settings affected by insecurity, disasters, epidemics, or other emergencies where intersectoral challenges exacerbate gender inequalities, to enable their meaningful contributions to peace, social cohesion, and economic resilience-building efforts.

The methodology used to understand the experiences and needs of women's businesses in transition processes, as well as to address the "why" and "how" questions, includes extensive qualitative research. A sample of women entrepreneurs and practitioners was consulted to share their insights, needs, and experiences. Literature, including operations of the Bank that can be regarded as good practice, was reviewed. Field and desk research inputs were analysed to provide practical recommendations for promoting women's entrepreneurship development in fragile situations.

The limitations relate to the fact that some reports and information collected from the Bank and other development partners were not fully cross-checked with women entrepreneurs. While interview questionnaires were designed to obtain specific information on the challenges and response mechanisms adopted by women entrepreneurs in times of crisis, reaching a more extensive sample was limited due to the restricted access of women entrepreneurs to effective digital communication channels and the spread of COVID-19 that restrained in-person interviews.

The Guide takes users through the process of developing gender-responsive initiatives relevant to each transition phase – from crisis to relief, recovery, and resilience – to break the cycle of vulnerability and create inter-generational benefits. It suggests actions that would inspire more ideas, innovations, and adaptation.

³ AfDB; ECA. (2023). Analytical Report of the African Gender Index 2023. Abidjan: African Development Bank and the Economic Commission for Africa. <https://www.afdb.org/fr/documents/africa-gender-index-2023-analytical-report>

⁴ GIWPS, 2021. Women, Peace and Security Index 2021/22: Tracking sustainable peace through inclusion, justice and security for women, Washington, DC: Georgetown Institute for Women, Peace and Security

⁵ UNDP, 2022. 2022 Special report: New threats to human security in the Anthropocene, Demanding greater solidarity, New York: the United Nations Development Programme

⁶ AfDB, 2022a. Bank Group's Strategy for Addressing Fragility and Building Resilience in Africa (2022- 2026), s.l.: Transition States Coordination Office (RDTs).

⁷ OECD, 2020. Gender Equality in Fragile Contexts. Available at: <https://www.oecd.org/fr/developpement/pariteetdeveloppement/gendreequality-and-womens-empowerment-in-fragileand-conflict-affected-situations.htm> [Accessed 01 March 2022].

⁸ Vikrant, P. & Sen, S., 2019. Economic Impact of Natural Disasters: Re-examination of empirical evidence. Margin-The Journal of Applied Economic Research, Issue 13:1, pp. 109-139.

1. INTRODUCTION :

women’s entrepreneurship and the transition contexts

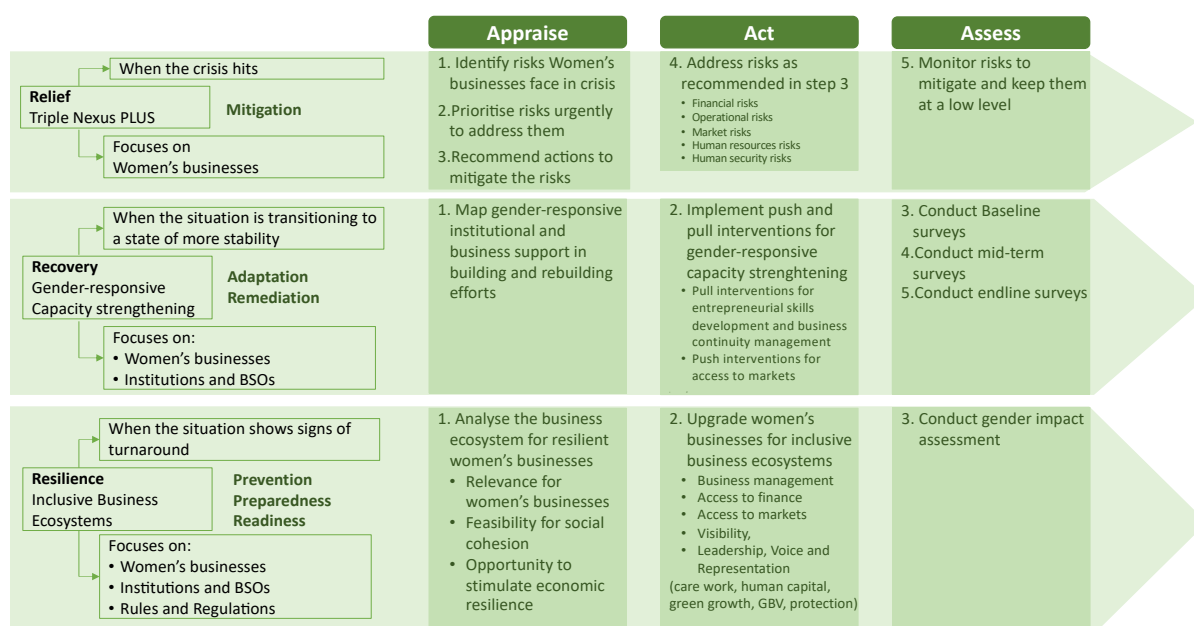
The Guide places three sets of responses to leverage women’s entrepreneurship development and economic empowerment as an enabler of resilience and social cohesion before, during, and after crises. The design is adapted from the Bank’s framework for applying a fragility lens to operations, programmes, and strategies (AfDB, 2022a), noting that linearity is far from being the norm, neither in transition processes, nor in stable conditions. With this in mind, and considering the cyclical and multidimensional nature of fragility, the intervention model’s responses are based on three phases:

- Relief – when the crisis hits, interventions happen at the micro or downstream level. These are based on the humanitarian-development-peace nexus with a focus on gender equality

and women’s empowerment to mitigate the effects of crises on women’s businesses.

- Recovery – when the situation is transitioning to a state of more stability. Interventions happen at both the micro (downstream) and meso (market/midstream) levels. These aim to strengthen institutional capacity and Business Support Organisations (BSOs) to empower women’s businesses sustainably.
- Resilience – when the situation shows signs of a turnaround. Interventions happen at the micro, meso, and macro (policy/upstream) levels and are based on inclusive business ecosystems to upgrade women’s businesses to prevent relapse, consolidate dividends of past efforts and reinforce preparedness and readiness to deal with further shocks.

Figure 1 : Intervention Model



Dignity, pride, and hope for a brighter future, social justice, and a world where younger generations have better prospects for employment and living conditions are strong commonalities of most women entrepreneurs in transition contexts.

Nènè is a household head in Mali and a multi-sector entrepreneur in the informal economy, as well as being responsible for caring for six children on her own. With the revenues of her income-generating activities, she has been able to send two of her children to a private school, in Timbuktu town, to secure a better future for them and to create intergenerational benefits. Nènè had experienced business discontinuity due to the high household burden she faces alone, combined with the economic, security, and social pressures that sometimes slow her business down. Through the Bank's Women's Economic Empowerment Project in the Sahel Region, implemented by the International

Committee of the Red Cross (ICRC), Nènè benefitted from access to capital and capacity-strengthening activities such as entrepreneurship and financial literacy training. This facility enabled her to make a monthly profit of XOF 200 000 (about USD 400) a year after receiving the support. With this income, she could diversify her activities (which, in addition to petty trade, include the production and sale of local biological juices and the sale of second-hand clothes and products for women) to buy a housing plot and become a landowner. Hers is but one example among many of what is possible, given the right conditions and support for dynamic women entrepreneurs.

The Guide acknowledges that elevating women entrepreneurs is a path towards a better reality of growth and prosperity for all, with a forward-thinking younger generation and peaceful societies.

Box 1: Gender, fragility, climate change, and economic development at the centre of the Bank's action

The Bank's support to least developed and transition states in Africa (See Annex 1) is mainly made through concessional funding under the African Development Fund (ADF) mechanisms. At the time of its 16th replenishment (ADF-16) in 2022, (AfDB, 2022b), the Bank reinforced its engagement to adopt a fragility lens and to mainstream gender, climate change and green growth in its portfolio. The Bank has always encouraged the circular economy movement since its emergence, in particular, by sealing a strategic partnership with the African Circular Economy Alliance (ACEA) whose Secretariat hosts the Africa Circular Economy Facility (ACEF). This initiative enables the creation of a multi-donor trust fund of over USD 4 million at the Bank to support a five-year continental programme (2021-2025) dedicated to the dissemination of circular practices in Africa. With an enabling environment, the circular economy offers a promising opportunity for economic development, the creation of value and skills for women entrepreneurs, as well as for business recovery and resilience.

2. APPROACHES

to impactful women's businesses in the transition to resilience



Valuable lessons for crisis response have been drawn from the occurrence of triggers of fragility in Africa: armed conflicts, social uprisings – particularly the Arab spring that started in Tunisia – natural disasters, and pandemics such as Ebola and COVID-19. In all these situations, populations tend to go through the distinct transition phases of relief, recovery, and resilience. Entrepreneurial responses in each phase should demonstrate inclusion and sustainability (GEM, 2021). To ensure that groups with specific needs, including women, are not further pushed into the poverty trap but, rather, positioned to benefit from or access opportunities created from rebuilding efforts.

Based on the Bank's framework for gender mainstreaming and its fragility lens application, the approaches to relief, recovery, and resilience entail a three-stage process to (i) appraise and understand how the situation affects women entrepreneurs

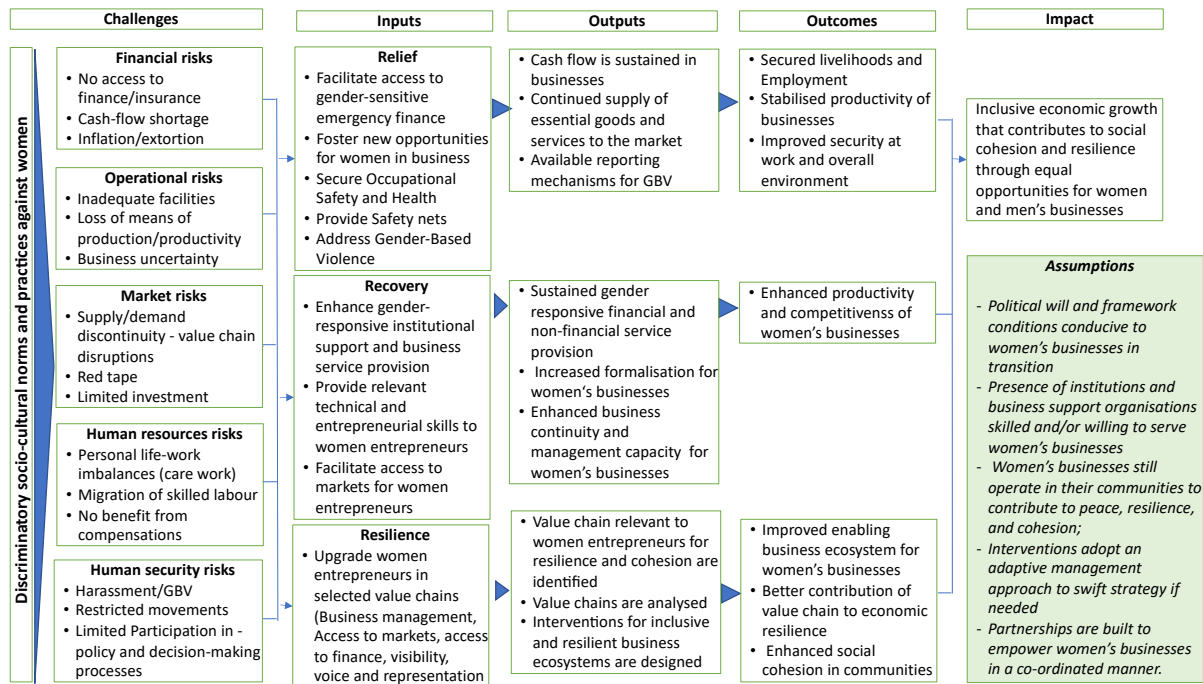
(appraisal tools for relief, recovery, and resilience are respectively provided in Annex 2, 3 and 4); (ii) act to empower and support women's businesses based on the findings and recommendations of the appraisal; and (iii) assess if the actions undertaken effectively address gender imbalances in entrepreneurship, reinforce economic resilience and cement social cohesion. The approach is geared towards learning, scaling, and adapting, as detailed in Annex 5. It should be noted that crises manifest themselves differently depending on their triggers, whether they be conflicts, disasters, climate change, epidemics, pandemics, etc. Most often, communities, countries, and regions must simultaneously deal with several drivers, triggers, and manifestations of fragility at different development stages.

The approaches in this Guide suggest ways to address challenges related to financial, operational, market, humanresources, and security risks that

discriminatory socio-cultural norms and practices against women could further heighten. All actions and policies should be geared towards achieving inclusive economic growth that contributes to social

cohesion and resilience through equal opportunities for women's and men's businesses, as shown in the theory of change (Figure 2).

Figure 2: Theory of Change for interventions



2.1. Relief - Triple Nexus+ - Gender-responsive risk management in five steps

Relief is a critical stage in the response process that ensures livelihoods are safeguarded. It entails initial humanitarian interventions that are expected to minimise the initial impact of crises on livelihoods.

To address gender inequalities and risks affecting women's businesses, the triple nexus approach (humanitarian-development-peace initiatives) with a strong focus on women's entrepreneurship development and economic empowerment is

required. This approach implies that, aside from direct humanitarian support to women's businesses, interventions may also consider preparing for assistance to strengthen institutions, improve business development support (entrepreneurship and skills development, access to finance, access to markets, etc.), and develop the business-enabling environment. The Bank has adopted this approach in response to the devastation and destruction caused by the Cyclones Idai and Kenneth in Mozambique, Zimbabwe, and Malawi.

Box 2: The Post Cyclones Idai and Kenneth Emergency and Resilience Reconstruction Programme (PCIREP)

The African Development Bank launched PCIREP in 2019 in response to economic fragility in the cyclone-affected areas, most of them rural, characterised by frequent migration of men to urban areas and where women are estimated to represent at least 60% of farmers. The cyclones affected about 3 million people, the majority of them women and children, and destroyed over 800,000 hectares of crops and land, raising concerns over food security. The Bank's relief intervention adopted a multi-pronged approach to natural disaster that included support to the immediate life-saving activities; a long-term effort to provide structural solutions to manage climate risks, technical support, and mobilisation of resources and partners. Through a triple nexus approach, women in the targeted areas have benefited from start-up kits, as well as capacity building on climate-smart agriculture, climate change adaptation strategies, conservation, environmental stewardship, and management for social cohesion. Women's involvement in this intervention has helped not only to increase their access to resources but also strengthened their collective voice and representation in the decision-making and conflict-resolution platforms and processes.

Relief addresses the visible consequences or “symptoms.” As such, it implies immediate and downstream actions focusing on women to start businesses that address the immediate effects of the crisis on women’s businesses to keep them afloat, guarantee continuity, and secure better working conditions and incomes for women entrepreneurs and people working with and for them. The triple

nexus requires that relief interventions consider in-depth diagnostics for long-lasting recovery and resilience. Empowering women’s businesses at the relief stage when the crisis hits can be done in five steps: risk identification; risk prioritisation; recommendations to mitigate the risk; action to address the risk; and continuous risk monitoring.

Figure 3: Steps for Relief interventions



Step 1: Identify risks women’s businesses face in a crisis

The performance of a rapid, yet thorough, contextual and situational risk appraisal at the early stage of a crisis could help initiate responses that are relevant to the dynamics of the situation, are likely to prevent the crises from intensifying, and could lay the foundation for long-term gains. Appraising these risks for women’s businesses also means looking at: (i) unpaid care work for women, which tends to increase in times of crisis, limits the time they can devote to productive activities (OECD, 2021); (ii) women's ability to own and manage land,

which is often correlated with their access to finance (World Bank, 2020), particularly for startups; (iii) the fact that women predominate in informal-sector employment, with 74% in sub-Saharan Africa (UN Women, 2020); (iv) the effects of a crisis on women's poverty and exposure to gender-based violence (OHCHR, 2021); and (v) psychological constraints, such as lack confidence (20% lower than men), affecting their capability to pitch their ideas for funding and start a business (UNCTAD, 2022). Box 3 gives examples of risks women may encounter in some sectors in crisis.

Box 3: Examples of risks women entrepreneurs may face in crisis

Risks encountered by women entrepreneurs in sectors where they are predominant may include:

- **In agriculture**, in the event of natural and slow-onset or climate shocks, difficulties to access finance and insurance, mainly because they do not have access to, control, or own land or any other property they can pledge as collateral; production and value-chain disruptions; migration of skilled labour fleeing hardship; and inability to access compensations, due to lack of access to information and narrowness of their networks.
- **In the services sector** (creative industry, beauty shops, hairdressing, care services, restaurants, guest houses, etc.) in the event of epidemics and pandemics, common challenges faced by women's businesses may include cash-flow shortage; discontinuity in the demand and the supply of services; restricted movements that narrow markets; limited investments restricting innovation; and personal work-life imbalances, especially when they work from home and have to juggle between home-schooling, domestic chores and care work.
- **In cross border trade**, in the context of insecurity and conflict, the burden women entrepreneurs face may be exacerbated by inflation and weak institutions. This could lead to less purchasing power, exchange-rate volatility and non-tariff barriers including extortion, and red tape driven by lack of protection. This can also escalate to sexual assault, harassment, and gender-based violence, affecting the safety and mental health of women to conduct their businesses effectively.

Step 2: Prioritise risks to address urgently

Classifying risks based on the harm they pose to women's businesses. Prioritisation looks first at risks faced by the work force, clients, contractors, visitors, or any other people working directly or indirectly with women's businesses or within their premises. Prioritisation should be guided by: (i) the expression of needs by women entrepreneurs to make the response relevant to the challenges they face; (ii) Occupational Safety and Health (OSH) to protect lives and secure jobs; and (iii) business continuity to guarantee productivity and income. The approach should review the full business routine and identify disruptions to urgently address.

For formal businesses, prioritisation may also mean special duties towards OSH working conditions in favour of pregnant or breastfeeding women, young workers, disabled employees, night workers, shift

workers, etc. In the informal economy, safety nets may be considered for women entrepreneurs who earn a living through survivalist daily income-generating activities in open markets or as street sellers, to support them make ends meet for themselves and their dependents (Annex 2).

Step 3: Recommend actions to mitigate the risks as prioritised in step 2

Actions to be recommended are the ones that protect women's businesses from the risk of being excluded and exposed to insecurities that could be harmful to the workforce and the business (Annex 2: Appraisal tools for Relief interventions - Risk identification).

Step 4: Address the risks as recommended in step 3

This step is the action phase and relates to mitigation measures. Table 1 provides some examples.

Table 1: Examples of emergency responses in favour of women's businesses

Risk	Effects on businesses	Possible mitigation measures	Goal	In practice
Financial	<ul style="list-style-type: none"> Cash-flow shortage Liquidity crunches 	<ul style="list-style-type: none"> Tax exemptions Waiver for late payment of taxes Emergency financing options Cash injections Suspension of payment for utilities (water, electricity, etc.) 	<ul style="list-style-type: none"> Maintain operations Reduce the burden on overloads Ensure liquidity in businesses 	The Bank's COVID-19 Support Programme in Sahel targets women in vulnerable segments and aims to mitigate the economic impact of the pandemic on businesses through emergency financing options. It supports a 50% reduction in the overall flat-rate and business taxes and temporary suspension of tax audits for all businesses. It also supports establishing an XOF 10 billion (USD 20 million) Entrepreneurship Fund for young women.
Operational	Disruptions in the demand and supply of products and services	Adaptive business model	<ul style="list-style-type: none"> Safeguard business continuity and productivity Shift markets 	To avoid business closures during COVID-19, Awmary Khan Maimouna ⁹ , founder of the Woman Boss , a business-support practitioner in the Gambia, used the virtual space to contact women outside the country. She provided training to women across the African continent and her organisation used the virtual space to gain additional resources, experience, and expertise.
Human resources	<ul style="list-style-type: none"> Unpaid care work No compensation from crisis packages Migration of skilled labour force 	<ul style="list-style-type: none"> Unemployment coverage Occupational Safety and Health (OSH) Safety nets and social protection 	Secure jobs, safeguard livelihoods	Findings from interviews and surveys for this Guide suggest that social protection schemes including safety nets, extended paid leave, or unemployment coverage could have saved women from household tension by reducing the stress of extended confinement and the loss or reduction in economic opportunities. These factors contributed to increased domestic violence during COVID-19.
Market	Disrupted markets and value chains	<ul style="list-style-type: none"> Supply of essential goods and services to respond to crises from local and women's businesses Support women's start-ups to offer products for crisis response 	Promote business opportunities for women and local economic development through emergency aid	Interviews with practitioners for this Guide showed how new innovative market opportunities can arise from a crisis response. As household structures and expenditures often change in times of crisis, supporting women entrepreneurs to start and access new business opportunities should be combined with advice to help them balance household and investment decisions better.
Security	<ul style="list-style-type: none"> Mobility (restricted, internal & external migrations) Psychological issues Gender-based violence (GBV) 	<ul style="list-style-type: none"> Training and coaching to boost confidence (communication, negotiation, leadership) Reporting mechanisms on GBV Enabling factors for operating from home (e.g. digitalisation) 	Safeguard women's dignity and economic independence amid the crisis	In the framework of the Humanitarian Emergency Assistance to Mitigate Effects of the drought in Namibia (2018-2019), women farmers expressed their need for assistance to help their farming activities survive, secure their livelihoods, and safeguard their dignity. They received grants, equipment, and technical assistance for climate-resilient processes that contributed to the restoration of livelihoods.

⁹ Interview with Women Boss, AFDB Personal Communication, 2021

Step 5: Monitor risks to mitigate their effects and keep them at a low level

Assessing the effectiveness of relief interventions requires recording and monitoring the risks and actions taken to mitigate them, as in the

implementation of the Gender component of the Bank's Emergency Food Production Programme in Côte d'Ivoire (Box 4). It is essential that, beyond monitoring the risks, development interventions should seek to spread the risks and limit their effects on women's businesses.

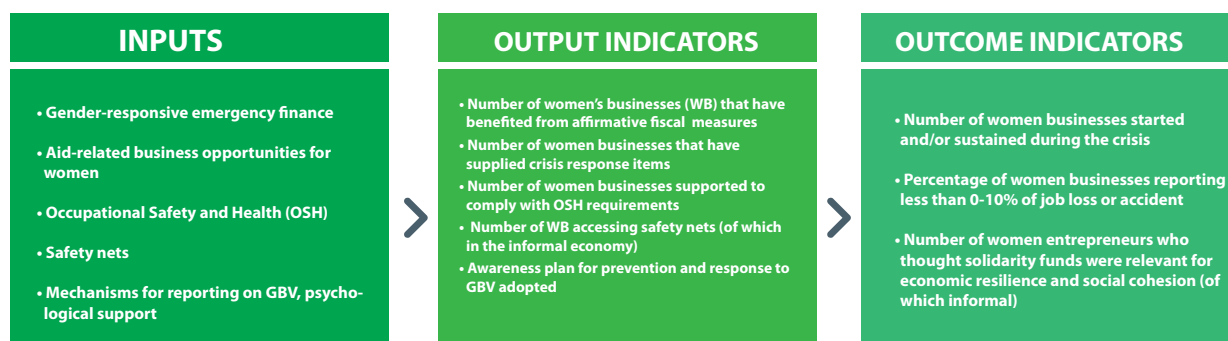
Box 4: Monitoring risks with the Emergency Food Production Programme in Côte d'Ivoire (2PAU-CI)

The Bank's 2PAU-CI is a response to the effects of the Russia-Ukraine conflict on the global food system. Its objective is to reinforce national production of cereal crops in Côte d'Ivoire and reduce imports of staple food products. To mainstream gender in the programme, the operation has identified three key risks linked to finance (non-gender responsive emergency financing options to facilitate access of women to environmental-friendly fertilisers); market (inadequate target of women producers to benefit from the supply of certified seeds and advisory support); and security/psychological impacts (meaningless gender representation in the governance of the seed sector). Responses and mitigation measures include: inclusive criteria and a target of at least 30% women to benefit from seeds to be granted by the programme; financial support to fertiliser value-chain actors to be limited to those with or committed to inclusive business models, with concrete affirmative policies, practices and actions to benefit women producers and small holder farmers; and at least 30% of the task force members for the revision of the National Seed Sector Policy be comprised of women and people with expertise on gender. Monitoring will be done through a matrix that: (i) lists the risks; (ii) describes how harmful they could be, particularly to women's businesses in the selected value chains; (iii) classifies them as high, medium or low; (iv) suggests mitigation measures to eliminate or keep them at the low level; and (v) compares how they evolve compared to the last monitoring exercise.

"High" risk means severe and adverse impacts on women's businesses and gender equality to the extent that women entrepreneurs and practitioners supporting them cannot reduce the likelihood of the negative effect or manage the overall risk. "Medium" risk means a moderate impact on women's businesses and an adequate degree of expertise to manage the risk. "Low" risk implies a minor adverse impact that is manageable. It is important to keep a record of risks as a living and working document that is closely monitored, reviewed, and updated as the events unfold. Risks are mostly exogenous and,

even when precautions are taken, can adversely affect women's businesses. This is even more the case when risks are recurrent and occur in unpredictable contexts. It is, therefore, important to define mitigation measures that will keep risks low, rather than medium or high. The monitoring should also integrate the operation's indicators to ensure that risk management is a relevant tool to help the project achieve the desired results or make necessary management decisions to adapt to a changing or volatile environment.

Figure 4: Examples of indicators for Relief interventions in favor of women's businesses

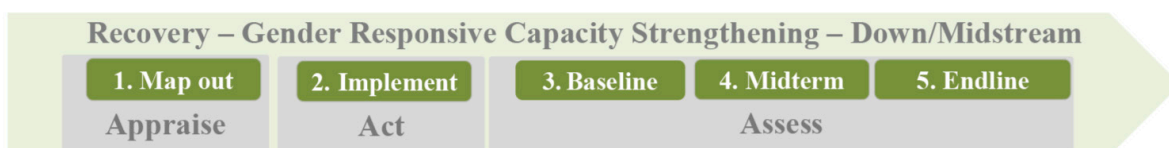


2.2. Recovery - Gender-responsive capacity strengthening: five steps

“Recovery” begins when a situation is transitioning towards more stability. Therefore, it is the appropriate time to provide women’s businesses with basic – yet critical – support in ways that enhance inclusion, decrease vulnerabilities, and prepare for resilience and long-term sustainability. A recovery approach looks at the downstream and midstream support provided to women’s businesses, institutions, and BSOs in their ecosystems. This stage requires identification of gaps that may exist in

the delivery of entrepreneurial support to women, from the supply and demand side, as well as the role of the institutional framework. The interventions to be developed and implemented should provide opportunities for (i) women’s businesses to access resources that could position or reposition them for improved productivity and competitiveness; (ii) BSOs to secure the technical, organisational, and financial sustainability of service provision to women’s businesses in rebuilding efforts; and (iii) institutions to make the demand meet the supply on a viable and market-driven basis.

Figure 5: Steps for recovery interventions



Step 1: Map gender-responsive institutional & business support in re(building) efforts

Appraising to understand the situation means mapping out the demand and supply of financial and non-financial support services for women's businesses, including the institutional framework supporting them, and recommending actions to bridge potential gaps.

Women, especially at the start-up level, tend to be overly represented in informal, micro, and small enterprises because of their domestic responsibilities, lack of mobility, limited financial skills, and lack of credit history and collateral (Bardasi, Blackden, & Guzman, 2007). Mapping should: (i) identify the strategies women's businesses have adopted to launch a new business or withstand crises, and how they perceive the instability; (ii) identify the needs for products and services that would enable them to flourish and contribute to the creation of a stable economy; (iii) identify actors in the markets who have the skills and the will to provide the business support services needed by women's businesses, including for access to finance; (iv) analyse how the business environment enables the demand to meet the supply sustainably and fosters the growth of the micro, small and medium enterprise (MSME) sector; and (v) assess business opportunities for women's businesses in a volatile environment.

Fragile situations can see numerous development actors injecting technical and financial assistance that can with it the risk of market distortions. Attention should be paid to the technical, organisational and financial sustainability of service provision and technical delivery, while providing demand-driven services to women's businesses (Annex 3).

Step 2: Implement push and pull interventions

Based on the recommendations of the mapping in step 1, subsequent interventions can be developed through the push-pull¹⁰ approach, characterised by two sets of distinct but interlinked interventions for sustainable recovery. Push interventions focus on developing skills and capacities for women's businesses to take advantage of market opportunities amidst crises. Pull interventions are based on the links between women's businesses and market actors to connect them with opportunities to thrive and contribute to economic resilience and social cohesion.

Push interventions (integrated approach)

Aiming for systemic and impactful interventions, the Bank often combines several specific, mutually reinforcing strategies to support women's businesses in the transition to recovery, as in the case of the Women's Economic Empowerment project in the Sahel.



¹⁰The concept of the push-pull interventions originated in the private sector. It was adapted to international development to restructure poverty reduction through a market-led process of incremental change at both the downstream and midstream levels (USAID; LEO, 2015). The concept is also widely used by ILO and UNHCR in the context of Approaches to Inclusive Market Systems in forced-displacement settings (ILO; UNHCR, 2017).

Box 5: Integrated approach for recovery: the women's economic empowerment project in Chad, Mali and Niger

To contribute to resilience and financial empowerment of vulnerable women and conflict-affected populations in Chad, Mali and Niger, the Bank and the International Committee of the Red Cross (ICRC) initiated the Economic Empowerment of Vulnerable Women pilot project in 2020, with a focus on women's capacity development. The project has created micro-economic initiatives targeting women in several localities based on the team's assessment of the most vulnerable and excluded groups in each area. Women supported under the project have been able to start a wide variety of businesses, including petite commerce shops, fabrics production, tailoring, soap, and cosmetic products production, food processing, chicken and other livestock production, wholesale rice purchase and re-sale, etc. Selected women are accompanied through the full cycle – starting with dissemination sessions; support and coaching to fill out the application forms and create business plans; and once selected they receive business skills training (including basic accounting, stock keeping, basic marketing, etc.). Follow-up monitoring is conducted at regular intervals to understand how the businesses are performing, by monitoring aspects such as cash flow and existing constraints. Selection criteria are based not just on vulnerability, but also on experience, motivation and the strength of the business plan proposed. In some parts of the country, disabled women are specifically targeted; in others, displaced female-headed households are targeted; and in yet others, preference is given to support women's associations/groupings that pool their resources and work together. It depends on the team's assessment of the most vulnerable and excluded groups in each area; as well as their assessment of local market dynamics, e.g., the absorptive capacity (supply and demand) for different types of activities in the local economy. So far, the project has benefitted more than 980 people.

Depending on the needs of women's businesses, the nature of the crises, and the context in which they operate, push interventions can combine:

- **Technical and sector-specific skills** for women entrepreneurs.
- **Gender-responsive** business and management skills coupled with soft skills, to develop agency; and post-training support in terms of coaching, mentoring, peer-to-peer support, etc.
- **Access to finance** through mechanisms such as the Affirmative Finance Action for Women in Africa (AFAWA).
- **Co-operatives and women's membership development**, including "Tontines," Savings and Credit Co-operatives (SACCOs), and Village Savings and Loans Associations (VSLAs), which have proven to drive trust, solidarity, and cohesion.
- **Business Continuity Management (BCM)**. BCM (ILO, 2011), to be anchored in management policies and practices for business soundness in fragile situations. Certification in BCM can also be instrumental in building partnerships with investors, buyers, and suppliers.

Pull interventions (access to markets)

Crises can lead to narrowed markets, trade restrictions, disrupted value chains, and termination of commercial relationships between countries and regions. (Re)

establishment of trade partnerships in local, national, and international markets can become essential to accelerate inclusive recovery, if productivity and competitiveness of women's businesses are also promoted. To this end, a non-exhaustive list of options can be considered, depending on the findings and recommendations of the mapping in step 1 and taking into account the needs of women's businesses, the nature of the crises, and the overall context in which they operate:

- **Enterprise formalisation** can be achieved by tax exemptions and lowering taxes, simplifying business registration processes, and supporting associations of informal women entrepreneurs to transition to the formal economy (AfDB, 2021).
- **Gender Responsive Procurement (GRP)** provided that: (i) the capacity of buyers and suppliers is strengthened to comply with gender equality standards; (ii) supplier data on women's businesses is collected; and (iii) partners work together to articulate the business and the human rights case for GRP in transition processes (UN Women; ILO, 2021).
- **Gender lens investment**, through the establishment of inclusive post-recovery funds and technical assistance to financial providers, to develop, test, and offer market-driven and context-specific products and services specifically to incorporate women's businesses.

- **Institutional framework and civil society engagement** as reforms to promote gender equality are contingent on the ability of institutions and Civil Society Organisations (CSOs) to advocate enabling regulations that advance the empowerment of women's businesses.
- **Infrastructure development.** This option can be in the form of digital or physical infrastructure. Women's businesses can also participate in infrastructure development for post-crisis recovery through GRP mechanisms.

Box 6: Access to markets for recovery - Voices from operations of the African Development Bank

Gender Responsive Procurement	Gender lens investment	Infrastructure development
<p>Consistent with the Zambia Public Procurement Act (Zambia, 2020), which gives preference to special groups, including women, the Bank's project to Rehabilitate the Chinsali-Nakonde Road¹¹ has trained 120 women's businesses to increase their participation as contractors in routine road maintenance. This has improved the skilled labour force of 500 women and enhanced their perception of social justice and trust in public institutions, which is a key driver of resilience and peace.</p>	<p>The Bank has established a women's advisory facility as part of AFAWA, to reinforce the contribution of women entrepreneurs operating big corporations in the post-COVID-19 recovery efforts. The Bank has provided a USD 1 million seed fund to support women's corporations with advisory services and pre-investment feasibility studies to help their businesses attract investors. This provision will enable at least 1 million direct and indirect job creation opportunities for women in Africa¹².</p>	<p>The Bank funded the Kara and Lomé Markets Reconstruction and Traders Support Project in 2015 after the markets were destroyed by fire in 2013, leaving the 2,500 traders daily in Kara (75% women) and 10,000 traders daily in Lomé (90% women) without any means of livelihood. The project supported women traders with training and formalisation, as well as with reconstruction,. This support has resulted in less dissatisfaction with the government and a 75% increase in revenues and tax collection.</p>

Step 3: Conduct baseline surveys

Rapid baseline surveys can be used initially to determine the needs that should be covered to measure the impact of crises on women entrepreneurs and the institutions supporting them. It helps to collect comparable data and establishes indicators that will be monitored throughout the implementation to measure results, consolidate good practices and deploy appropriate responses (USAID and ADRA, 2019).

Step 4: Conduct mid-term surveys

The mid-term assessment can identify performance problems, identify the potential for improvement,

and offer an opportunity to adapt appropriate responses (UNDP, n.d) by asking questions such as: (i) What are the signs of advance towards the outcomes? (ii) What risks are still predominant for women businesses, in a specific sector? (iii) Are public institutions and market actors still competent and willing to advance women's empowerment?

Step 5: Conduct endline surveys

Endline surveys can be used to compare the results of interventions with provisions in the baseline and progress in the mid-term surveys. (WFP; BFD, 2021). The surveys should also help to draw some conclusions on the development effectiveness of interventions.

¹¹ Zambia - Chinsali - Nakonde - Road Rehabilitation Project (North-South Corridor) (afdb.org)

¹² AfDB. (2019b). AFAWA (Affirmative Finance Action for Women in Africa). Retrieved May 2, 2022, from https://www.afdb.org/fileadmin/uploads/afdb/Documents/Generic-Documents/Affirmative_Finance_Action_for_Women_in_Africa.pdf

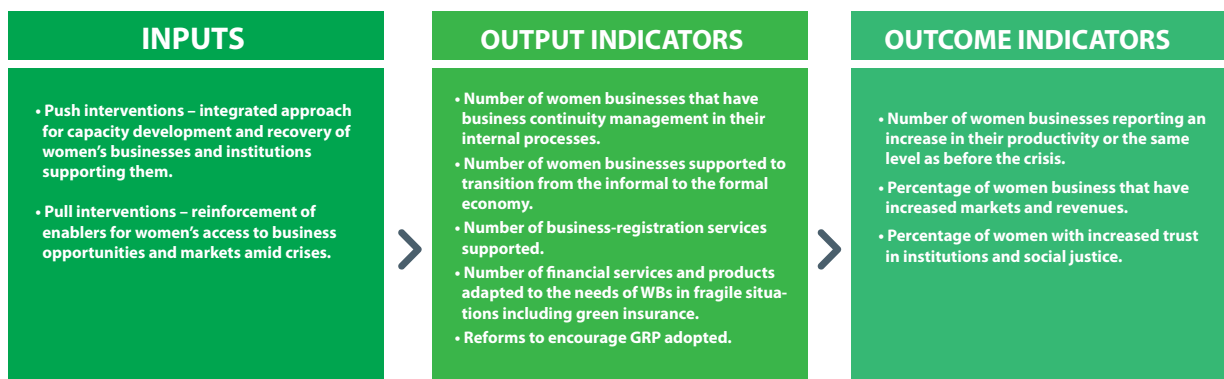
Box 7: Measuring Recovery with “Woman Boss”

The Woman Boss organisation in the Gambia performs a training-needs assessment before the start of every training programme. In addition, surveys are undertaken after every class to measure changes in the technical understanding and knowledge of the participants. Post-training surveys are conducted three months after the training to measure the participants’ path to growth. A year after the programme, surveys are conducted to see if the training exercises have added value to the businesses of the participants in terms of revenue growth and job creation, among others. The organisation maintained this practice even during the COVID-19 pandemic that challenged in-person training and obliged Woman Boss to use the virtual space to reach out to women inside and outside the Gambia. The virtual space contributed even more to the growth and expansion of “Woman Boss”. The organisation has gained additional resources and experts outside of the Gambia to train their women targets.

The surveys should collect quantitative and qualitative data using questionnaires that are contextually developed to measure progress in the recovery of women’s businesses and institutions/

BSOs supporting them. To this aim, scorecards or similar simple and cost-effective systems can be used for monitoring purposes based on the indicators suggested in Figure 6.

Figure 6: Examples of indicators for recovery interventions in favour of women’s businesses



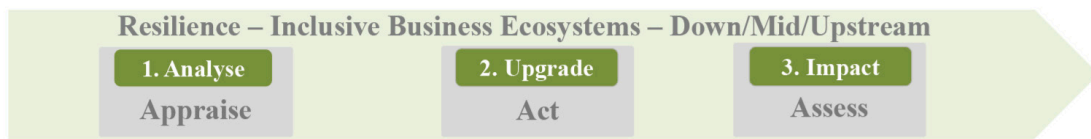
2.3. Resilience – Inclusive business ecosystems: three steps

Resilience is reflected when the situation shows signs of a turnaround, and usually requires appropriate interventions to prevent situations of relapse, consolidate dividends of past efforts, and reinforce preparedness and readiness to deal with further shocks. It implies the ability to absorb the impact of risks by strengthening business ecosystems. Interventions need to be offered with the perspective of bringing a systemic approach to women’s entrepreneurship development at all the downstream (micro/enterprise), midstream (meso/market), and upstream (macro/policy) levels. Resilience efforts entail full commitment and long-

term engagement by women’s businesses, CSOs, governments, development partners, and private sector actors, to improve the enabling business environment and consistently support women’s businesses for equitable opportunities and outcomes.

The approach to resilience in this Guide is based on the pilot project funded under the Bank’s Transition Support Facility (TSF) to Build Inclusive Business Ecosystems for Stabilization and Transformation (BI-BEST) in the Mano River Union (MRU), supported by the International Labour Organization (ILO), and implemented by the MRU secretariat. BI-BEST aims to empower women traders in cross-border value chains for resilient economic growth and social cohesion.

Figure 7: Steps for Resilience interventions



Step 1: Analyse the business ecosystem for resilient women’s businesses

Applying a sectoral approach to entrepreneurship and private-sector development has proven to be more targeted and efficient for development effectiveness (AfDB, 2022c). Building on the International Labour Organization’s (ILO) approaches to the value chain and women’s entrepreneurship development (ILO, 2020a), a methodology to analyse the business ecosystem for resilient women’s businesses is suggested in Annex 4. This methodology brings a fragility lens and a resilience perspective to the approaches and considers the following elements of the entrepreneurial ecosystem:

- Policy and regulations;

- The full spectrum of financial and non-financial gender-responsive business development services available to women entrepreneurs, as well as other support functions such as physical and digital infrastructure conducive to women’s entrepreneurship development and women’s access to markets through networks and links to customers; and
- Human capital, including traditional education systems, Technical and Vocational Education and Training (TVET), lifelong learning, and, most importantly, cultural and societal norms and success stories that help to inspire more women to build resilient businesses despite hardship.

Box 8: Leveraging success stories and addressing discriminatory norms to develop context-specific interventions

The project to Build Inclusive Business Ecosystems in the Mano River Union (BI-BEST), which aims to empower women in cross-border value chains in Liberia and Sierra Leone, was designed based on in-depth civil society engagement and participatory consultations. During that process, Bridgetta – a woman entrepreneur running a formal business specialised in a wide range of local food products, from nuts to meat and vegetables, and which employs 22 people – is identified as a key stakeholder in the project. Bridgetta has joined the project steering committee to advise on implementation approaches, influence decisions on activities that effectively advance women's empowerment, and mentor other women benefitting from the project.

Bridgetta offers her customers quality products excellently packaged with a brand: “Made in Sierra Leone.” She has developed her business in a country with limited infrastructure and support for entrepreneurs. She has held a part-time job to fund and maintain her business, along with support she received from her spouse and family members. Bridgetta's business follows a circular economy model, ensuring that materials are retained for productive use. The business recycles leftover food products to create organic animal feed for its chickens to cover the demand for locally produced eggs.

As a businesswoman, Bridgetta realises the importance of supporting others. She has set a target of 60% of her inputs to be supplied by women in the value chain. During the COVID-19 pandemic and the lockdowns, Bridgetta quickly adapted and moved the business online to avoid closing and shedding jobs and livelihoods, as she was obliged to do during the outbreak of Ebola Virus Disease (EVD). She created a digital catalogue and used social media to market her products. In addition, she invested in a motorbike that she uses for delivery, and subsequently created jobs.

Bridgetta is grateful to her family for supporting her in this journey. As she says, in Sierra Leone, women are not encouraged to grow their businesses beyond microenterprises or to manage a company. Instead, they are expected to work in small businesses, taking care of the family and undertaking household duties. In response to societal pressure, Bridgetta was obliged to hand over the Chief Executive Officer role of the company to her husband, thereby giving him critical decision-making power about her business. Although the Directives on Provision of Financial Services on a Non-Discriminatory Basis of August 5th, 2021, prohibits gender-based discrimination in financial services, and the Registration of Customary Marriage and Divorce Act 2007 enabled Sierra Leonean women to sign a contract, register a business and open a bank account in a same way as men (World Bank Group, 2022), facts on the ground continue to prove that social and cultural norms imposed on women entrepreneurs represent a glass ceiling that limits their potential and restrains them from ambitious business endeavours or entrepreneurship aspirations (Ojediran & Anderson, 2020).

Self-made woman entrepreneurs, like Bridgetta, can be instrumental in shaping context-specific interventions and laying the foundation for successful and sustainable results in transition contexts. Hence the importance of engaging civil society and women entrepreneurs as role models from the beginning, as part of the assessment of the enabling business environment for resilient women's businesses, to understand and challenge societal norms that negatively affect women entrepreneurs.

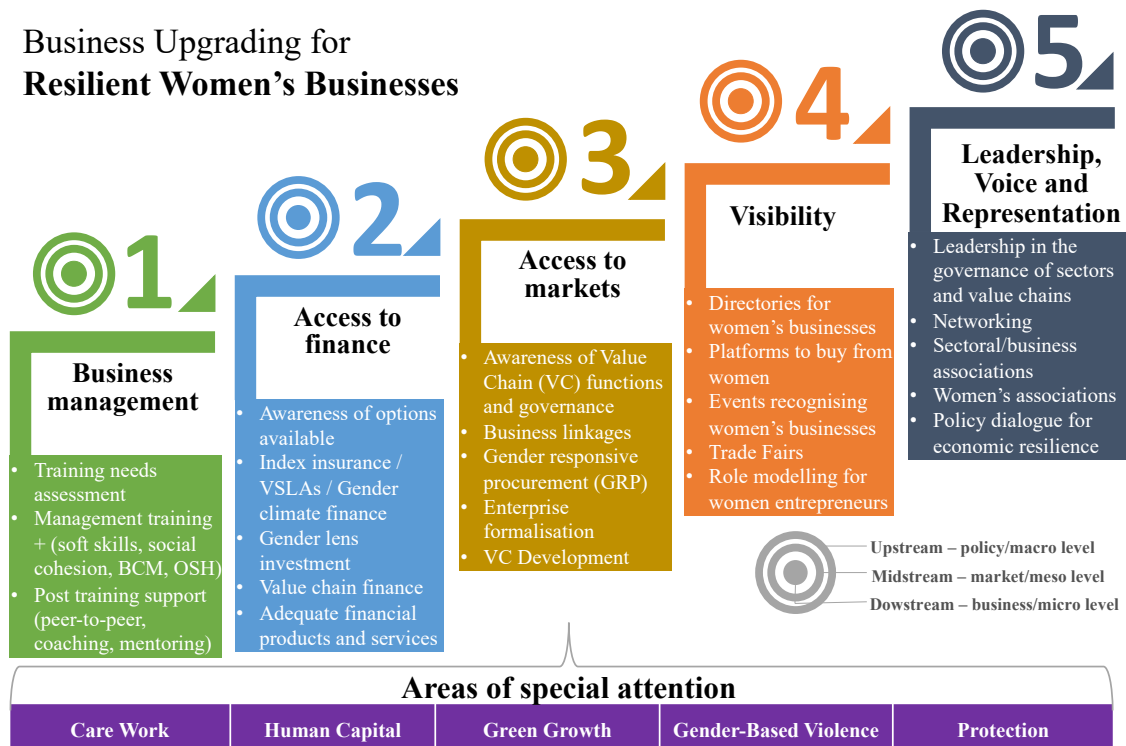
Step 2: Upgrade women's businesses for inclusive business ecosystems

Business-upgrading models can provide good opportunities for linking people and institutions, sharing stories, and building trust and cohesion to enhance resilience for women's businesses, with spillover effects on the overall economy and inter-generational benefits. This upgrading requires that women's businesses, market actors, intermediaries, CSOs, and governments work hand in hand to develop strong partnerships with respective development strategies complementing one another, instead of duplicating efforts and working in silos. Based on the findings of the analyses, interventions at the resilience stage should aim to achieve a triple bottom line: social cohesion, economic resilience, and green growth. These can be implemented in five key dimensions at the downstream, midstream, and upstream levels:

- 1. Business and management training.** An initial training-needs assessment by a BSO with the skills to train women's businesses or the will to acquire them would determine areas requiring

improvement. The training should be geared towards women who lead the business or their staff, depending on the areas in need of capacity development. The SME development agency or any government institution with similar competence can act as a facilitator between women's businesses and BSOs to ensure that the demand meets the supply, and that training responds to quality, recognition, and certification norms. The agency can also co-ordinate the action of development partners in women's entrepreneurship development. To cement women's business resilience, it is essential that management training includes elements of green growth and be coupled with: (i) soft skills to develop women's agency; (ii) Business Continuity Management (BCM) to manage risks and deal with contingency; and (iii) Occupational Safety and Health (OSH) to improve working conditions continuously for higher productivity. Post-training (peer-to-peer support, coaching, and mentoring) would be likely to guarantee more significant results (ITC, 2020).

Figure 8: Business upgrading model for resilient women's businesses



Adapted from: "Five steps to help women entrepreneurs cross the business gender divide" (ILO, 2020)

- 2. Access to Finance:** Based on the theory of change of AFAWA (AfDB, 2019b); facilitating access to finance for women's businesses for resilience could mean supporting: (i) financial institutions to improve or develop/test financial products and services that respond to women entrepreneurs' needs; (ii) women's businesses to develop bankable business plans, for example for green investment projects; and (iii) supervisory frameworks and reforms for financial inclusion of women entrepreneurs.
- 3. Access to Markets:** Fostering gender-responsive procurement ecosystems, with implications for women as buyers, suppliers, workers, and consumers, could lead to more stable incomes and resilience to shocks (UN Women; ILO, 2021). This resilience can be achieved through inclusive business models, brokering commercially viable contracts between women's businesses and their suppliers or end markets or buyers, with actions that examine the economic, social, and environmental impact.
- 4. Visibility** should aim at increased access to markets and partnerships for business and networking opportunities. Business directories, trade fairs, and certifications (on BCM, technical, social, and environmental standards, etc.) can enhance the visibility of women's businesses while fostering solidarity and trust with existing or potential buyers, suppliers, or investors (G20, 2015).
- 5. Leadership, voice, and representation:** The low participation of women in the governance of sectors in which they operate, as well as in decision-making platforms including in potential peace talks, is correlated with the low performance of countries on the empowerment and representation dimension of the African Gender Index (AfDB; UNECA, 2020). Supporting associations of women entrepreneurs can help integrate their voices, needs, and solutions to crisis responses (ITC, 2019).

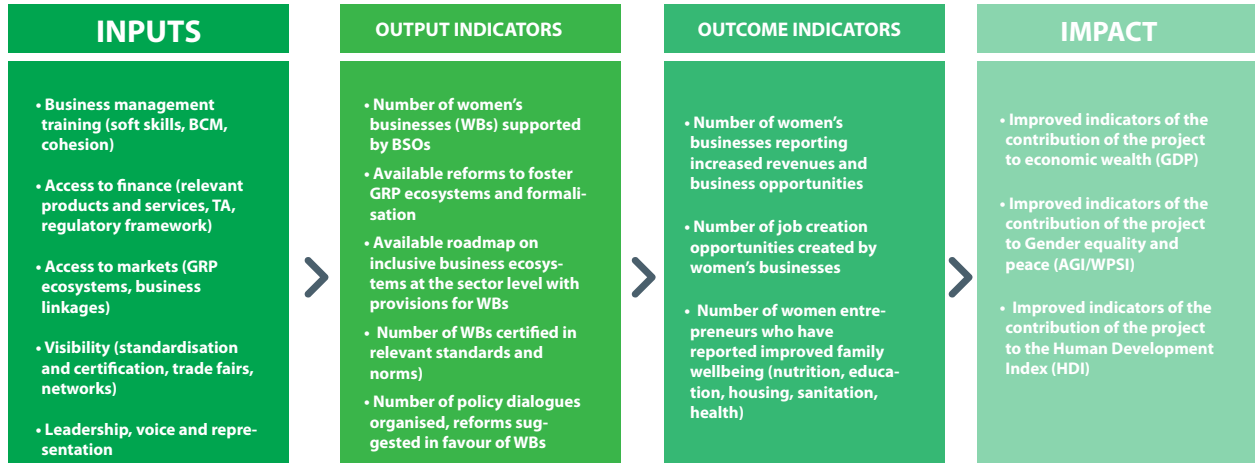
Care work, human capital, Green Growth, Gender-Based Violence (GBV), and Protection should be given special attention in the interventions related to the resilience of women's businesses and ecosystems, as they would guarantee inclusive and long-lasting development effectiveness.

Step 3: Conduct a gender impact assessment

The motive behind assessing the gender responsiveness of the impact is to identify the extent of change in women's businesses, BSOs, and policy frameworks and whether the interventions have led to economic resilience and social cohesion. Monitoring and Results Measurement (MRM) along the cycle of the interventions will help to improve the quality of planning, implementation, and the decision-making processes with practical information about what works or not as part of an adaptive management framework. It will also help to highlight other effects, including social and environmental aspects, which may serve the purpose of learning and replication (EIGE, 2016).

Establishing a Gender Impact Assessment applied to inclusive business ecosystems for building resilience requires a people-centred approach for long-term solutions beyond quick fixes to meet women's businesses' different needs, their interactions with suppliers and buyers, supporting functions, and rules and regulations. As such, it requires finding a market innovation and a partner to pilot it, engaging with the partner to develop and refine the model, getting the innovation up and running, testing it, and then measuring results to understand why the model has worked or not (ILO, 2021). The indicators suggested in Figure 9 may be localised and used to inform progress on women's empowerment, economic growth, social wellbeing, and cohesion.

Figure 9 Examples of indicators for resilience interventions in favour of women’s businesses



The approach should try to understand: (i) potential differential impacts on women entrepreneurs and their male counterparts; (ii) awareness of how the interventions might reinforce or change gender norms; promote peace, resilience, and cohesion; and guarantee inter-generational benefits; (iii) enabling conditions for the empowerment of women’s entrepreneurs in all their intersectionality.

Guiding questions to help the MRM may include: can women entrepreneurs safely get to and from the BSOs sites? Do economic opportunities expose

women entrepreneurs and people working for and with them to danger due to instability? Are all the activities safe to pursue? Do women risk losing the opportunities they acquired during relief and recovery as special measures (on quotas for women in public procurement schemes, for example)? To what extent do women’s businesses contribute to the wellbeing of families and communities? How conducive is the overall business ecosystem to women’s businesses for resilience and cohesion?



3. CONCLUSION :

key takeaways from the Guide

Dire economic situations are common features of transition contexts. These situations worsen inequalities, heighten exclusion and marginalisation, and create conditions through which small groups take control of the limited or new opportunities that exist (Kaplan & Magendzo, 2021). It is imperative to develop systematic approaches and work through the complexity of transition processes to empower women entrepreneurs not only to withstand crises, but also to build sustainable and resilient businesses, and to address the challenges of exclusion. The approaches should provide space for discussion and reflection on women's role in conflict, peace, and security and promote their participation, protection, and representation in everyday life. Systematic approaches should be developed in line with key normative instruments developed to advance gender equality and women's empowerment, including in situations of fragility, notably: the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) of 1979, the Convention on the Political Rights of Women (CPRW) of March 1953 and the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol) of 2003, the United Nations Security Council Resolutions 1325 and 1820, and the ILO Employment and Decent Work for Peace and Resilience Recommendation 2017 (R205), etc.

This Guide does not prescribe a set of compulsory approaches and activities to be implemented to empower women entrepreneurs in transition processes in Africa. Rather, it compiles practical examples that can be regarded as good practice to reduce the vulnerability of women's businesses in the context of economic pressure or social disturbances and make them agents of change for resilient economies, cohesive social progress, and peaceful communities and states. As showcased throughout the Guide (and detailed in Annex 5), it is essential to:

- **Apply a “do-no-harm”**, gender, and fragility lens during appraisal, action, and assessment. This means paying particular attention to socio-cultural norms and practices against women and how they interact with transition processes, especially when dealing with unpaid care work, gender-based violence, imbalanced power dynamics, safety, and protection issues.
- **Aim for adaptive management.** Given the complexity and multidimensional nature of transition processes, adaptive management would allow some flexibility focusing on experience and developing partnerships with stakeholders who can learn from failure, adjust, and start over.
- **Monitor and measure results despite hardship and uncertainty;** as Peter Drucker, one of the most influential management thinkers of the last decades, says: “if you cannot measure something, you cannot understand it; if you cannot understand it, you cannot control it, and if you cannot control it, you cannot improve it.”
- **Measure agency and the “social infrastructure”** or the intrinsic contribution of women's businesses to inter-generational benefits through a set of social indicators (such as changes in women's use of time for productive activities, improvement in decision-making power, level of investment in human capital and improvement in social status for the younger generation; and enhanced representation in decision-making and policy dialogue), in addition to economic indicators.
- **Posit a holistic approach and build partnerships with various stakeholders** to leverage on each other comparative advantage and support women's businesses with a menu of complementary and mutually reinforcing interventions for development effectiveness.

ANNEXES

ANNEX 1:

Poverty, Gender, Peace and Security, and Entrepreneurship in Africa

#	Country	HDI		AGI	WPS index	Entrepreneurship Dimension WBL
		Note	Rang/191 pays			
1	Algeria	0.745	91	0.393.	0.616	75
2	Angola	0.586	148	0.614	0.609	100
3	Benin	0.525	166	0.427	0.667	75
4	Botswana	0.693	117	0.566	0.657	75
5	Burkina Faso**	0.449	184	0.421	0.627	100
6	Burundi **	0.426	187	0.580	0.635	75
7	Cabo Verde	0.662	128	0.686	0.69	100
8	Cameroon	0.576	151	0.495	0.648	50
9	Central African Republic**	0.404	188	0.348	0.577	75
10	Chad**	0.394	190	0.366	0.547	50
11	Comoros**	0.558	156	0.394	0.628	75
12	Congo	0.571	153	0.438	0.582	75
13	Congo, Democratic Republic**	0.479	179	0.449	0.547	100
14	Côte d'Ivoire	0.550	159	0.422	0.654	75
15	Djibouti	0.509	171	0.425	0.595	100
16	Egypt	0.731	97	0.412	0.627	100
17	Equatorial Guinea	0.596	145	0.419	0.624	0
18	Eritrea**	0.492	176	0.394	..	75
19	Eswatini	0.597	144	0.522	0.602	0
20	Ethiopia	0.498	175	0.473	0.668	75
21	Gabon	0.706	112	0.651	0.623	100
22	Gambia**	0.500	174	0.389	0.597	75
23	Ghana	0.632	133	0.505	0.747	75
24	Guinea	0.465	182	0.377	0.602	100
25	Guinea-Bissau**	0.483	177	0.309	..	25
26	Kenya	0.575	152	0.590	0.721	50
27	Lesotho	0.514	168	0.824	0.65	75
28	Liberia**	0.481	178	0.420	0.594	75
29	Libya	0.718	104	0.309	0.596	75

#	Country	HDI		AGI	WPS index	Entrepreneurship Dimension WBL
		Note	Rang/191 pays			
30	Madagascar**	0.501	173	0.639	0.578	75
31	Malawi	0.512	169	0.588	0.578	75
32	Mali**	0.428	186	0.426	0.610	75
33	Mauritania	0.556	158	0.322	0.577	75
34	Mauritius	0.802	63	0.594	0.750	100
35	Morocco	0.683	123	0.413	0.624	100
36	Mozambique**	0.446	185	0.575	0.673	100
37	Namibia	0.615	139	0.883	0.714	75
38	Niger**	0.400	189	0.352	0.594	50
39	Nigeria	0.535	163	0.336	0.635	75
40	Rwanda	0.534	165	0.795	0.748	75
41	Sao Tome and Principe**	0.618	138	0.621	0.656	75
42	Senegal	0.511	170	0.537	0.655	75
43	Seychelles	0.785	72	0.728	..	75
44	Sierra Leone	0.477	181	0.406	0.563	100
45	Somalia**	0.394	0.572	75
46	South Africa	0.713	109	0.694	0.748	100
47	South Sudan**	0.385	191	0.548	0.541	75
48	Sudan**	0.508	172	0.361	0.556	75
49	Tanzania	0.549	160	0.523	0.739	75
50	Togo	0.539	162	0.481	0.655	75
51	Tunisia	0.731	97	0.534	0.659	75
52	Uganda	0.525	166	0.616	0.685	75
53	Zambia	0.565	154	0.549	0.661	100
54	Zimbabwe**	0.593	146	0.631	0.727	100

Source: Africa Gender Index 2023; Human Development Report 2021/22, Women Peace and Security Index 2021\22; Women, Business and the Law 2022

**Transition States

1. The Human Development Index (HDI) is a summary measure of average achievement in key dimensions of human development: a long and healthy life, knowledge, and decent living standards. The HDI is the geometric mean of normalised indices for each of the three dimensions. Countries that scored 0.962 to 0.8 in report 2021/2022 are considered to be of very high HDI, scores of 0.796 to 0.703 are considered to represent high HDI, scores 0.699 to 0.550 equal medium HDI, and scores of 0.549 to 0.385 are considered to be of low HDI. A country scores a higher level of HDI when the lifespan is higher, the education level is higher, and the gross national income GNI (PPP) per capita is higher (UNDP, 2022).
2. The Africa Gender Index (AGI) is a composite index jointly developed by the African Development Bank Group (the Bank) and the United Nations Economic Commission for Africa (UNECA). It is intended to, among other things, gauge how women are faring alongside their male counterparts in three dimensions of human wellbeing—economic, social, and empowerment (political and institutional representation). A score of 1 represents parity between women and men. A score between 0 and 1 means there is gender inequality in favour of males, while a score above 1 means that women are doing well compared to men (AfDB; UNECA, 2023).
3. The Women's Peace and Security Index is a summary measure capturing achievements in women's status across three dimensions—

inclusion, justice, and security. It reflects a shared vision that countries are more peaceful and prosperous when women are accorded full and equal rights and opportunities. Values are between 0 to 1 (or 0 to 100), with 0 denoting the worst performance and 1 (100) denoting the best. Many of the indicators for the WPS Index fall naturally between 0 and 100—notably, those presented as percentages (financial inclusion, employment, cell phone use, absence of legal discrimination, intimate partner violence, and community safety) (GIWPS, 2021).

4. Women, Business, and the Law Entrepreneurship dimension, examining constraints to women's ability to start and run a business. It depicts the evolution of regional scores for the Entrepreneurship indicator over the past 51 years. A score of less than 100 indicates at least one legal constraint on women's access to credit, their ability to sign a contract, open a bank account and register a business in the same way as men (World Bank Group, 2022).

Countries eligible for the ADF window are the following: Benin, Burkina Faso, Burundi*, Cameroon, Central African Republic*, Chad*, Comoros*, Côte d'Ivoire, the Democratic Republic of Congo*, Djibouti, Eritrea*, Ethiopia, Gambia*, Ghana, Guinea, Guinea-Bissau*, Kenya, Lesotho, Liberia*, Madagascar*, Malawi, Mali*, Mauritania, Mozambique*, Niger*, Rwanda, Sao Tome & Principe*, Senegal, Sierra Leone, Somalia*, South Sudan*, Sudan*, Tanzania, Togo, Uganda, Zambia, Zimbabwe*. Those marked with “*” are in transition (AfDB, 2023).*

ANNEX 2:

Appraisal tools for relief interventions – Risk identification

Risk management plays a critical role in project effectiveness at the relief stage. Risk analysis requires identifying the risks, prioritising what needs to be urgently addressed, and recommending actions to mitigate the risks.

1. Identify the risks

Identifying risks (Financial, Operational, Human Resources, Market, and Security) faced by women entrepreneurs should be tailored to a particular crisis context. Given that relief interventions focus on the downstream and women's businesses level, primary or field research methods could help generate a better understanding of their current challenges and how they can be supported to overcome or mitigate them.

One-on-one interviews or focus group discussions can serve the purpose of more personalised risk identification. Digital open-ended surveys and questionnaires can also be used to gather information from a maximum of women's businesses within a relatively shorter timeframe, compared to face-to-face surveys. When these methods are not possible due to access restrictions caused by the crisis, identification can use multiple sources, including observations, to draw inferences and conclusions for each potential risk group. The table below describes financial, operational, human resources, market, and security risks that may affect women's businesses in fragile situations and the guiding questions that may help identify the most harmful hazards in each context.

Risk Description	Guiding questions for risk identification
<p>1. Financial. Financial risk can be linked to a scarcity of capital and financial support. Usually, crises slow down economic activity resulting in a liquidity crunch. In instances of conflict or political instability, for example, there may be sanctions or payment restrictions on the countries, thereby affecting the ability of entrepreneurs to fund business operations. Women entrepreneurs in Africa most often engage in lower-paying activities compared to men, which limits their ability to save money and makes them more vulnerable to shocks. Women's small businesses also face difficulty in accessing public financial support in times of crisis because of a lack of information and networks</p>	<ul style="list-style-type: none"> -Is your current cash flow adequately supporting your operations? -Can you still make some transactions with your bank, including through mobile and online banking? -How safe do you feel about manipulating cash with risks of inflation or extortion? -Are you aware of fiscal measures or emergency finance mechanisms to support entrepreneurs during the crisis? -Do you have any insurance to support this hardship? Does it operate effectively?
<p>2. Operational. A crisis can destroy critical infrastructures such as water and power supply, roads, airports, or telecommunications, or create conditions that increase women's unpaid care work. This operational risk, in turn, affects women's time allocation, as they devote more time to meeting their families' multiple needs than to productive labour or business activities.</p>	<ul style="list-style-type: none"> -Have you experienced any loss of production or productivity means during the crisis? Do you think this would have been different if you had operated as a male entrepreneur? -What can make your business fail if you do not receive immediate support? -Is the course of events forcing you to change your operating model? How do you cope?

Risk Description	Guiding questions for risk identification
<p>3. Human resources. Women suffer from job loss more than men because they often engage in sectors more vulnerable to crises, such as agriculture and services; they find it difficult to balance unpaid care work. In times of conflict, most women and their employees tend to migrate to protect their lives, exposing them to loss of land and livestock and multiple challenges to find a new occupation.</p>	<ul style="list-style-type: none"> -Do you or your employees experience an increase in unpaid care work? How do you manage to balance with the business? -Do you or your employees have access to social protection, insurance, or safety nets to deal with low productivity caused by the crisis? -Do you benefit from any compensation?
<p>4. Market. Crises restrict women's access to the market. This risk is especially true for women who live in rural areas and who must transport their perishable food commodities to market over long distances. Technological illiteracy and lack of access to technology such as radio or telephones make it challenging for women to obtain information on the weather forecast or the market conditions. Border closures threaten women's businesses that struggle to obtain raw materials or agricultural inputs. Women cross-border traders face escalating obstructions such as sexual violence, increased fees, or the complete shutdown of their business due to market volatility and their lack of purchasing power</p>	<ul style="list-style-type: none"> -Do you see any value chain disruptions because of the crisis? Can you still buy from your traditional suppliers and sell to your end market? -Do you have access to information on new/emergency market opportunities and rules and regulations linked to them? -How do you fill investment needs for your business, for instance, adapt to new market conditions?
<p>5. Security. In a crisis, women face increased exposure to insecurity, and various patterns of sexual and gender-based violence, hampering their ability to operate their businesses safely or engage in policy dialogue that influences their empowerment. Also, restricted movement on the one hand and forced displacement internally and overseas, on the other, can hurt the dignity of women entrepreneurs, exposing them to precarity and human trafficking.</p>	<ul style="list-style-type: none"> -Have you experienced any sexual or gender-based violence affecting your business? -Have you been constrained to relocate or restrict your movements? How does this have affected your business or human dignity? -How meaningfully do you think your voices, needs, and proposed solutions have been integrated into crisis responses? Do you think the interests of women's businesses are adequately defended in crisis-response, decision-making platforms?

2. Prioritise the most harmful risks for urgent attention

Risk prioritisation can provide better insights into areas that may need additional resources to prevent or mitigate the effects of high risks that can undermine the effectiveness of development initiatives and policies.

Risks can be assessed based on their impact and

likelihood. From an insignificant to a catastrophic impact and from a rare to a certain likelihood. Both the impact and likelihood can assist in prioritising which risks are being treated first. For instance, A risk with a score of “Likely x Minor” may warrant fewer mitigation efforts than a risk with a score of “Certain x Serious.” Using a risk scale and providing as much detail as possible on each risk allows for more targeted resource allocation.

Risk Harmfulness		Impact				
		Insignificant	Minor	Moderate	Serious	Catastrophic
Likelihood	Rare					
	Unlikely					
	Possible					
	Likely					
	Certain					

3. Recommend actions to mitigate the risks

The actions to be recommended are those that are in the best interest of women entrepreneurs and their businesses. These can be determined by answering following questions: What are the consequences of identified risks if no action is taken? Can the risk jeopardise the development objective and effectiveness? If so, in which way and how can women’s businesses be affected? Are there any potential risks that may emerge subsequently, and how can the interventions quickly switch strategy

through adaptive management solutions?

Examples of actions to be taken based on the prioritisation exercises can include, but are not limited to, the exemption of taxes or emergency financing for women entrepreneurs who face cash-flow shortages or liquidity crunches. For women entrepreneurs who carry the burden of unpaid care work that affects their time and productivity, actions including social insurance and unemployment coverage can be taken to safeguard their livelihoods.

ANNEX 3:

Appraisal tools for recovery – Institutional and business mapping

Women's businesses play a key role in sustaining resilient economies, cementing social cohesion, and enabling peaceful societies in fragile situations. Nonetheless, they require adequate institutional and business support services when economies are recovering or adapting to new conditions after a shock, so it is important to understand the extent of their demand for such services and how they should be adapted to their needs and changing market conditions in fragile situations.

Assessing gender-responsive institutional and business support for women's businesses in fragile situations means understanding the strategies women's businesses have adopted to withstand the crisis and how they perceive the changing situation. The assessment enables the identification of the needs for products and services that would enable women's businesses to flourish and contribute to the creation of a stable economy. It should map out actors in the markets who already have the skills and the will to provide the business-support services needed by women entrepreneurs including access to finance, it needs to analyse how institutions in the overall business environment enable the demand sustainably to meet the supply and trigger the growth of the overall MSME sector, and it must assess business opportunities for women's businesses in a changing environment.

The assessment should adopt a methodology that combines (i) desk research (such as country fragility and resilience assessments, development plans, sectoral diagnostic studies, business licensing data, data on banking/co-operatives/microfinance/insurance sector, etc.); and (ii) field research through surveys, focus group discussions, and interviews with key informants, including women's businesses and business associations, donors, development and peace-building agencies, public institutions, business service providers, banks and microfinance providers, chambers of commerce and industry,

value chain actors, etc. **The analysis should take a holistic look at the capacity and gaps for financial and non-financial businesses and institutional support for women's businesses by identifying market opportunities, policy imperatives, and potential market and regulatory barriers to exploiting these opportunities in the recovery process.**

1. Demand for institutional and business development support from women's businesses

The demand side analysis, targeting women's businesses, should establish the need for financial and non-financial products and services and institutional support to enable women's businesses to bounce back in ways that ensure inclusion, decrease vulnerabilities, and prepare for resilience and long-term sustainability. The analysis should also cover drivers of fragility from intersectional challenges to ensure that groups with specific needs – such as women entrepreneurs in the informal sector in rural areas in crisis-affected areas – are not further pushed into the vulnerability trap but, rather, positioned to benefit or access opportunities that are created by the recovery efforts through gender-responsive capacity strengthening initiatives. The analysis should try to understand what kind of crisis or drivers of fragility women's businesses face and the risks associated with that state of economic vulnerability and social disturbances. What have been the consequences for their businesses? How do they access and/or what kind of support have they received to avoid these risks? What kind of further support – in terms of financial and non-financial business and institutional support – do they require to recover better from the crisis and transition to resilience? If they had an opportunity to pay for products and services that could protect them against risks, would they be willing to do so, and in what form?

2. Supply of financial and non-financial products and services to women's businesses

A supply-side analysis should cover the full range of financial and non-financial business products and services, business service providers, and the overall distribution landscape, including formal and informal channels used to access women's businesses.

The analysis of the supply from financial and non-financial organisms should take into account the fact that business support organisations (BSOs) are also businesses operating in a context of fragility. Hence, they can also be affected by the crisis. The analysis can build from the "Will-Skill" framework to tailor the assistance they could provide to women's businesses based on the incentives they may see (will) and the capacity to do so (skill) (ILO, 2021). The following questions can guide the analysis: Do existing services or products target women's businesses? Is there an appetite to develop products or services for women's businesses to recover from crises and build resilience? What are the challenges inherent in offering products and services that respond to the needs of women's businesses in such a context? What kind of support may BSOs need to offer such products and services? How can this be done to prevent market distortions and build in technical, financial, and organisational sustainability of service provision to women's businesses?

3. Institutional framework and support for women's businesses

The institutional framework analysis should establish the government's thinking and initiatives in regulating women's entrepreneurship development, applying a fragility lens to the three key principles of regulation: independence, transparency, and protection of actors involved (women's businesses, their investors, and consumers). The aim should be to promote framework conditions for meaningful

participation of women's enterprises in the business landscape, remove barriers to their recovery and resilience, and make recommendations to reinforce institutional support.

The analysis should understand: (i) the policy leadership and co-ordination, supervisory mandates, authority, and objectives of institutions supporting women's entrepreneurship development or it should make recommendations on how to establish them if such institutions do not exist; (ii) the way the overall business environment enables the demand to meet the supply sustainably; (iii) and the mechanisms in place to pave the ground for a resilient Micro Small and Medium Enterprise MSME sector with participation and contribution from women's businesses. The Will-Skill framework is also essential in analysing the institutional support in favour of women's businesses in fragile situations, even if it is not always obvious what the incentives in public institutions without an economic mandate can be (ILO, 2021). Where this is the case, having a better delivery of mandate as an incentive can lead to a better perception of the work of institutions by the population, especially women's businesses, meaning fewer grievances and more support for the system. The institutional support can be analysed by understanding how women's businesses have been affected by a given crisis. What could be the priority institutional needs for women's businesses to recover and build resilience and how should they be assessed and responded to? How effective is the current institutional support being provided to women's businesses?

The assessment should culminate in a diagnostic report that provides a road map on how to make institutional and business support more inclusive of the needs of women's businesses in fragile situations, as well as recommendations on how to build the capacity of all the stakeholders involved at the level of the demand, supply, and institutional support.

ANNEX 4 :

Appraisal tools for resilience – Inclusive business ecosystems analysis

Literature reviews, surveys, group discussions with women's businesses, and interviews with key informants and actors along the value chain appraising the situation of women entrepreneurs at the resilience stage involves a sector selection and analysis of value chains that are relevant to women's businesses, the feasibility of inclusive growth and social cohesion, and opportunities to stimulate transformation and resilience. The analysis should be conducted through a fragility lens, trying to identify drivers of fragility and entry points to building resilience, noting key dimensions of the business ecosystem's five clusters: human capital, policy, culture, markets, and supports.

1. Relevance to women's businesses

The analysis should look at:

- • The number of women entrepreneurs active in the sector, the nature of their participation or involvement in the sector/value-chain governance, and how they influence the sector's functioning;
- • The gender responsiveness of the legal framework, as well as the policy leadership and co-ordination for promoting women's entrepreneurship in the sector; and
- • The extent to which culture, in terms of societal norms, dictates women's level of engagement in each sector/value chain. Can women engage in any sector? How possible is it to encourage their participation in the male-dominated most productive sectors? What can be done to empower them in the most profitable segments of the chain in the sectors in which they engage the most?

2. Feasibility to stimulate social cohesion

On the feasibility of stimulating inclusive growth and social cohesion, the analysis should look at:

- The **human capital potential** of women entrepreneurs in terms of skills and employability;
- Availability of support functions (financial and non-financial BSOs, infrastructure, conduciveness of the political economy); and
- **Representation of women entrepreneurs in policy dialogue** that advances their empowerment and drives resilience and cohesion.

3. Opportunity for economic resilience

On the opportunity for transformation and resilience, the analysis should look at:

- Prospects for inclusive growth, productivity, and competitiveness that are required for resilient economies; and
- Access to markets for women entrepreneurs, including through digital technologies. Do they have the required competencies? Have they adequate marketing plans? What can improve their productivity and competitiveness, including through the digital economy?

The consequent interventions should aim to upgrade women entrepreneurs economically and socially in a way that creates opportunities and benefits for all. Economic upgrading should enable resilient women's businesses to access management opportunities, finance, markets, visibility, leadership, voice, and representation. Social upgrading can be understood as the portion of the gains (ILO, 2021) and intrinsic value from economic upgrading captured through human capital development to reduce or prevent grievances that drive conflicts.

ANNEX 5:

Note for sustainability, scale, and replication

Fragile situations are usually complex and multi-dimensional. As such, they require context-specific, sustainable, and impactful interventions that can be adapted and replicated to other similar situations. To achieve this, constant and close monitoring of interventions, good data collection, and effective outcomes measurement are needed for knowledge generation and learning.

1. Gender-responsive and conflict-sensitive Monitoring and Evaluation

Appropriate responses to fragile situations are contingent on up-to-date information. Although the complexity of fragile contexts may make it challenging to track and measure the results of interventions, the guiding principles detailed in the following sections could help set a simplified and comprehensive gender and conflict-sensitive approach to collecting data, analysing, monitoring, evaluating, and assessing the impact for sustainability, scalability, and replicability.

Principle 1: Apply a “Do No Harm”, gender, and fragility lens throughout the process

Monitoring and Results Measurement (MRM) in conflict or fragile situations requires a responsive and flexible framework to ensure that the interventions adapt to the evolving context (positive or negative changes) without creating further prejudice or adverse effects. Applying a do-no-harm, gender, and conflict-sensitivity lens to the MRM framework would mean a two-pronged approach that looks at the process on the one hand and the outcomes on the other. It analyses the alignment between the design (expected outcomes), implementation (progress and feedback along the way) and results (actual achievements at the end of the interventions). This analysis can be done through five tests:

(i) objectives test—is the intervention to empower women’s businesses relevant, timely, and appropriate within the prevailing fragility

situations? Are the underlying assumptions, as defined in the Theory of Change, still valid?

(ii) gender norms test—has due consideration been given to legal and societal frameworks such as discriminatory labour laws and division between the productive, reproductive and community responsibilities that may impede effective participation of women’s businesses in a crisis?

(iii) harm-minimisation test—Have all reasonable efforts been undertaken to identify, mitigate and respond to potential financial, operational, human resources, market, and security risks to women’s businesses that the crisis may cause?

(iv) benefits-maximisation test—have all reasonable efforts been undertaken to identify and leverage opportunities to contribute and sustain peace, resilience, and cohesion through the intervention, including intergenerational benefits?

(v) Proportionality test: Are the risks identified in the harm-minimisation test proportionate to the benefits identified in the objectives and benefits-maximisation tests?

It is essential to pay attention to cultural norms and the root causes of the marginalisation of women entrepreneurs, as well as to tackle these as part of the interventions (Montes, 2017). This attention is vital, as some situations may exacerbate the vulnerabilities of women entrepreneurs in fragile situations, such as their exposure to Gender-Based-Violence (GBV). The threat of GBV can prevent women entrepreneurs from running their businesses effectively, which limits their working hours and potential business revenues. Applying the “Do No Harm” principle to address GBV in a fragile setting also means ensuring that a clear protocol is developed, and adhered to, for engaging at-risk populations while noting “ethical and safety recommendations for research, documentation, and monitoring of GBV” in crisis (JICA, 2017).

Principle 2: Invest in a relevant system regardless of difficult circumstances

Given the volatile and rapidly changing environment and sometimes restricted mobility over wide areas in fragile situations, a decentralised Monitoring, and Results Measurement (MRM) system can help properly track, collect, and analyse quantitative and qualitative data. This system means that each stakeholder involved, at all levels—downstream (women’s businesses), midstream (BSOs and government institutions), and upstream (decisions makers)—is entrusted with the responsibility to track indicators and report on outcomes, versus forecasts, according to their scope of control and involvement in the implementation of the interventions. The responsibility of the MRM at the level of the executing unit can then apply data centralisation, co-ordination, and cross-checking to investigate further, refine, or replicate good practices.

This responsibility would require incentivising and developing the capacity of stakeholders to help them collect, keep records and use disaggregated and context-specific data that would help measure their performance indicators and contribution to relief, recovery, and resilience efforts. For example, women’s businesses can track sales data, profitability, social status changes, intergenerational benefits, etc. Business support organisations can track the number of women’s businesses trained, financed, or with business continuity management practices, the number of training sessions provided with childcare facilities, the number of co-operatives formed, the number of women who benefited from business linkages, etc. Regulators and decision makers can track enforcement of financial and non-financial measures to empower women’s businesses – including through investment in the care economy and the fight against GBV, participation of women’s businesses in crisis response platforms, contributions of women’s businesses to resilient economic and green growth and cohesive social progress, etc. (Garbarino & Beavers, 2022).

Principle 3: Aim for both short-term and long-term impact, as well as scale

Fragile situations often call for short-term interventions to address pressing needs and provide relief to affected populations, while looking at long-term planning for recovery and resilience. Whereas it may take a considerably long time to feel the impact of interventions, demonstrating results in the short term motivates the target population and gives them the confidence to be co-operative and stay engaged.

In both cases, inclusive programming that integrates the needs of women will yield the best results. In this regard, extensive consultations with women and involving them as active economic agents are critical to addressing the gender-specific impacts of fragility. The Bank’s Economic Empowerment of Vulnerable Women in Chad, Mali, and Niger responds to urgent needs through short-term impact and resilience-building thanks to an integrated approach that provides relief to the conflict-affected population while creating an enabling ecosystem for social cohesion and the community’s economic resilience through long-term interventions (e.g., Skills enhancement, training of trainers, or policy actions).

2. Measuring beyond the figures

Challenges women entrepreneurs face, such as GBV or unpaid care work, represent obstacles to their business growth and their contribution to resilience and cohesion. Steps need to be taken to track and measure their effects while looking beyond purely economic-based indicators to measure the intrinsic contribution of women entrepreneurs to family and community wellbeing, “the social infrastructure,” which drives social justice and the long-lasting peace that follows: “Universal and lasting peace can be established if it is based upon social justice” (The Nobel Prize, 1969). Indicators to measure the social infrastructure can include changes in women’s use of time for productive activities; improvement in agency and decision-making power; level of investment in housing, education, nutrition, health,

and sanitation; improvement in social status for the younger generation; and enhanced representation in policy dialogue.

Gender relations

Due to the breakdown in the rule of law and stress factors, conflict exacerbates existing challenges for women by causing insecurity, restricting their mobility, and affecting their ability to pursue economic opportunities. During interviews for this Guide, it became evident that in some situations, before engaging women entrepreneurs to receive entrepreneurial support, understanding, and permission should be sought from traditional authorities, primarily men. As expressed by representatives of ILEM, they could better assist women cross-border traders in MRU countries to recover economically from the effects of the Ebola Virus Disease outbreak only when men have been engaged as allies.

Return on investment: when the social meets the economic

Steps must be taken to track and recognise the contribution and positive effects of women entrepreneurs on households, communities, and national prosperity, particularly in contexts where the majority operate in the informal economy and their contribution to resilience and cohesion is not captured in the conventional Gross Domestic Product (GDP) measures.

To support and assess the contribution of women in business better, more comprehensive indicators of economic and social progress combine Human Development and GDP indicators (OECD, 2002). Moreover, compensation should be considered to help women balance their often-assigned triple roles (reproduction, production, and community). Unpaid work, for example, still prevents women from entering the workforce and engaging in productive activities (Charmes, 2019). When they do, they are not far from business discontinuity, which affects their productivity and competitiveness. In Africa alone, women spend 3.4 more hours in unpaid care work than men, which is higher in times of crisis.

Developing indicators for unpaid work, which serve families and communities, will provide an overall measure of the total value of work done in society and allow governments to establish policies that support wages and rewards. Without additional measures to evaluate the situation and ensure public investments in quality care services, it will take 210 years to close the gender gap in the care sector (ILO, 2022)

Gender data

This data can come in the form of incentives to improve monitoring and evaluation and to encourage gender data collection. This reward system can be applied to mandatory reporting requirements, which facilitate the collection and use of sex-disaggregated data and indicators and consider intersectionality factors such as age and disability. For instance, the Bank's Affirmative Finance Action for Women in Africa (AFAWA) has a rating system that evaluates financial institutions based on the share and quality of their lending to women and their socio-economic impact. Financial institutions that exhibit a high level of support to women entrepreneurs are rewarded with preferential financing terms. This type of reward system encourages inclusion and recognises the social capital of women in economic development.

3. Enablers for sustainability

There is a need to recognise the relevance of supporting women entrepreneurs and developing appropriate solutions to provide them with similar and equitable opportunities as men in fragile situations.

Adaptive management

This approach assumes uncertainty within a situation and is ideal for engagements in unpredictable, fragile situations. However, it can also be seen as more costly than traditional management. The adaptive approach requires an explicit focus on learning and developing partnerships with stakeholders who learn from mistakes and start over. It takes into consideration input from both local and international actors. As

a result, all concerns, experiences, and lessons are continuously reflected throughout the project lifecycle (Carrier, 2020).

Holistic approach

There is growing evidence that a holistic approach is required when engaging with women entrepreneurs to achieve transformative and impactful results due to the severe difficulties and complexities women usually face. This approach means that in addition to tackling finance and technical support issues, women entrepreneurs should be supported to develop life skills, address their psychological and social needs, develop their leadership skills, adopt technology, balance personal and professional life, etc. This holistic approach has the potential to bring about transformative change within the ecosystem, including households, CSOs,

other parts of the private sector, public institutions, and financial institutions.

Partnerships

Partnerships can leverage support provided to women entrepreneurs for increased development outcomes. Donors should recognise that, instead of one-off projects, programming is more effective when aligned with government priorities and implemented with pooled multiple donor resources and sharing technical expertise between implementing partners. This approach can improve the quality of programming through the co-ordination of required activities, effective resource distribution, and building stronger networks (AfDB, 2022a).



ANNEX 6 :

Note on women in the startup ecosystem in transition processes

Startup Definition:

A startup is a newly established business venture that aims to bring an innovative product, service, or business model to the market. Startups are founded by one or more entrepreneurs who want to develop a product or service for which they believe there is demand. These companies generally launch with high costs and limited

revenue, which is why they look for capital from a variety of sources such as venture capitalists.

Startups are characterised by their focus on growth, scalability, and disruption of existing markets.

They often operate in sectors such as technology, software development, biotech, e-commerce, or other areas with high potential for innovation.

Figure 1: Key features and aspects of startups:

Innovation: Startups are known for their emphasis on innovation. They strive to develop new ideas, technologies, or business models that address unmet needs or solve existing problems in unique ways. Innovation is often a core driver behind the creation of startups.

Scalability: Startups have a strong focus on scalability, which means they aim to grow rapidly and efficiently. They seek to expand their customer base, revenue, and market reach without proportional increases in costs or resources. This scalability is often achieved through the use of technology, automation, or disruptive business models.

High growth Potential: Startups are designed with the intention of achieving significant growth and capturing a substantial market share. They often have ambitious goals and seek to become leaders in their industry or disrupt traditional markets. Startups typically prioritise speed and expansion over short-term profitability.

Risk and uncertainty: Startups operate in an environment of uncertainty and risk. They face challenges such as market validation, product-market fit, funding, and competition. Startups must be agile, adaptable, and willing to pivot their strategies based on market feedback and changing circumstances.

Funding: Startups often require external funding to fuel their growth plans. They may seek investments from angel investors, venture capitalists, or engage in crowdfunding campaigns. Funding is crucial for product development, marketing, hiring talent, and scaling operations. Startups usually present their potential for high returns to attract investors.

Entrepreneurial culture: Startups foster an entrepreneurial culture characterised by a high degree of innovation, creativity, and a willingness to take risks. They often have a flat organisational structure, encourage autonomy and collaboration, and value agility and quick decision-making.

Exit strategies: Many startups have an exit strategy in mind from the beginning. Common exit strategies include acquisition by a larger company, initial public offering (IPO), or strategic partnerships. These strategies provide a way for founders and investors to realise the value of their investment.

Startups operating in transition countries face a unique set of challenges due to the unstable socio-political and economic environments. Some of the key challenges include:

1. Political instability including frequent changes in government, policy uncertainty, and potential conflicts. This instability can disrupt business operations, hinder decision-making processes, and create an uncertain business environment;
2. Limited infrastructure that is underdeveloped or unreliable. It includes inadequate transportation networks, unreliable power supply, limited access to internet connectivity, and deficient logistics systems. These infrastructure limitations can hamper the smooth functioning of startups and increase operational costs;
3. Regulatory environment: weak or ambiguous regulatory frameworks, bureaucratic hurdles, and corruption issues. Navigating complex and inconsistent regulations can be time-consuming, expensive, and pose legal risks for startups;
4. Limited access to capital: challenges in accessing funding and investment opportunities. Local financial institutions may be hesitant to lend to startups due to perceived risks, and venture capital or angel investor networks may be limited. Lack of access to capital can hinder growth and expansion plans;
5. Market volatility and uncertainty are common in transition countries. Fluctuating exchange rates, inflation, and unpredictable consumer spending patterns can impact startups' revenue streams, pricing strategies, and financial planning. Startups need to be adaptable and agile in responding to market changes;
6. Limited talent pool, especially in specialised industries or emerging sectors. Finding and retaining qualified employees can be a challenge, impacting the ability to scale operations, innovate, and compete effectively;
7. Security concerns that include high crime rates, civil unrest, or regional conflicts. Startups must navigate these security concerns and ensure the

safety of their employees, customers, and assets. Security costs and the need for risk mitigation strategies can strain limited resources;

8. Limited market size: smaller domestic markets with limited purchasing power. This can restrict the growth potential of startups and make it challenging to achieve economies of scale. Startups may need to explore regional or international markets to expand their customer base and revenue opportunities;
9. Perception and reputation of operating in a transition country can deter potential customers, partners, and investors. Overcoming negative stereotypes and building trust and credibility can be a significant challenge for startups in transition environments; and
10. Sustainability and social impact in transition countries that often face socio-economic development challenges, including poverty, inequality, and environmental issues.

Growth opportunities for start-ups in transition countries:

Startups in fragile countries can find unique opportunities for innovation, entering market niches, and reaching untapped potential because of:

1. Unmet local needs: specific socio-economic challenges that create unmet needs within their populations. Startups can identify these needs and develop innovative solutions to address them. By understanding the local context and tailoring their products or services accordingly, startups can gain a competitive advantage and serve niche markets effectively;
2. Early-mover advantage in countries that may be at an early stage of economic development or experiencing emerging market trends. This presents opportunities for startups to capture a significant market share. By being the first to introduce innovative products, services, or business models, startups can establish themselves as market leaders and build strong brand recognition;

3. **Low competition:** the startup ecosystem may be relatively nascent or underdeveloped. This can result in a lower level of competition, compared to more mature markets. Startups can leverage this advantage to differentiate themselves, capture market share, and establish a strong presence before competition intensifies;
4. **Access to local resources:** fragile countries often possess unique resources, such as raw materials, cultural heritage, or traditional craftsmanship. Startups can leverage these resources to create value-added products or services that have a competitive edge in both local and international markets. By utilising local resources creatively, startups can access untapped potential and create a distinctive market position;
5. **Social impact and sustainability:** pressing social and environmental challenges require innovative solutions. Startups that align their business models with social impact and sustainability can not only address these challenges but also attract support from impact investors, grant programmes, and socially conscious consumers. This can provide a competitive advantage and help startups gain recognition and funding;
6. **Emerging technologies:** leapfrogging traditional development stages and adopting emerging technologies more rapidly. Startups that leverage emerging technologies such as mobile platforms, blockchain, renewable energy, or artificial intelligence can find opportunities for disruption and innovation. By being at the forefront of technological advancements, startups can gain a competitive edge and drive economic growth;
7. **International Support and Funding:** Many international organisations, development agencies, and impact investors are supporting startups in fragile countries. They provide funding, mentorship, and capacity-building programmes to nurture entrepreneurship and drive economic development. Startups can tap into these resources for funding opportunities, to expand their networks, and gain exposure to global markets; and
8. **Diaspora entrepreneurship** that may include individuals with valuable skills, expertise, and networks that can be leveraged by startups. Diaspora entrepreneurship can bridge the gap between the local and international markets, providing startups with access to new markets, investment, and business opportunities.

Box 2: Quick diagnostic questions for startups in transition processes

Rate each question from 1 to 5, with 1 being the minimum and 5 the maximum to give your score out of a total of 25.

- What is the socio-economic impact of the service or product?
- Are the services or products readily adoptable or they can be provided from somewhere?
- How sustainable is the competition or will the local entrepreneurs weather the competition from other entrants?
- Are the local resources accessible?
- How vulnerable is the service or product to technological dynamics



ACRONYMS

AFAWA	Affirmative Finance Action for Women in Africa
AfCTA	African Continental Free Trade Area
AfDB/the Bank	African Development Bank
AFPDE	Association des Femmes pour la Promotion et le Développement Endogène
AGI	African Gender Index
AGMJE	Association Guinéenne des Femmes Entrepreneures
AHGC	Gender, Women and Civil Society Department of the AfDB
BCM	Business Continuity Management
BSO	Business Support Organization
CRFA	Country Resilience and Fragility Assessment
CSO	Civil Society Organization
DRC	Democratic Republic of the Congo
EIGE	European Institute for Gender Equality
EVD	Ebola Virus Disease
EWOB	European Women on Boards
FAO	Food and Agriculture Organization
G4G	Guarantee for Growth
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GEWE	Gender Equality and Women's Empowerment
GIWPS	Georgetown Institute for Women, Peace and Security
HDI	Human Development Index
High 5s	Five development priorities of the AfDB
HICN	Health Insurance Claim Number
ICBT	Informal Cross Border Trade
IFC	International Finance Corporation
ILO	International Labour Organization

IPS	Initiatives Pour la Promotion Socio-economique
ITC	International Trade Center
IOE	International Organization of Employers
LEO	Leveraging Economic Opportunities
M&E	Monitoring and Evaluation
MRM	Monitoring and Results Measurement
MRU	Mano River Union
MSD	Market Systems Development
MSME	Micro, Small, and Medium Enterprise
NGO	Non-Governmental Organization
OECD	Organization for Economic Co-operation and Development
OSH	Occupational Safety and Health
RDTS	Transition States Coordination Office of the AfDB
RMC	Regional Member Country
SIDA	Swedish International Development Cooperation Agency
SME	Small and medium-sized enterprises
UNCTAD	United Nations Conference on Trade and Development
UNDRR	United Nations Office for Disaster Risk Reduction
UNECA	United Nations Economic Commission for Africa
UNFCCC	United Nations Framework Convention on Climate Change
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
USAID	United States Agency for International Development
WFP	World Food Programme
XOF	African Financial Community Franc (CFA Franc)

DEFINITIONS

Term	Definition
Adaptation	Adaptation refers to adjustments in ecological, social or economic systems in response to actual or expected climatic stimuli and their effects. It refers to changes in processes, practices and structures to moderate potential damage or to benefit from opportunities associated with climate change (UNFCCC).
Circular economy	Markets give incentives to reuse products rather than scrapping them and extracting new resources. In such an economy, all forms of waste, such as clothes, scrap metal, and obsolete electronics, are returned to the economy or used more efficiently. This economy can provide a way to protect the environment and natural resources more wisely, develop new sectors, create jobs, and develop new capabilities (UNCTAD, 2015).
Conflict	A condition when two or more parties find their interests incompatible, express hostile attitudes, or act that damages the other party's ability to pursue their interests (Oxford University Press, 2022).
Crisis	A time of great disagreement, confusion, or suffering (Cambridge Dictionary , 2022).
Disaster	A serious disruption of the functioning of a community or a society at any scale due to hazardous events interacting with conditions of exposure, vulnerability, and capacity, leading to one or more of the following: human, material, economic, and environmental losses and impacts (UNDDR, n.d.).
Epidemic	An increase, often sudden, in the number of cases of a disease above what is normally expected in that population in that area (CDC, 2012).
Environmental disaster	A specific event caused by human activity results in a seriously negative environmental effect (Evans, 2011). It is also referred to as a slow-onset disaster .
Fragility	A condition where exposure to internal or external pressures exceeds existing capacities to prevent, respond to, and recover from them, creates instability risks (AfDB, 2022a).
Gender equality	Equal enjoyment by women and men of socially valued goods, opportunities, resources, and rewards (Cambridge Dictionary , 2022).
Gender lens	Working to make gender visible in social phenomena, asking if, how, and why social processes, standards, and opportunities differ systematically for women and men (Rowman & Littlefield, 2011).
Gender mainstreaming	The process of assessing the implications for women and men of any planned action, including legislation, policies, or programs, in all areas and levels (OSAGI, 1997).
Gender Responsive Procurement	The selection of services, goods, and civil works considers their impact on gender equality and women's empowerment (UN Women, 2022).
Hazard	A process, phenomenon, or human activity that may cause loss of life, injury or health impacts, property damage, social and economic disruption, or environmental degradation (PreventionWeb, 2016).
Inclusion	The process of improving the terms of participation in society, particularly for disadvantaged people, through enhancing opportunities, access to resources, voice, and respect for rights (United Nations, 2016).
Intersectionality	How different types of discrimination (= unfair treatment because of a person's sex, race, etc.) are connected to and affect each other (Cambridge Dictionary , 2022).
Natural disaster	Situations caused by natural phenomena such as droughts, earthquakes, floods, hurricanes, landslides, volcanoes, and crop pest invasions (FAO, 2018).

Term	Definition
Occupational Safety and Health	Preventive functions and responsibility for advising the employers, the workers, and their representatives in the undertaking on the requirements for establishing and maintaining a safe and healthy work environment that will facilitate optimal physical and mental health concerning work and the adaptation of work to the capabilities of workers in the light of their state of physical and mental health. (ILO, 1996-2017).
Pandemic	An epidemic that occurs worldwide or over a vast area crosses international boundaries and usually affects many people (Kellya, 2011).
Patriarchy	Patriarchy is a social system in which men hold primary power and predominate in political leadership, moral authority, social privilege, and control of property (Cambridge Dictionary , 2022).
Resilience	The ability to cope with, adapt to, and recover from shocks and stresses and reduce vulnerability in the future (AfDB, 2022a).
Risk	The combination of the probability of an event and its negative consequences (UNISDR, 2009).
Slow onset disaster	See “Environmental disaster”, above.
Transition state	Low-income countries where the main development challenge is fragility (AfDB, 2019a).
Vulnerability	The conditions determined by physical, social, economic, and environmental factors or processes that increase the susceptibility of an individual, a community, assets, or systems to the impacts of hazards (UNDR, 2022).
Women’s business	A business owned by a woman or has female ownership of at least 51% or women represent 30% of the senior management and board (EWOB, 2021).
Woman entrepreneur	A woman who starts her own business, especially when this involves seeing a new opportunity (Cambridge Dictionary , 2022).
Women’s empowerment	The process by which women gain influence and equal opportunity to pursue personal, social, and economic endeavours, engaging in all parts of society on the same basis as men (FINCA, 2021).
Sexual and Gender Based Violence	Sexual and gender-based violence (S-GBV) means any harmful act that results in or is likely to result in physical, sexual, or psychological harm or suffering to a man, woman, girl, or boy based on gender. S-GBV results from gender inequality and abuse of power (UNHCR, 2021).

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- ¹⁰ The concept of the push-pull interventions originated in the private sector. It was adapted to international development to restructure poverty reduction through a market-led process of incremental change at both the downstream and midstream levels (USAID; LEO, 2015). The concept is also widely used by ILO and UNHCR in the context of Approaches to Inclusive Market Systems in forced-displacement settings (ILO; UNHCR, 2017).
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