



Netherlands Enterprise Agency

Gender Guide

*Contributing to Women's Economic Empowerment
Netherlands Enterprise Agency (RVO)*

Commissioned by the Ministry of Foreign Affairs.



» Sustainable. Agricultural. Innovative.
International.

Contents

1.	Introduction	5
2.	RVO and Women’s Economic Empowerment	6
	2.1 The RVO business case for integrating gender	6
	2.2 Gender Strategies within RVO	7
3.	The RVO Project Cycle and How to use the Guide	9
4.	Assess: gender or context analysis	10
	4.1 Gender analysis or problem and context analysis	10
5.	Act: objectives, results, activities, assumptions & risks	12
	5.1 Programme/project objectives, results, activities, assumptions and risks	13
	5.1.1 Objectives	13
	5.1.2 Formulated results, outputs and activities	13
	5.1.3 Assumptions	14
	5.1.4 Risks	14
6.	Be Accountable: indicators	16
	6.1 Indicators	16
Annex 1	<i>OECD and IFC Guidelines and Standards</i>	17
Annex 2	<i>Gender Analysis Questions</i>	18
Annex 3	<i>Case: Comprehensive gender package for factory employees</i>	22



1. Introduction

The Netherlands Enterprise Agency (RVO) supports entrepreneurs in sustainable, agrarian, innovative and international business and cooperation. Its support includes grants and other support instruments, finding business partners, know-how, and guidance to comply with laws and regulations. RVO is a government agency that operates under the Dutch Ministry of Economic Affairs and Climate Policy. Its activities are commissioned by the various Dutch ministries and the European Union.

This Gender Guide has been developed to share RVO's approach to gender integration within its international programmes and projects, funded by the Dutch Ministry of Foreign Affairs. It is meant to inform and inspire partner organisations and lead applicants for RVO funding. The guide is a shorter version of RVO's internal Gender Guide.

This guide describes how to apply a gender aware or gender transformative strategy in each phase of a programme and project. Any instrument of RVO, whether it is a fund, subsidy, loan or grant arrangement, has intended and unintended effects on gender relations. For this reason, RVO requires programmes and projects to be at least gender aware and encourages them to proactively seek opportunities for gender transformative programmes and projects.

When referring to RVO programmes and projects, these are understood as:

- Programme: a support instrument such as a fund, subsidy, loan, or grant arrangement run by an organisation such as RVO. Examples: RVO's Dutch Good Growth Fund (DGGF), SDG Partnership facility (SDGP) and technical assistance by RVO's Centre for the Promotion of Imports from Developing Countries (CBI).
- Project: an initiative that is operated by a company, consortium, Embassy or another organisation that receives its support from a support instrument mentioned above.

The next chapter describes RVO's business case for integrating gender and its gender strategies. The chapters after that describe in more detail how to integrate gender in each programming phase. Annex 3 offers an example of a case with concrete examples of the guidance presented in the main text. Various sections refer to this case.

It is not necessary to go through the entire guide. You can go directly to the part that is most relevant for you.



2. RVO and Women's Economic Empowerment

2.1 The RVO business case for integrating gender

A cross-cutting goal of the current Netherlands policy on Foreign Trade and Development Cooperation¹, is to advance gender equality and improve the position of women and girls. Given its mandate, RVO can particularly contribute to the systematic integration of women's rights and gender equality in its programmes and projects funded by the Official Development Aid budget.

Right from the start of the design phase of a programme, solid gender integration can greatly improve the results of any programme or project focusing on topics such as: trade, corporate social responsibility, food security, water, infrastructure or climate change. It can also support women's rights and their economic empowerment. As such, solid gender integration creates win-win situations for companies, development partners, female producers and entrepreneurs and female employees alike.

In terms of women's rights, RVO programmes are best suited to contribute to women's economic empowerment, given RVO's scope of work. Women's economic empowerment refers to women's equal access, along with men, to productive resources and to their power and agency to take decisions, be self-confident and to have the capability to act.²

In line with its mandate, RVO programmes will mostly contribute to women's economic empowerment without this being the main goal of the programme (also called gender mainstreaming). In other words, the main goal of an RVO programme will, for example, relate directly to trade, corporate social responsibility, food, security, water, infrastructure or climate change. In this case, contributing to gender equality or women's economic empowerment will be one of several objectives to successfully achieve the desired goal.

RVO does not accept gender-blind programmes and projects and requires a gender analysis (also called gender sensitive problem analysis within RVO) for all programmes that are developed in 2019 and beyond. This is in line with international gender agreements of the Organisation for Economic Cooperation and Development (OECD), which state that gender analyses and 'do-no-harm approaches' are a requirement because of the unintended negative effect that programmes and projects can have on gender equality and women's economic empowerment.³ Furthermore, the Performance Standards of the International Finance Corporation (IFC) and the OECD Guidelines for Multinational Enterprises enforce the need for gender programming. See [Annex 1](#) for details.

¹ 'Notitie BHOS: Investeren in Perspectief (2018).'

² 'RVO: Gender Uitvoeringskader. DGIS-opdracht (2018).'

³ Definition and minimum recommended criteria for the DAC gender equality policy marker. OECD-DAC Network for Gender Equality (Gendernet, 2016). <http://www.oecd.org/dac/gender-development/Minimum-recommended-criteria-for-DAC-gender-marker.pdf>.

2.2 Gender Strategies within RVO

RVO requires programmes and projects to be gender aware and encourages them to proactively seek opportunities for gender transformative programmes and projects.

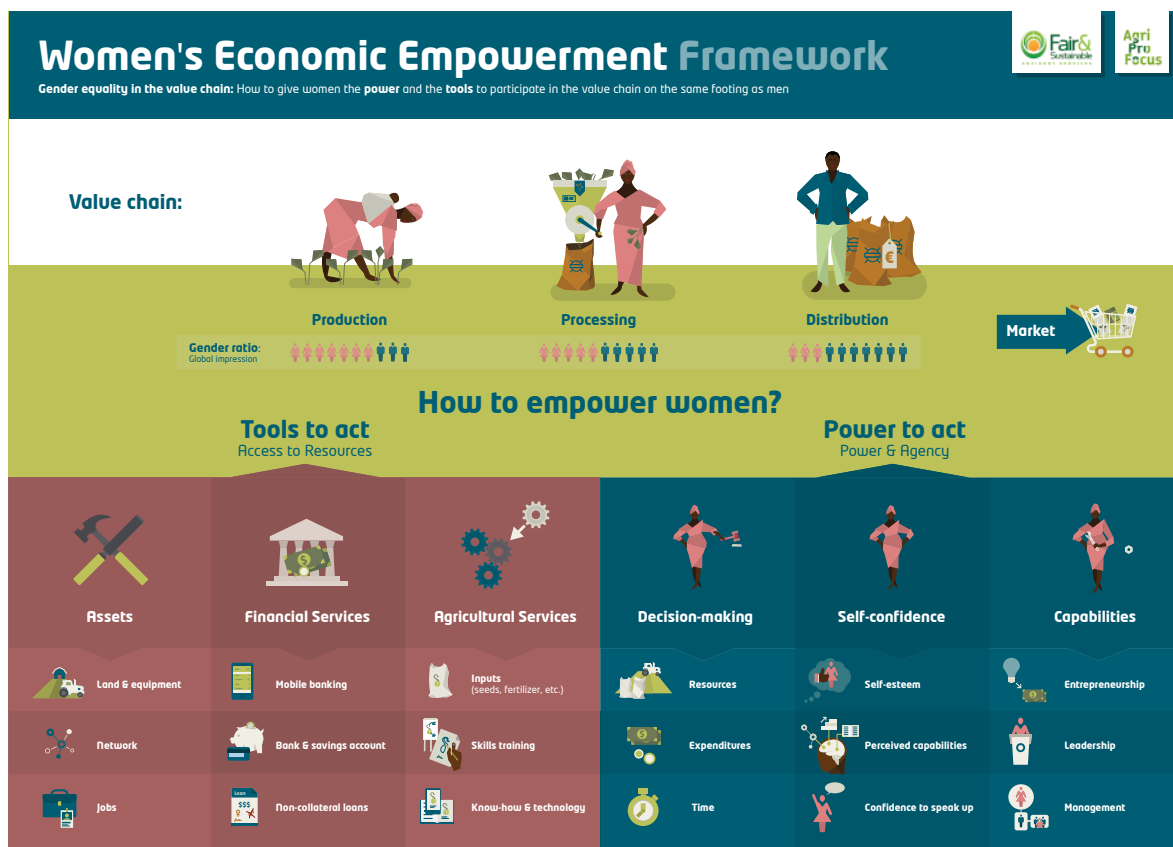
Table 1 presents a brief explanation of gender blind, gender aware and gender transformative strategies. It refers to the “Infographic on Women’s Economic Empowerment” (Figure 1), which provides elements for applying a gender-aware or gender-transformative gender strategy.

TABLE 1 Gender strategies: blind, aware and transformative.

Gender strategy	Explanation	Elements in the Infographic
Blind	Does not take into account gender differences, which could harm and exclude one sex, and aggravate inequalities.	None
Aware	Accounts for differences in the needs of men and women, ensuring that both benefit and that neither of them is harmed. Women need the skills and resources to be able to compete on the international market, and equal and fair access to financial institutions.	Access to resources
Transformative	Aims to transform current gender beliefs or relations, because the inequality impedes development of one or both genders. In order for women to benefit from economic activities, it is important that women have the opportunity to take decisions and have ownership of their resources and profits.	Power & Agency



FIGURE 1 Infographic: Women's Economic Empowerment Framework.



Source: Fair & Sustainable and AgriProfocus.⁴

The infographic focuses on gender aware and gender transformative strategies:

- Aspects in the infographic under 'tools to act/access to resources' lead to gender aware programming. Aspects include women's access to and ownership of assets and access to financial and other services. These aspects are 'tools' for women 'to act', such as to compete on the market or have equal and fair access to financial institutions. Examples:
 - Jobs open for women and men;
 - Separate toilet facilities for women and men;
 - Mobile banking possibilities for female entrepreneurs;
 - Skills training for female producers.

- Aspects under 'power to act/power & agency' lead to gender transformative programming. Aspects include women's decision-making, their self-confidence and capabilities. These aspects give women the 'power to act', to really benefit from their economic activities. For example, whereas a gender aware project may lead to women making more money, they need decision-making power to be able to manage the money they have earned. Other examples:
 - Sensibilisation on women's and men's time use, encouraging women and men to jointly decide over their time use for household and child care tasks and time for economic activities;
 - Coaching and training to encourage women's leadership.

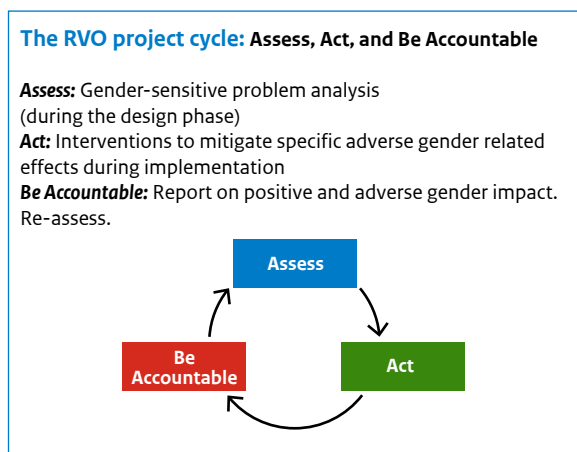
⁴ See <https://agriprofocus.com/gender-suggested-literature>, for the framework in different languages and with focus on different regions of the world.

3. The RVO Project Cycle and How to use the Guide

The next sections of the guide each describe how to apply a gender aware or gender transformative strategy in one of the phases of a programme and project. Its focus is to provide guidance on the different steps of a Theory of Change. You do not need to read the entire guide, you can go directly to the part that is most relevant for you.

Figure 2 presents the RVO project cycle, which provides the programme and project phases distinguished by RVO. The figure furthermore indicates the key actions to integrate gender aspects in each of the phases.

FIGURE 2 The RVO project cycle: Assess, Act, and Be Accountable.



Distinguishing the three programming phases Assess, Act and Be Accountable:

- RVO expects a separate gender analysis, or gender analysis as part of a problem and context analysis, during the *Assess phase*. The Assess phase is similar to the design phase.
- RVO expects attention to be paid to gender equality and women’s economic empowerment when developing or reviewing objectives, results, assumptions and risks during the *Act phase*. This ensures that interventions mitigate adverse gender-related effects. The Act phase best resembles the implementation phase, acknowledging that objectives, results, assumptions and risks are usually formulated during the design phase.
- Reporting on gender indicators and on indicators that disaggregate for women and men is recommended during the *Be Accountable* phase to encourage the expected level of reporting on gender equality and women’s economic empowerment. This phase best resembles the monitoring, evaluation and reporting phase. Overlap exists between the phases. Indicators are usually developed during the Act phase and used during the Be Accountable phase.

[Annex 3](#) provides an example of a case with concrete examples for all the three programming phases.

4. Assess: gender or context analysis

The win-win of gender integration in the design phase

Purpose:

- Each problem and context analysis of the Theory of Change of programmes and projects pays attention to gender aspects
- Gender aspects are a central element of the assessment of project proposals

The integration of gender as part of the Theory of Change and assessment of project proposals is central to identifying opportunities that create a win-win situation for all stakeholders, including female producers and women-led companies. Furthermore, it is essential to achieve overall programme and project goals and to prevent negative impact on the economic empowerment of women.

The best way to encourage a win-win situation is to ensure attention to gender equality and women's economic empowerment right from the start by either:

- Incorporating gender analysis questions in the problem and context analysis; or
- Undertaking a separate gender analysis.

A gender analysis (or gender-sensitive problem analysis) describes the tasks that men and women undertake within the scope of the programme or project and describes the related regulatory framework. It describes who has access to which assets and services, and who has the power to act. It indicates how this influences opportunities for women and men and identifies how a programme or project could build on these opportunities through the programme or project.

This section explains **HOW TO** do a gender analysis and what gender questions to include in a problem and context analysis. Such an analysis is a requirement within RVO.

4.1 Gender analysis or problem and context analysis⁵

Gender questions to analyse and discuss internally and with stakeholders to feed into programme/ project design.

Ideally, a gender analysis is done through field-based research activities at the start of each programme and project. If field-based research activities are not possible, lessons learned from previous programmes and projects and a solid desk study can provide answers to many of the questions. It is important that the analysis closely relates to the scope of the programme or project. Nevertheless, one can occasionally find useful answers to some of the questions in, for example, the UN Human Development Reports, the Global Gender Gap Report score⁶ or the Gender Inequality Index⁷.

A gender analysis consists of the five key questions that are presented below and further elaborated in [Annex 2](#). Answers to the first three key questions provide insight into the situation and challenges to gender equality and women's economic empowerment within the scope of the programme or project. Building on these answers, answers to key questions four and five provide insight into opportunities to address or prevent these challenges as part of the programme or project.

⁵ Other terms include value chain analysis, stakeholder or gap analysis.

⁶ <https://www.weforum.org/reports/the-global-gender-gap-report-2018>.

⁷ <http://hdr.undp.org/en/content/gender-inequality-index-gii>.

Key Question 1: Who does what in the context of the programme theme?

Why ask this question: to see the differences between what women and men do within the scope of the project or programme intervention, further considering the regulatory framework. It provides the basis for understanding answers to the other key questions.

Key Question 2: Who has access to and who owns what assets? Who has access to financial and other services, and how?

Why ask this question: to see the differences between opportunities that women and men have because of differences in access to and ownership of assets and access to services (gender aware programming, see [Gender Strategies within RVO](#)).

Key Question 3: Who has the power to act? Who decides what? Who has the opportunity to act because of self-confidence and capabilities?

Why ask this question: to see the differences between opportunities women and men have because of differences in power to act (gender transformative programming, see [Gender Strategies within RVO](#)).

Key Question 4: For all of the above: Why is the situation that way? What are the opportunities? What are the risks?

Why ask this question: to use the answers of the first three questions to identify opportunities to address challenges to gender equality and women's economic empowerment in the programme or project.

Key Question 5: For all of the above: How does it influence the effect of a programme/intervention? How could the programme/project improve the circumstances and make use of the opportunities?

Why ask this question: to identify what can be done through the programme or project, based on answers to the above four key questions.

For all the questions, it is important to make clear whether it concerns women or men, female or male entrepreneurs/employees/managers, farmers/producers or community members. It is furthermore important to distinguish between women and men of different age and aspects such as ethnicity, income or educational level. What might be beneficial for certain women, may exclude others.

Despite a focus of most RVO programmes and projects on the public sphere, opportunities at work often very much depend on household-level dynamics. A household-level analysis, therefore, needs to complement any other analysis.

For examples of gender analysis questions and related gender-based constraints, see the Case in [Annex 3](#).

5. Act: objectives, results, activities, assumptions & risks

The win-win of gender integration in the design phase

Purpose:

- *Challenges to women's economic empowerment are turned into programme and project objectives, results, activities and assumptions*
- *Risks to gender equality and women's economic empowerment are considered*

The integration of gender into programme and project objectives, results and assumptions helps these projects capitalise on opportunities for women's economic empowerment. Along with taking risks to gender equality and women's economic empowerment into account, it increases the quality of activities, and so increases chances for a win-win situation for all stakeholders.

The best way to define or review the programme/project objectives, results, activities, assumptions and risks, is to use the findings of the gender analysis (see [ASSESS](#)). This ensures alignment between the key challenges and opportunities identified for women's economic empowerment and creating positive outcomes to the overall programme or project.

This section explains **HOW TO** develop and review objectives, results and activities, assumptions and risks that integrate challenges to gender equality and women's economic empowerment.



5.1 Programme/project objectives, results, activities, assumptions and risks

Integrating opportunities to gender equality and women's economic empowerment to boost the success of the programme or project.

5.1.1 Objectives

Central to developing and reviewing objectives are the following questions:

1. Do the objectives mention who is targeted (e.g. women or men, female or male producers, ethnically marginalised women workers, etc.)?
2. Does the target group correspond with the findings from the gender analysis (see [ASSESS](#))? Do the objectives match the identified issues in the analysis?
3. Who participated in choosing the objectives from the different needs to be addressed? At RVO level: are the gender issues identified being given the weight they deserve by those choosing the programme objectives? At project level: is the target group involved in choosing objectives?

For examples of objectives, see the Case in [Annex 3](#).

5.1.2 Formulated results, outputs and activities

Results are formulated before the start of a programme or project. They are statements of intended outcomes that a programme or project aims to achieve. Formulated results determine the outputs to develop and the activities that need to take place.

The following questions are central to developing and reviewing results:

1. Do the results mention who is targeted (e.g. women or men, female or male producers, ethnically marginalised women workers, etc.)?
2. Does it match the gender analysis (see [ASSESS](#))? Do the results fit with the issues identified in the analysis?
3. Do the results show the direction of change needed to overcome identified gender gaps? In technical terms, do some of the results explicitly focus on women and/or do at least some of the other results use words such as 'especially' or 'particularly'?

Example: if the gender analysis/context and problem analysis shows that many more women and men could benefit from mobile banking and even fewer women than men have access to mobile banking, one could expect results such as:

- Increased ownership of mobile phones by female entrepreneurs;
- Increased use of mobile banking, especially by female entrepreneurs.

In the second bullet, both female and male entrepreneurs are targeted. 'Especially' refers to the fact that special attention may be needed to ensure that male entrepreneurs do not have more access to mobile banking than women. Banks may not approach women as much, or women may need more explanations because of lower levels of education. If all male entrepreneurs already possess mobile phones but quite some women do not, and as a result may be too reliant on people who do, bullet one and related activities would be relevant to add.

4. Are the results formulated to be gender aware or gender transformative?

A result is formulated to be **gender aware** if the results, or at least one of the results, demonstrate the intended result to address women's unequal 'access to resources':

- The results address unequal access to 'assets', 'financial services' and/or 'other services' (see [infographic](#) and key question 2 of the gender analysis questions, see [ASSESS](#)).

Make sure that at least one of the immediate outcomes is formulated to be gender aware.

A result is formulated to be **gender transformative** if the results or at least one of the results demonstrate that the intended result is to address women's unequal 'power to act':

- The results address unequal power in 'decision-making' or due to 'self-confidence' and/or 'capabilities' (see [infographic](#) and key question 3 of the gender analysis questions, see [ASSESS](#)).

For each gender transformative programme and project, make sure that at least one of the intermediate or ultimate outcomes is formulated to be gender transformative.

5. For both programmes and projects, does the results formulation match the selected gender strategy of the programme (whether the programme is classified as gender-aware or gender-transformative; see [Gender Strategies within RVO](#)).

For more examples of results, see the Case in [Annex 3](#).

5.1.3 Assumptions

As part of the Theory of Change, you should include or review assumptions to see if they explain why the objectives and results are going to be achieved. The following four types of assumptions exist, all of which should be considered:

- Causal linkages between the results at different levels: for example, a gender aware result at immediate outcome level requires explanation on how the activities and outputs will lead to achievement of the immediate outcome level result;
- Assumptions about gender equality and women's economic empowerment as drivers behind a change: for example, it requires a description of the viewpoint on how working towards gender equality contributes to achieving company profit;
- Values and beliefs of the programme/project stakeholders on achieving gender equality: for example, how will company views on gender equality and women's economic empowerment support project goals;

- Context to address existing gender issues to achieve the business case: for example, are stakeholders supportive of achieving the project goals.

5.1.4 Risks

Regularly reviewing and identifying risks is essential to prevent a programme's or project's negative effect on women's economic empowerment. Risks need to include those challenges to gender quality and women's economic empowerment that are not addressed by a programme or project, but that may negatively affect them.

The following questions are central to reviewing and defining risks:

If not aware of the outcomes of a gender analysis (see [ASSESS](#)):

- Do one or more of the stated risks explicitly talk about risks that people may face?
- Does one of them state a risk that women may face? How will the risk be mitigated?
- Are there other risks that women are more prone to? How might women be affected differently than men by the programme/project? See the gender analysis questions for guidance.



If aware of the outcomes of a gender analysis

(see [ASSESS](#)):

- Does the gender analysis or the problem and context analysis indicate any risks?
- Have these been addressed in the programme/project design (i.e. are they mitigated through programme/project activities)?
- If not, have the risks been included in a risk overview? How will the risks be mitigated?

In most instances, information obtained when doing the gender analysis gives a good idea on challenges women face to benefit equally from a programme/project and not to face any harm as a result of the programme/project.

- If done right, this will have already informed the choice of stakeholders, the objectives and results and will have informed the development of activities that will then mitigate these risks.
- In most instances however, either not all identified challenges or risks will get adequate attention as part of programme/project design and/or risks will be identified over time. For that reason, it is important to include all such gender risks in a risk overview, to regularly update a risk overview and to ensure monitoring to see if the risks are adequately mitigated when any of them arise.

For examples of risks and mitigation strategies, see the Case in [Annex 3](#).

6. Be Accountable: indicators

The win-win of gender integration in the design phase

Purpose:

- *Monitoring and reporting includes progress monitoring on gender equality and women's economic empowerment*
- *Achieved results on women's economic empowerment are made visible and programming is adjusted when needed*
- *Lessons on women's economic empowerment are part of the learning process for programme and project revisions*

Monitoring and evaluating progress is essential to see if the desired win-win situation for all stakeholders has been achieved and to make adjustments where needed.

Monitoring allows you to make adjustments to prevent effects that may harm women and companies' reputations. Companies can use positive results to raise their profile.

An effective way to monitor and evaluate is to use gender indicators and indicators that disaggregate for women and men. These indicators are defined based on the identified objectives and results (see [ACT](#)).

This section explains **HOW TO** develop and review indicators.

6.1 Indicators

Measuring and reporting on successes and challenges of a programme or project to make revisions and generate learning.

The following aspects are important when developing or assessing the quality of programme/project indicators:

- Encourage the use of quantitative indicators that disaggregate for women and men. These indicators help to identify the effects of any of the interventions on the target group and whether these are positive for women and men. Encourage any further disaggregation (such as age, ethnicity or employee/entrepreneur, etc.) when relevant.
 - Disaggregation for women and men is relevant for all results that target people.
 - Disaggregation for women and men is a requirement for all results that target a specific group (such as 'female entrepreneurs' or 'especially women').

Any indicator that targets people can be turned into an indicator that disaggregates for women and men. For example:

- Number of entrepreneurs (female/male) who have obtained non-collateral loans in the past year.

Note: be aware of how the data are collected to see if disaggregation is possible. It is usually possible to ask for disaggregation in, for example, project-level household surveys and to train their data collectors. If you are depending on sources such as UN or national data collection systems, check if these sources disaggregate. Consider other sources if not.

- Encourage gender indicators, both quantitative and qualitative ones. These indicators often allow for a deeper analysis of achievements and possible adjustments to achieve expected results.

Examples of a quantitative gender indicator:

- # female employees in non-traditional jobs;
- # and % female entrepreneurs who are a member of the sales network;
- # and % increase of female members in cooperatives.

Examples of a qualitative gender indicator:

- Employees' (female/male) understanding of the new health care policy;
- Villagers' (female/male) perception of the relevance of solar lighting;
- Cooperative members' (female/male) rating of the quality of leadership of female and male board members of the cooperatives.

- Make sure that indicators are formulated based on the identified objectives and results (see [ACT](#)) to make sure that they adequately measure achievement of the developed results.

For more examples of indicators, see the Case in [Annex 3](#).

Required indicators:

Where relevant, integrate indicators, required by your organisation, in your M&E plan and use these for data monitoring, project revision and programme learning. Required indicators can include gender indicators or disaggregate for women and men.

Annex 1

OECD and IFC Guidelines and Standards

OECD Guidelines for Multinational Enterprises & Gender

The OECD Guidelines for Multinational Enterprises are recommendations by 42 governments to multinational enterprises operating in or from adhering countries. They provide principles and standards for responsible business conduct in a global context. The Guidelines aim to encourage enterprises to positively contribute to economic, environmental and social progress worldwide. Although the guidelines are non-binding, they are the only multilaterally agreed and comprehensive code of responsible business conduct that governments have committed to promoting. The Guidelines are supported by an implementation mechanism of National Contact Points (NCPs), established by adhering governments to promote and implement the guidelines.

Gender-related guidance is contained in reference to human rights and Sector guidelines. Company gender-related features of the Guidelines include:

- To have a policy commitment to respect human rights.
- To respect human rights and promote equal chances for men and women.
- To carry out human rights due diligence as appropriate to the size, the nature and context of operations and the severity of risks of adverse human rights impacts.
- Recognition of persistent gender gaps and incomplete law and legislation when it comes to women's right and gender equality.
- The obligation to seek ways to prevent or mitigate adverse human rights impacts that are directly or indirectly linked to the business operations, or those of business relations.

For further reading, see the [OECD Guidelines for Multinational Enterprises](#).

IFC Performance Standards & Gender

Gender-related features of the performance standards include:

- Non-discrimination and equal opportunities for women and men in all phases of the project.
- An assessment of the legal and cultural context in which women can be deprived of rights or hindered in being heard and how to mitigate.
- Recognition of the formal and informal roles women perform in societies and ensuring that the needs of these women are captured in a gender-sensitive stakeholder consultation process and are followed up on.
- Attention to the beneficial role the project can play in offering women and representing groups a platform, jobs and career opportunities.
- Mitigating risks related to the construction such as an influx of male workers and security personnel and the design by ensuring facilities and approach roads are safe and accessible to women.
- Recognising that resettlement and compensation affects the livelihoods of men and women differently and requires gender-sensitive approaches.

Further reading: <https://www.ifc.org>.

Annex 2

Gender Analysis Questions

KEY QUESTION 1

Who does what in the context of the programme theme? (distinguish female/male entrepreneurs, employees, managers, community members and farmers/producers of different ages, ethnicities etc.)

Why ask this question: to see the differences between what women and men do within the scope of the project or programme intervention, further considering the regulatory framework. It provides the basis for understanding answers to the other key questions.

Gender Analysis Sub-Questions

- Who undertakes household and care tasks related to the programme theme (e.g. natural resources, infrastructure, etc.)?
- Who undertakes tasks that result in income, either in cash or kind, related to the programme theme (e.g. production/ construction, processing, sale etc.)?
- For value chain programs: Who does what in the value chain?
- What are the (inter)national and laws, policies and standards on gender equality and gender-based violence? Are governments, companies and other stakeholders committed to these laws, policies and standards?
- What are the rights of women and men based on formal and informal law systems? Are they adhered to? What happens if formal, customary and/or religious laws conflict each other?



KEY QUESTION 2

Who has access to and who owns what assets? Who has access to financial and other services, how? (distinguish female/male entrepreneurs, employees, managers, community members and farmers/producers of different ages, ethnicities etc.)

Why ask this question: to see the differences between opportunities that women and men have because of differences in access to and ownership of assets and access to services (gender aware programming, see [Gender Strategies within RVO](#)).

Carefully select the sub-questions that are relevant to the context of your programme or project.

Aspect from the infographic	Gender Analysis Sub-Questions	Gender Strategy
Assets (including working conditions)	<ul style="list-style-type: none"> • Who owns land, equipment or buildings? Who uses land, equipment or buildings? • Who has the opportunity to meaningfully network to increase income opportunities? • Who possesses which jobs? • Are working conditions good for women and men (think of safety concerns such as sexual harassment, construction-related safety and exposure to toxic chemicals, measures for maternity/paternity leave and breastfeeding opportunities, and opportunities to seek medical care and to take leave for dependent care)? • Who earns what? Do female and male employees earn comparable wages and benefits, including retirement benefits, for comparable work? • Do women and men participate in non-traditional jobs (jobs seen as either men's or women's jobs)? 	Gender-aware
Financial services	<ul style="list-style-type: none"> • Who has access to and who uses mobile banking? • Who possesses bank and savings accounts? • Who obtains non-collateral loans? 	Gender-aware
Other services	<ul style="list-style-type: none"> • Who has access to inputs (e.g. seeds, fertilizer, construction materials or inputs required in other sectors)? Who provides inputs/products to companies? • Who gets the opportunity to engage in professional development opportunities/ skills training/technical training? • Who benefits most from training? • Who has access to which know-how and information? • What are knowledge or capacity gaps faced by women, which ones are faced by men (disaggregate for female/male producers, workers, managers)? 	Gender-aware

KEY QUESTION 3

Who has the power to act? Who decides what? Who has the opportunity to act because of self-confidence and capabilities? (distinguish female/male entrepreneurs, employees, managers, community members and farmers/producers of different ages, ethnicities etc.)

Why ask this question: to see the differences between opportunities women and men have because of differences in power to act (gender transformative programming, see [Gender Strategies within RVO](#)).

Carefully select the sub-questions that are relevant to the context of your programme or project.

Aspect from the infographic	Gender Analysis Sub-Questions	Gender Strategy
Decision-making	<ul style="list-style-type: none"> • Who decides over the use of land and other assets? • Who decides over the (use of the) income? Who takes other decisions, such as what to produce, which jobs family members can take, who has access to a mobile phone etc.? • What is each person's time use (workload/leisure)? • Who decides over women's and men's workload? 	Gender-transformative
Self-confidence	<ul style="list-style-type: none"> • Who has the self-esteem to apply for higher level positions (e.g. in companies or cooperatives)? • Who is considered having the capability to move up the ranks? Are women and men perceived having the capability to undertake non-traditional jobs (e.g. a woman as a driver or man as care provider)? Are women and men having the confidence to challenge traditional distribution of roles between men and women (e.g. men fetching water or women involved in maintenance of equipment and spare parts)? • Who has the confidence to speak up against inequalities (e.g. unequal access to resources, poor working conditions and sexual harassment at work)? 	Gender-transformative
Capabilities	<ul style="list-style-type: none"> • Are women considered entrepreneurs by local authorities and other businesses? Are female entrepreneurs considered first- and second-tier suppliers? • Who is represented in leadership positions in the workplace and in the community? • Who takes meaningfully part in management committees (e.g. management and employee committees, local water management committees etc). 	Gender-transformative

KEY QUESTION 4

For all of the above: Why is the situation that way? What are the opportunities? What are the risks? (distinguish female/male entrepreneurs, employees, managers, community members and farmers/producers of different ages, ethnicities etc.)

Why ask this question: to use the answers of the first three questions to identify opportunities that exist to address challenges to gender equality and women's economic empowerment in the programme or project.

Gender Analysis Sub-Questions

- For all the above questions: Does/can it change over time (in general or because of the programme/ intervention)?
- What are women's strategic priorities for change? What do women's organisations want to happen? Who represents the target group/ beneficiaries during programme/ project design?
- How can service providers and companies address these priorities? (business case) What do they need to change?
- Could the programme/ project collaborate with and complement existing (inter)national initiatives/ commitments on gender equality?
- What are the risks of worsening the gender situation through the/ an intervention?

KEY QUESTION 5

For all of the above: How does it influence the effect of a programme/ intervention? How could the programme/ project improve the circumstances and make use of the opportunities? (distinguish female/male entrepreneurs, employees, managers, community members and farmers/producers of different ages, ethnicities etc.)

Why ask this question: to identify what can be done through the programme or project based on answers to the above four key questions.

Gender Analysis Sub-Questions

- Will women and men benefit equally from the programme/ project? What can be done to ensure the programme/ project contributes to gender equality (equal opportunities for both women and men as a result of the intervention)?
- How can the existing positions and responsibilities of male and female stakeholders be leveraged to encourage adoption of gender interventions?
- Which male stakeholders can be important for gender interventions, and in what way (spouses, community leaders, men in services/institutions)?
- What tools or interventions could be used (e.g. concrete programs, project activities, standards, codes of conduct, capacity building, a reporting and grievance mechanism, encouragement of gender balance, stimulation of market demand etc.)?
- How to mitigate potential risks?
- To what extent are implementing partners able to undertake required activities? Are they committed and capable to address the gender gaps?
- Do they encourage gender equality (e.g. a working environment that is as pleasant to female and male staff and free from harassment) and gender balance (equal numbers of female and male staff, women in leadership positions) in their own organisation?
- Is some form of capacity building or support required?
- What budget would be required to overcome the gender gaps?

Annex 3

Case Comprehensive gender package for factory employees

This case illustrates the gender approach of the Netherlands Enterprise Agency (RVO) for working towards gender equality and women's economic empowerment. It not only states what is 'in it' for women, but also for a company. The case provides examples of the guidance given in the main text. It presents gender-based constraints arising from a gender analysis; examples of objectives, results, activities, risks and risk mitigation strategies; and indicators. The cases describe both gender aware and gender transformative examples.

Comprehensive gender package for factory employees

Introduction

A fish processing facility employing over 18,000 workers, of whom two-thirds are women, had a very high absenteeism rate at 18%, which caused the company to pay considerable expenditures on overstaffing and overtime payments. The company took the following actions in its search for solutions.

The business case

The company earned an additional \$1.58 million and saved \$166,000 a year by reducing controllable absenteeism and bringing down overall absenteeism.

Assess (Design Phase)

In search of solutions, the company conducted in-depth diagnostics, including a gender analysis. To understand the root causes of absenteeism and turnover among staff, they performed an analysis of HR data, an absenteeism tracking study and a resignation letter analysis. Gender analysis questions were part of this study and the analyses. In

addition, through focus group discussions (FGDs) in small uniform groups, staff discussed the identified and other gender issues in a safe environment; an external woman facilitated these FGDs. National reports on gender-based violence (GBV) provided an entry point to discuss this sensitive topic.

Using these qualitative and quantitative methods, the company aimed to get answers to typical gender analysis questions (see [ASSESS](#) or [Annex 2](#)), including:

- Who decides over the income earned by employees? Are there any related challenges?
- What do employees use their income for? Why is it that way?
- What is employees' time use during and after work? What is their total workload? What are related challenges and opportunities?
- Is some form of capacity building or support required?

Gender-based constraints

The **gender analysis** came up with a good number of findings. The most important ones related to absenteeism. The outcome showed that 20% of employees accounted for 50% of the absenteeism, and most were young, married, local women absent due to:

- Being forced to stay away from work while taking on other jobs with immediate pay the days before pay-day. The analysis showed that women are held responsible for the daily purchase of food for the family but lacked the financial literacy and insight into cash flow that could prevent them from having to find other jobs to feed their families.
- Career prospects being limited by lack of fair promotion opportunities for women, resulting in low morale and absenteeism.
- Reporting in sick because of poor health, family issues and GBV (for information: 42% of women in the Solomon Islands are affected by GBV according to the

national reports used for the gender analysis).

- Care responsibilities for sick family members caused 15% of absenteeism and 44% of resignation letters cited a sick child or elderly care as the reason for leaving.

Act (late design phase and implementation phase)

The company decided to address the issues of immediate pay and career prospects. Spearheaded by a female manager, the company further started innovative activities to address the issues of sickness, family issues, gender-based violence and care responsibilities.

After the gender analysis, the company developed clear **objectives** to address the absenteeism (see [ACT](#) and [infographic](#)):

- To provide male and female employees with better access to and control over bank and savings accounts.
- To provide male and female employees with more control over their own earnings and expenditures.
- To provide male and female employees with improved financial literacy skills to improve insight into cash flows.
- To recruit female employees in non-traditional jobs to encourage retention through more motivation and self-esteem.
- To provide sick leave and health insurance for employees and their family members to reduce long-term absenteeism due to poor health of themselves and family members.
- To work with a local NGO and influential community leaders to address the issue of gender-based violence.

The company developed gender-aware **result statements** (see [ACT](#)) related to the above objectives:

Outputs

- Bank accounts for male and female staff opened.
- Training provided to male and female employees, including to young married women, in financial literacy.
- Opened up new positions in non-traditional jobs to female employees.
- Sick leave and health insurance part of the job package for all staff and their extended families.
- Sessions held by the local NGO with all staff, their families and influential community leaders on gender-based violence.

Immediate results

- Increased management of bank and savings accounts, particularly by young married women.
- Increased awareness of their own costs and expenditures by all employees, particularly by young married women.
- Increased percentage of women in non-traditional jobs.
- Increased access to health care services for employees (male/female, age and marital status) and their families.
- Awareness raised on the negative effects of gender-based violence and positive examples of masculinity.



Intermediate or ultimate results

- Decreased absenteeism, particularly among young married women.
- Increased control by all employees, especially young married women, over the spending of their own income.
- Increased self-esteem by female employees.

The company further identified **risks** and related mitigation strategies, which included:

- The risk that husbands or other family members would not support women owning their own bank accounts. This risk was mitigated by organising sessions with husbands with support from influential members in the communities.
- The risk that women would not attend financial literacy classes due to absenteeism. To mitigate the risks, the same classes were offered at different times. All classes were offered during work hours without a reduction in pay and most of the classes were offered just after pay-day.

The objectives, outcomes and risks helped design and implement the following gender-smart **activities** to address the issues of immediate pay and career prospects:

- Financial literacy training: training on financial literacy, household budgeting, and understanding pay slips.
- Female employees get access to a bank account in their own name.
- New job opportunities for female employees in non-traditional, better-paying jobs, such as forklift drivers.
- Providing sick leave and health insurance for employees and their family members as part of the job package.
- Sessions with a local NGO and influential community leaders on the negative effects of gender-based violence and positive forms of masculinity to improve women's health and encourage more profitable decision-making within families.

Be Accountable (monitoring, evaluation and reporting phase)

The company then regularly monitored the results of the activities, using an M&E system that checked progress on the result statements and by making adjustments accordingly (see [BE ACCOUNTABLE](#)). **Indicators** used included:

Output indicators

- # male/female employees for whom a bank account was opened.
- # male/female employees (per age and marital status) enrolled in financial literacy training.
- # female employees with non-traditional jobs.
- # and % of employees having received their health insurance cards (male/female and level of job).
- # sessions held on gender-based violence.

Outcome indicators

Immediate outcome level

- # and % of employees (male/female, age and marital status) who manage their own bank account.
- # and % of employees reporting to be conscious of monthly costs and expenditures (disaggregated for male/female and marital status).
- # and % of female employees in non-traditional jobs.
- Employees' (female/male) understanding of the new health care policy.
- # community leaders and hospital care providers noticing a different attitude towards gender-based violence among villagers.

Intermediate or ultimate outcome level

- Absenteeism rate and % decreased absenteeism (male/female, age, marital status).
- # female employees who report having control over the spending of their own incomes (male/female, age, marital status).
- # female employees who report higher self-esteem.

Findings

Findings indicate that the company earned an additional \$1.58 million and saved \$166,000 a year by reducing absenteeism, especially by reduced absenteeism of young married female staff. The trainees who benefitted from the overall package reduced their absenteeism by 6% in just one year. Women who reported having funds left before payday increased from 14% to 31% as a result of financial literacy training and having access to bank accounts in their own names, to be able to control the cash flow.

Women reported higher self-esteem as a result of the control over their own income and the sessions held on gender-based violence. Women also reported better self-esteem, and fewer reasons to resign, because the

company hired three women as fork lift drivers, inspiring them to apply for higher level jobs when more jobs become available.

How to be gender aware (see [Gender Strategies within RVO and infographic](#)):

Financial training and good employee practices such as sick leave days and health insurance increase attendance rates resulting from fewer financial problems, in turn resulting in higher company profits.

How to be gender transformative (see [Gender Strategies within RVO and infographic](#)):

Providing individual bank accounts in the employees' names combined with financial literacy training contributes to increasing women's control over their own income. This in turn contributes to much better attendance rates and self-esteem.

Encouraging the employment of women and men in (higher level) occupations that are not normally considered "typical" for their gender can boost motivation and retention of staff.

Disclaimer and Resources used for the Case

This case has been developed to provide examples of "how to" integrate gender in international programmes and projects. The case is based on literature mentioned below and has been adapted to serve the purpose of the RVO Gender Guide.

IFC, 2016. The Business Case for Women's Employment in Agribusiness (pages 87-102), Washington, D.C., World Bank Group.

IFC, 2017. Case study: gender-smart solutions reduce employee absenteeism and turnover in Solomon Islands. Gender-smart business solutions, Washington, D.C., World Bank Group.

Available at: <http://documents1.worldbank.org/curated/en/496821511506069697/pdf/121543-WP-SB-Gender-Case-Study-SolTuna-PUBLIC.pdf>

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Available at: https://www.ifc.org/wps/wcm/connect/3432dc32-806a-4830-81c4-e231eaeeba8c/soltuna_updated_May2017.pdf?MOD=AJPERES&CVID=lMod8jG

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