MAINSTREAMING GENDER IN CLUSTER DEVELOPMENT
ACKNOWLEDGMENTS

This document was prepared by the Department of Trade, Investment and Innovation (TII) of the United Nations Industrial Development Organization (UNIDO), based on the work of Mrs. Mariangela Linoci (gender expert) and Ebe Muschialli (UNIDO cluster expert), under the supervision of Fabio Russo, Senior Industrial Development Officer at UNIDO in close cooperation with the Office for Gender Equality and Empowerment of Women. The authors wish to acknowledge the valuable comments provided by Michele Clara, Senior Coordinator, Research & Industrial Policy Advice Division at UNIDO and by Mukesh Gulati, Senior Advisor, Foundation for MSME Clusters (FMC), India.

DISCLAIMER

This document has been produced without formal United Nations editing. The designations employed and the presentation of the material in this document do not imply the opinion of the Secretariat of the United Nations Industrial Development Organization (UNIDO) whatsoever concerning: the legal status of any country, territory, city or area or its authorities; the delimitation of its frontiers or boundaries; its economic system or degree of development. Designations such as “developed”, “industrialized” and “developing” are intended for statistical convenience and do not necessarily express a judgment about the stage reached by a particular country or area in the development process. The mention of firm names or commercial products does not constitute an endorsement by UNIDO. The opinions, figures and estimates set forth are the responsibility of the authors and therefore should not be considered as reflecting the views or carrying the endorsement of UNIDO.

COMMENTS

Comments and questions on issues raised in this report are welcome and may be addressed to tii@unido.org

Copyright © by the United Nations Industrial Development Organization, 2018
CONTENTS

Executive Summary .............................................. 1

Introduction ..................................................... 2

Chapter 1. Gender Equality and Inclusive Development .... 3
  1.1 The global agenda on gender equality .................. 3
  1.2 Progress so far and challenges ahead ................. 3

Chapter 2. The Evolution of a Gender Perspective in ... 5
  Development Policy-Making
  2.1 Key concepts and definitions .......................... 5
  2.2 Evolution of the gender and development debate .... 6

Chapter 3. The Economy as a Gendered Structure ....... 7
  3.1 A two-way relationship between gender and the economy 7
  3.2 Applying a gender lens to the economy .............. 8

Chapter 4. Gender Mainstreaming in the UNIDO ....... 12
  Cluster Development Methodology
  4.1 Starting points ......................................... 15
  4.2 Developing a vision and formulating the action plan .... 18
  4.3 Implementation of the action plan .................... 24
  4.4 Gender responsive monitoring system ............... 30

Chapter 5. Concluding Remarks .............................. 30

Annex 1: Countries Overview ................................ 31
  a. Morocco .................................................. 31
  b. Tunisia .................................................... 33
  c. Peru ....................................................... 35
  d. Tajikistan ................................................ 37
  e. Tanzania .................................................. 39
  f. India ......................................................... 41
  g. Republic of Côte d’Ivoire ............................... 43

References ....................................................... 45
Boxes

Box 1: The Role of Women in Cooperatives __________________________ 10
Box 2: Selected Indicators for the Measurement of Gender Inequalities ______ 11
Box 3: Identification of Clusters Targeting Rural Areas and Inclusive and ______
Sustainable Industrial Development in India
Box 4: Examples of Results Obtained by Integrating a Gender Perspective ______
into the Cluster Vision, Action Plan Development, and Implementation
Box 5: From Vision to Action Plan: The Tajikistani Embroidery Cluster ________ 20
Box 6: The Role of the CDA as a Facilitator: Export Consortia in the ________ 21
Republic of Côte d’Ivoire
Box 7: The Role of SHGs in India: Reaching Out to Women’s Needs ________ 22
Box 8: Supporting Women’s Groups as a Tool to Increase Collective ________ 23
Efficiency and Access New Markets in Tunisia
Box 9: Adapting Technical Language and Translating It into Understandable ______
Concepts to Ensure Women’s Inclusion in Morocco
Box 10: Exposure Visits Leading to Increased Mastery of Production ________ 25
Techniques and Productivity
Box 11: Empowering Women’s Groups by Raising Awareness among Male ______
Dominated Cooperatives in Morocco
Box 12: Tanzania: Market Access Training Provides Visibility to Women-led ______
Companies
Box 13: Creating Alliances to Extend the Impact to Sectors not Covered ________ 27
by the CDP
Box 14: The Spillover Effect on Women’s Entrepreneurship in Supporting ________ 28
New Sectors and Product Development

Tables

Table 1: Examples of Gender-Sensitive/Gender-Responsive Indicators ________ 29
Table 2: Selected Socio-Economic Indicators, Morocco ______________________ 31
Table 3: Selected Socio-Economic Indicators, Tunisia ________________________ 33
Table 4: Selected Socio-Economic Indicators, Peru __________________________ 35
Table 5: Selected Socio-Economic Indicators, Tajikistan _____________________ 37
Table 6: Selected Socio-economic Indicators, Tanzania ______________________ 39
Table 7: Selected Socio-economic Indicators, India _________________________ 41
Table 8: Selected Socio-Economic Indicators, Côte d’Ivoire ________________ 43
Gender equality and the empowerment of women are central to the vision of the 2030 Agenda for achieving inclusive and sustainable growth around the world. Across all regions remarkable progress has been made in closing the gender gap and reducing inequalities in the economic, social, and political arenas. Yet, gender disparities are still visibly persistent, and women remain at a disadvantage compared to men in several areas.

The UNIDO Cluster Development Programme assists micro, small and medium enterprises with the objective of increasing their competitiveness by fostering inter-firm linkages and collaborative relations with local support institutions. In its cluster development approach, and in line with SDG 5, SDG 8 and SDG 9, UNIDO strives to systematically adopt a gender perspective throughout the planning and implementation phases of its interventions, from cluster selection to monitoring and evaluation.

Ensuring that men and women benefit equally from project interventions requires an assessment of gender dynamics: in the division of labor and roles; in power relations; in access to and control over resources, and of the different practical needs and constraints of men and women in any given context. This paper focuses on the critical factors that need to be considered in the efforts to mainstream gender into a cluster development project, with the overall purpose of guiding cluster development practitioners to carry out gender-responsive interventions.

Chapter 1 presents an introductory analysis of the gender equality objectives in the context of the 2030 Development Agenda. Chapter 2 presents the evolution of gender awareness perspectives in development policy-making, introduces feminist economic approaches to gender and the economy, and provides a brief historical overview of the gender and development literature. Chapter 3 examines key issues in gender-aware analysis and outlines the gender-based constraints faced by women in different socio-economic contexts. It further discusses the two-way relationship between gender and macroeconomic policies, analyzing how gender biases and inequalities act as barriers to economic and social development, and in turn prevent women and men from accessing opportunities on equal terms.

Chapter 4 presents UNIDO’s gender mainstreaming approach in its cluster development methodology as well as reviews the results of the selected technical cooperation activities in each of the countries. Drawing on the analysis, the evidence and the best practices provided in the paper, the last chapter outlines the concluding remarks on UNIDO’s experience with gender mainstreaming in cluster development. The gender analysis and background data on the countries described in the UNIDO cluster examples are provided in Annex 1 of this paper. An overview of key socio-economic indicators and a concise description of the gender situation in the following countries are also provided: Republic of Côte d’Ivoire, India, Morocco, Peru, Tajikistan, Tanzania and Tunisia.
INTRODUCTION

Within the framework of UNIDO’s mandate, “gender equality and women’s empowerment are key to the achievement of inclusive and sustainable industrial development” (UNIDO, 2015) and guided by the Policy on Gender Equality and Empowerment of Women (2015) and the corresponding Gender Equality and Empowerment of Women Strategy, 2016-2019, UNIDO employs a twin-track approach of gender mainstreaming complemented by gender-specific interventions or targeted actions. This approach ensures that women’s concerns and experiences are an integral dimension of both its programmatic work and within its organizational structure.

UNIDO recognizes that women play an important role in every country's path towards a higher level of industrialization, and has carried out efforts to advance gender equality and women’s economic empowerment through projects, programmes and policies in the three thematic areas of its programmatic work, namely (i) creating shared prosperity, (ii) advancing economic competitiveness, and (iii) safeguarding the environment.

This paper explores UNIDO’s approach to gender mainstreaming in its Cluster Development Programme by focusing on the critical factors that need to be integrated into a cluster development project, and on the problems and limitations that can arise. It is organized in two main parts: the first part intends to provide context on gender and development, outlining the gender biases that affect women in the multiple roles they play in society and the economy, and introducing the key issues to consider when conducting a gender-aware analysis. It therefore aims to equip practitioners with the understanding of key concepts that are useful to tailor development interventions in such a way that unintended gender impacts are mitigated or avoided, and that existing gaps are addressed. The second part of this paper focuses on UNIDO’s experience with gender mainstreaming in its cluster development methodology. It offers a set of guidelines to improve gender mainstreaming practices in UNIDO’s interventions through country-based examples and best practices that have offered effective entry points for more equitable project outcomes and for the advancement of women’s economic empowerment.
Chapter 1. Gender Equality and Inclusive Development

1.1 The global agenda on gender equality

Gender equality and the empowerment of women are central to the vision of the 2030 Agenda of achieving inclusive and sustainable growth around the world. There is now widespread consensus, supported by a robust evidence base, that ensuring women’s full participation on equal terms with men in the political, social, economic and cultural life of a country is a direct path towards poverty eradication and sustainable and inclusive development.

Over the last two decades, governments worldwide have made legally binding commitments to achieve gender equality, and have developed instruments to advance women’s rights and empowerment. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), often referred to as the “Bill of Rights for Women”, was adopted in 1979. Since then, four world conferences have been organized to promote programmes of action for the advancement of women’s rights - in Mexico City in 1975, Copenhagen in 1980, Nairobi in 1985 and Beijing in 1995. Particularly the Fourth World Conference on Women and its resulting Beijing Declaration and Platform for Action were pivotal for the global gender equality agenda. In 2000, gender equality and women’s empowerment principles were included in the Millennium Development Goals (MDG) framework and embodied by Goal 3: “Promote gender equality and empower women”.

The 2030 Agenda for Sustainable Development, adopted in 2015, has put gender equality at the forefront, recognizing that the empowerment of women and girls is crucial for the achievement of all other goals. SDG 5 calls for the “achievement of gender equality and the empowerment of women and girls” and presents gender priorities in a bolder manner than its predecessor by relating them to economic, political and social aspects. Similarly, SDG 5 stresses the importance of ensuring the full and effective participation of women in the economic sphere, access to equal opportunities, equal rights to economic resources and inheritance, and equal control over land, property and credit.

Beyond SDG 5, gender-specific indicators are included throughout the SDGs to help track progress in aspects that are expected to lead to transformative change, as far as gender equality objectives are concerned. Recognizing that gender inequalities span across several dimensions, gender-specific indicators have been introduced to measure gaps in the spheres of poverty reduction (SDG 1), ending hunger (SDG 2), health and well-being (SDG 3), education (SDG 4), decent work and economic growth (SDG 8), sustainable cities and communities (SDG 11), climate action (SDG 13), peace promotion (SDG 16), and global partnership (SDG 17) (UN Women, 2017a).

SDG 8, which more strictly pertains to UNIDO’s mandate along with SDG 9, speaks to countries’ commitments to promote inclusive and sustainable economic growth, full and productive employment, and decent work for all. It specifically stresses the importance of ensuring equal opportunities, equal rights and equal pay in the world of work, and of guaranteeing labor rights and secure working conditions for those in vulnerable jobs, a category in which women are often over-represented.

Lastly, despite the progress on SDG 9, industry, innovation and infrastructure are not measured by a gender-specific indicator. It is worth stressing that industrial development is not a gender-neutral process, and that it may have differentiating impacts on men and women if gender considerations are not taken into account. Hence, the implementation of this goal should ensure equal outcomes for men and women with respect to the development of infrastructure, the promotion of industrialization, technology development, and innovation.

1.2 Progress so far and challenges ahead

Commitments taken by countries at the international level have been translated into national policies and programmes and have also led to the setting up of dedicated gender machineries. Because of the increased awareness and political will over the past few decades, remarkable progress has been made across all regions in closing the gender gap and reducing inequalities in the economic, social, and political arenas. However, gender disparities are still visibly persistent, and women remain at a disadvantage compared to men in several areas.

The analytical framework proposed by the World Bank proves useful when looking at and analyzing the broad spectrum of gender equality outcomes. The framework distinguishes between three key domains of gender inequality: human endowments, economic opportunity, and agency (World Bank, 2012).

Gender inequalities in the sphere of human endowments encompass gaps in education, health, and physical assets.
They include enrolment gaps in education, educational segmentation, gaps in access to healthcare and to social safety nets, and in accessing productive inputs such as credit and land. Economic opportunities include access to income-generating activities, paid employment and entrepreneurship. These are notably linked to and influenced by household and care responsibilities, which are traditionally performed by women in most societies. Agency refers to the ability to make effective choices and to transform them into the desired outcomes. Cultural perceptions and social norms deeply shape power relations among the sexes and in turn affect women’s voice and agency, determining gender gaps in political participation and decision-making, and patterns of vulnerability to gender-based violence. The progress in these three key domains has been summarized below:

(i) Gaps in human endowments have been narrowing at a sustained pace in recent decades and important achievements have been made since the landmark Beijing Conference in 1995. As the implementation of the Millennium Development Agenda came to an end in 2015, all developing regions had achieved the target to eliminate gender disparity in primary, secondary and tertiary education (United Nations, 2017). Yet, educational segmentation and gender differences between boys and girls in certain fields of study are still a major determinant of economic outcomes later in life. Globally, women represent only 13% of agricultural landowners (UN Women, 2017a) and 40% of countries covered by the World Bank’s report “Women, Business and the Law” still restrict women’s property rights (World Bank, 2018).

(ii) Economic opportunities have considerably improved for women. The female share of paid employment has increased over the years, though at a slow pace. In 2015, women constituted 41% of non-agricultural paid workers, an increase from 35% in 1990. Over the same period, the share of women in vulnerable jobs declined by 13% (United Nations, 2015).

Nonetheless, more women than men live in extreme poverty and face higher chances of suffering from food insecurity. Female labor force participation rates at the global level stood at 63% in 2017, as compared to 94% for men. Women are more likely to have informal work arrangements, with insecure, unskilled and low-wage jobs, and to work as contributing family workers in household farms and family businesses, often with no access to an income of their own. While the gender pay gap is slowly narrowing, women earn on average 23% less than men and are less likely to receive a pension. This translates into persistent income inequalities and uneven power dynamics within the household and the community.

Unpaid care and domestic work are mostly shouldered by women across every region, often in addition to remunerated work carried out outside the household. The amount of time women spend on unpaid domestic chores and caregiving is almost three times more than that of men. This has important implications on women’s overall time availability. As a result of their care burden, women face significant constraints when engaging in productive work or are forced to work longer hours than men, combining paid and unpaid activities (United Nations, 2017).

(iii) As far as voice and agency are at stake, female political participation has increased in most countries (with available data). To encourage women’s political participation 39% of countries have been using quota systems, although globally women only hold 23% of seats in national parliaments (UN Women, 2017a, United Nations, 2017).

While female representation in managerial positions and corporate boards has improved over the last decade, the rate of progress has been slow, with the proportion of women in leadership roles increasing by only about 2% (World Economic Forum, 2017). According to research carried out by the World Economic Forum (2017), less than 50% of leadership roles are covered by women in all the industries examined, while in fields such as energy, mining or manufacturing the share of women leaders drops to less than 20%. On average, 22% of senior managerial positions are occupied by women.

Women’s vulnerability to gender-based violence has increasingly become a key concern in the public policy agenda. However, it continues to be one of the most common forms of violation of women’s rights and constitutes a major barrier to development and poverty reduction, taking a heavy toll on women’s and girls’ participation in education, as well as economic and social life.

Similarly, legal restrictions on women’s agency still exist in many countries and over one third of the economies covered by the World Bank Report have at least one barrier limiting women’s legal capacity. For instance, in 104 economies women are still legally excluded from specific occupations, and in 18 economies husbands can legally prevent their wives from working.

In sum, while progress in advancing gender equality has been remarkable and sustained in some areas, challenges in several other critical areas still hold women and girls back from enjoying equal rights and the same opportunities as men. The following sections will outline how gender equality and women’s economic empowerment have been increasingly recognized as key development outcomes.
Chapter 2. The Evolution of a Gender Perspective in Development Policy-Making

2.1 Key concepts and definitions

Before delving into the analysis of the evolution of gender-aware economics, it is important to introduce the definition of some basic concepts.

**Gender** refers to the set of attributes, roles and aptitudes that are ascribed to men and women. These are socially constructed and learnt through the socialization process in the family and in society. Aspects of gender are deeply rooted in social norms and determined by different socio-cultural contexts prescribing behaviors for men and women that are expected, accepted or restricted by a given society. These are usually not fixed over time and can be shaped by the economy, technology, as well as legal, political and education systems. Other aspects of social differentiation such as class, ethnicity and age can also influence gender roles. It is important to stress that the concept of gender involves both men and women, and does not refer to women only.

**Sex** is biologically predetermined and refers to the physical differences that characterize males and females.

**Gender equality** is the enjoyment of equal rights, opportunities, access to resources and decision-making power for women and men in all spheres of life. Equality does not imply that men and women should be the same, but rather that their rights and opportunities in life should not be determined by whether they are born male or female. A gender equality perspective recognizes the diversity of men and women and ensures that their different needs and interests have equal importance. The concept of gender equality was introduced at the Fourth World Conference on Women, held in Beijing in 1995, replacing “gender equity” which had been in use by the UN until then.

**Women’s empowerment** refers to women’s ability to enjoy their rights and entitlements, and to make effective choices with respect to the economic, social and political spheres. Specifically, the economic empowerment of women refers to the ability to succeed and advance economically and to have the power and agency to benefit from economic activities. Access to and control over resources, including human, financial, social and physical capital, are essential aspects of women’s economic empowerment. Overall, women’s empowerment is a multi-dimensional concept and is often context-specific, hence it is more difficult to measure than gender equality.

---

Definitions in this section draw from those provided by the UN Women Training Center’s Gender Equality Glossary (available at https://trainingcentre.unwomen.org/mod/glossary/view.php?id=36).

**Gender mainstreaming** is the process of adopting a gender perspective with the aim to promote gender equality in any planned action. Mainstreaming gender in the design, implementation and monitoring of laws, policies and programmes requires that the different implications for men and women of any intervention are carefully assessed, and that the different opportunities and constraints are recognized and accounted for to ensure equal outcomes for both. Gender mainstreaming is not a goal or an objective in itself, but rather a means towards realizing gender equality. While gender mainstreaming requires that gender concerns become an integral part of any intervention, projects specifically targeting women remain critical for addressing gender disparities and advancing women’s empowerment (UN Women, 2017b).

**Reproductive work** includes activities performed within the domestic sphere and is associated with family and household chores such as caring for and nurturing children, the elderly and the sick, food preparation, housekeeping, and water and fuel collection. In other words, it refers to work carried out for the benefit of the current and future workforce. Gender norms and stereotypes perpetuate the belief that such work is solely the responsibility of women. Most of the work performed in this realm is unpaid and not measured as a contribution to the economy.

**Productive work** typically encompasses the type of labor that is recognized as having monetary value and that is performed to earn an income. Productive and

---

Translating technical terminology into easily understandable language, Project of Market Access for Traditional Products (PAMPAT), Morocco
reproductive work have often been described as conflicting, as reproductive responsibilities may constitute a barrier to women pursuing economic opportunities. Feminist economists stress the importance of recognizing the complex interrelation between the productive and reproductive spheres, and of including the work carried out in the domestic realm as part of economic analysis.

**Sex-disaggregated data** is data that is classified by sex, presenting separate analytical information (literacy, education, employment, health, ownership, wage, etc.) for men and women, and boys and girls. Sex-disaggregated data helps assess the roles and conditions of both sexes in specific aspects of society and to determine any changes over time. The availability of sex-disaggregated data is essential for an accurate gender analysis.

### 2.2 Evolution of the gender and development debate

Over the years, several perspectives have been adopted to include women and gender in the field of development. Until the early 1970s, women were absent from the development discourse and policy-making. An important shift occurred at this time as a result of women’s movements and their critique of women’s traditional roles as wives and mothers. Ester Boserup’s “Women’s Role in Economic Development” challenged the existing assumption that economic development had no gender-differentiated impact and claimed that the modernization of both the agricultural and industrial sectors had indeed marginalized women.

Boserup’s work contributed to raising awareness of the productive potential of women, which stood in opposition to the common view of women as unproductive members of society. It shed light on the fact that constraints such as the unequal access to inputs and resources, the gender division of labor, the exclusion of women from industrialization processes, and the disproportionate burden of unpaid care and domestic work that falls on women all contribute to diverging outcomes in terms of productivity and earnings (UN Women 2017a, Beneria et al., 2015). As Boserup pointed out, technological upgrading in the agricultural sector mainly benefitted men as the industrialization process had relegated women to low-paid, unskilled jobs. This was also a direct consequence of the lower education levels for women as compared to men. The provision of education and training was hence regarded as one of the most crucial strategies to close such gaps.

This new understanding of women’s identity as economic agents and of the need to promote their equal integration in the economic growth of developing countries contributed to the emergence of the Women in Development (WID) perspective. Boserup’s perspective also introduced the “efficiency” discourse, whereby improving women’s productivity would lead to a more efficient use of available resources. This line of thinking can be associated with the more recent emergence of the business case for expanding women’s economic opportunities, and more specifically with the notion of **smart economics** advocated by the World Bank (2006).

Resulting from other developments in this strand of literature as well as the women’s movements, the 1970s witnessed an increased awareness about gender inequalities leading to the institutionalization of WID (Rathgeber, 1990; Beneria et al., 2015). The designation of the period from 1975 to 1985 as the United Nations Decade for Women, and the related major world conferences propelled the importance of gender equality and women’s rights in the international agenda and led to the adoption of the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) in 1979 (see Chapter 1.2). UN agencies started to include research and programmes focusing on gender equality and the promotion of women’s rights, while national governments started to create dedicated gender machineries.

However, WID was later criticized for viewing women in isolation and for not taking into account gender roles and women’s position relative to men. Critiques pointed out that the WID perspective neither tried to investigate the reasons and sources of gender inequality nor challenged

---

4 Feminist economists have widely criticized the instrumentalization of gender and the “efficiency” argument, maintaining that gender equality and the promotion of people’s wellbeing should be a goal in itself, while economic growth should be a the means to such a goal (Chant and Sweetman, 2012; Roberts and Soederberg, 2012; Beneria et al., 2015).

5 It should be noted that gender units and ministries are often understaffed and have limited resources available to carry out meaningful programmes. They also often work in isolation and tend to focus on women-only interventions that often remain disconnected from other policy areas.
inequality. The WAD perspective called for a substantial transformation of the development process, aimed at redistributing wealth and creating decent employment to achieve gender equality (Beneria et al. 2015).

Further critical perspectives contributed to what would later be known, in the 1980s, as the Gender and Development (GAD) school of thought. GAD focused on how the development process affects men and women in different ways and drew attention to the fact that gender inequalities are highly influenced by reproductive responsibilities.

The GAD approach focuses on the social construction of gender which assigns specific roles and responsibilities to men and women respectively, and regards patriarchy as a source of oppression for women, regardless of social class. Concepts of intersectionality were also introduced, stressing that women are not a homogeneous group and that factors such as ethnicity, social class and intra-household dynamics influence women’s experiences and shape inequalities (UN Women 2017a, Beneria et al. 2015). Contrasting previous perspectives that only focused on women’s roles and responsibilities, GAD highlights the importance of addressing and transforming the underlying gender relations within the development process.

In the 1980s and 1990s, feminist economists analyzed the impacts of structural adjustment programmes (SAPs) to assess the effects of gender-blind macroeconomic policies on inequalities, poverty and labor markets⁶. The literature documented the negative consequences of the erosion of social support due to cuts in public services for women, especially in health and education, and of the increasing pressures to enter paid employment and contribute to the household income, often with disadvantaged conditions. Women’s emerging role in productive activities, combined with the unaltered amount of responsibilities in the reproductive sphere increased their workload disproportionally, eroding their time availability (Beneria et al. 2015). In later years, similar considerations were put forward by feminist economists with respect to several macroeconomic policies, including fiscal and trade policies. They brought attention to the fact that if not carefully designed and implemented, taking gender considerations into account, macroeconomic policies may have different outcomes for men and women, exacerbating existing gender inequalities.

The integration of gender equality and women’s empowerment perspectives has been a key priority of multilateral institutions through the adoption of gender mainstreaming strategies in their substantive work. Mainstreaming gender aims to make gender equality an integrated and critical component of development interventions as opposed to previous practices which simply advocated an “add women and stir” approach. Chapter 4 will therefore specifically discuss UNIDO’s experience with mainstreaming gender in its cluster development projects.

6 Structural Adjustment Programmes (SAPs) are a set of economic policies that have been promoted by the World Bank and the IMF in several developing countries since the 1980s as part of loan packages. To qualify for loans, countries had to adopt radical economic reforms aimed to achieve export-led growth; privatization and liberalization; and the promotion of the free market. SAPs have been widely criticized for their high social costs in the implementing countries.

Chapter 3. The Economy as a Gendered Structure

3.1 A two-way relationship between gender and the economy

The advocacy for the inclusion of gender considerations into development policy-making has revolved around two main arguments. First, gender equality and the empowerment of women and girls is a matter of fundamental human rights and a development goal in itself: it is only fair to enable half of the human population to benefit from equal opportunities and to fully participate in social, economic, political and civil life. The second argument puts emphasis on the fact that gender equality is an instrument and a prerequisite to attain other development goals: better opportunities for women and girls can increase overall productivity, accelerate economic growth, foster more representative institutions, and contribute to better outcomes for all. The instrumental argument for attaining gender equality has often generated more attention in development circles than the human rights perspective (Kabeer and Natali, 2013).

A large body of literature has analyzed the interactions between macroeconomic outcomes and gender equality, investigating how gender inequalities may impact growth and development and, in turn, how economic growth may influence the gender dynamics. The empirical evidence on this mutual causality between the economy and gender – also known as the “two-way relation” – has produced mixed results, showing that outcomes are highly context-specific and depend on women’s position in the economy. Looking at one side of the two-way causality (macroeconomic outcomes on gender equality), it has been argued that economic policies can either reduce or magnify existing gender inequalities. For instance, when macroeconomic policies are accompanied by cutbacks in
public spending on education, social services or health-care, women may be more negatively affected in their role as users of public services because their care burden may increase as a result. Similarly, employment declines resulting from trade contraction may disproportionately affect women in sectors that are female-intensive, in turn having negative repercussions on gender equality.

Conversely, female employment opportunities may considerably increase following the implementation of policies that result in the expansion of a given sector. This is, for instance, the case for countries that undergo structural transformation, shifting from agriculture to the manufacturing industry. In Madagascar and Lesotho, for example, most of the new jobs created by the expansion of the garment sector were filled by women (UNCTAD, 2012; UNCTAD, 2008). In 2013, the International Development Research Center (IDRC) launched the Growth and Economic Opportunities for Women (GrOW) programme to provide evidence on the linkages between women’s economic empowerment and macroeconomic growth (Kan and Klasen, 2018). In analyzing the effects of macroeconomic growth on female employment, the GrOW research finds no clear link, providing further evidence that such effects largely depend on the type of growth experienced by a given country, and the resulting structural change.

Looking at the other side of the two-way causality, it has been argued that gender inequalities can either stimulate or hamper economic growth. Literature has shown that existing gender inequalities have been, in some cases, instrumental in cutting costs and spurring production. This was the case for some emerging economies in East and Southeast Asia during the 1970s and 1980s, where low female wages were leveraged to stimulate investment and exports by bringing down the costs of production and in turn raising productivity (Seguinon, 2000). Because producers took advantage of existing gender inequalities, it can be argued that cheap female labor was regarded as a “source of competitive advantage” by export-oriented firms (van Staveren et al., 2007; Elson, 2007).

On the other hand, women’s disadvantaged role in the economy due to gender-based constraints such as unequal access to assets, resources and opportunities may severely undermine their productive capacity, for instance in their role as agricultural producers or entrepreneurs. This in turn limits the performance of the sector as a whole, with negative repercussions on the overall economy. In this case, women have been described as “underachievers of competitive advantage”, as they cannot fully achieve their potential as own-account workers due to existing gender inequalities (van Staveren et al., 2007; Elson, 2007).

To investigate the effects of gender inequality on growth, the IDRC’s GrOW programme looked at the impacts of gender gaps in education and employment on economic growth. As mentioned previously, reducing gender gaps in education can lead towards lower fertility rates and lower child mortality, and can increase the size of the overall labor force by expanding the pool of female workers, with overall positive implications on growth. Likewise, increased gender equality in employment can improve women’s earnings, which has a positive effect on their bargaining power in the household and in society (Kan and Klasen, 2018).

Yet, many authors point at the difficulty of accurately measuring the macro-level effects on economic growth resulting from gender inequalities in several dimensions. Given the large amount of available data on education, it is relatively easy to assess the economic effects of gender gaps in these dimensions, with most of the available studies showing a positive correlation between gender equality in education and growth. Although more limited, the analysis of the correlation between gender inequalities in employment and economic growth finds that growth is negatively impacted by gender gaps in this area. Likewise, research focusing on the micro-level effects, for instance in agriculture, agrees that gender gaps in land tenure, access to inputs and technologies have important negative effects on farm productivity (Kan and Klasen, 2018).

3.2 Applying a gender lens to the economy

Within the framework of the two-way relationship between gender and the economy, the section that follows will look more closely at specific structural differences between men and women in three key domains: i) unpaid domestic work and care; ii) differential access to and control over resources; and iii) gendered composition of the labor market/participation in productive activities. It is worth noting here that underlying constraints such as adverse social norms and discriminatory legislation cut across these three domains, shaping the gender biases that exist in different socio-economic contexts.
i) Unpaid domestic work and care

A necessary starting point for applying a gender lens is to recognize the importance of unpaid household work for the effective functioning of the market-oriented economy. The time spent on non-market activities such as cooking, cleaning, collecting water and fuel, or looking after children and the elderly, contributes directly to the paid economy by providing basic services and support to the workforce of today and tomorrow. Such unpaid work, usually a responsibility of women and girls, although essential, remains invisible. Acknowledging the interdependence between productive and reproductive activities and the related gender division of labor is of crucial importance (UN Women, 2017b).

Secondly, the burden of care work represents a critical dimension for women's roles as economic agents as it determines their time availability and subsequently their ability to engage in income-generating work. Regardless of a country's level of development, balancing professional and domestic responsibilities remains one of the major barriers to women’s participation in the economy. Across regions, women do almost three times as much unpaid domestic work as men, often in addition to remunerated activities outside the household. In developing economies, caregiving and household responsibilities subtract valuable time from schooling and training, participation in public life, personal care, and leisure (United Nations, 2017).

Support in the sphere of unpaid domestic work and care includes strategies aimed at reducing and redistributing the time and drudgery of these types of activities (UN ECOSOC, 2015). Investments in basic infrastructure would contribute to reducing the amount of time for caregiving and domestic activities, particularly in rural areas where gaps in access to water and sanitation, energy, transportation, labor and time-saving technologies are stark. Similarly, investments in essential services such as child care and elderly care, and the provision of adequate social protection are key to freeing up women’s time and enhancing their economic opportunities.

ii) Differential access to and control over resources

Gender disparities in accessing and exercising control over resources such as credit, land or productive inputs remain a critical constraint for women in many developing countries. Structural inequalities across these dimensions severely hamper women’s productive potential in their role as producers or entrepreneurs, often confining them to low value-added business activities in smaller and less-dynamic segments of the economy than men.

While women constitute on average 43% of the labor force in agriculture across developing countries, only 13% of global landowners are estimated to be women (UN Women, 2017a; FAO, 2018). Persistent patterns of inequalities in land ownership and tenure are typically the result of legal discrimination in inheritance and ownership rights, or of patriarchal norms and socio-cultural practices enshrined in customary law, often accompanied by the lack of awareness of legitimate rights when these are granted (IFC, 2016).

In agriculture, women usually manage smaller plots with poor quality soil and have limited access to machinery, improved seed varieties and fertilizers, or extension training (UNCTAD, 2015). This makes it difficult for female agricultural producers to scale up their yields or shift to higher value segments, and they often remain trapped in the production of low-value agricultural goods while men are more predominantly found working with cash crops.

Adequate financial resources would enable women to acquire the necessary productive inputs to start up or expand a business activity as producers or entrepreneurs. However, factors such as a lack of collateral, high interest rates, and low financial literacy inhibit women’s access to credit and other financial services. Women are less likely to have a bank account or to borrow at formal financial institutions: in developing economies, 59% of women have an account, compared to 67% of men (World Bank, 2017a). An estimated 66% of women-owned SMEs have limited or no access to financial institutions (UNHLP, 2016). Women tend to resort to a larger extent to informal sources of borrowing, most notably informal money lenders or personal networks such as family and friends.

Women’s economic opportunities are also highly dependent on their access to market information and business networks, which enable them to sell their produce at fair prices, to engage in more profitable markets and to be exposed to successful business practices (Bamber and Staritz, 2016). Male dominance in decision-making environments and in business networks often favours them in terms of pursuing better business opportunities, therefore marginalizing female players operating in the same sectors. Consortia, cooperatives, or women’s groups offer female-led strategic businesses opportunities to strengthen and share their knowledge and capacities and to connect to new markets. Box 6 analyzes the results of UNIDO’s experience with export consortia in Côte d’Ivoire, while Box 8 looks at the example of women's groups in Tunisia.

Constraints on physical mobility and restrictions on certain modes of transport may undermine the array of economic opportunities that women can pursue outside their home or community, particularly when they operate in areas that are remote or poorly connected. For instance, cultural norms and limited control over financial resources may prevent female producers and traders from owning simple means of transport such as bicycles, carts or other vehicles. This impairs their ability to transport their produce to the markets or to reach the right distribution networks, and ultimately to scale up their activities beyond subsistence production or street-selling. Furthermore, educational attainment and literacy levels are crucial endowments to effectively pursue economic opportunities and carry out important tasks such as applying for credit, participating in extension training or accessing and using market information. While the education gap in primary and secondary education has closed, women are still less likely than men to participate in trainings, extension services, or in skills development programmes to acquire basic entrepreneurial and leadership skills. Once again, gender-specific obstacles such as time availability, household responsibilities, mobility constraints, or women’s lower representation in positions of responsibility and business networks contribute to their exclusion from available training opportunities (Bamber and Staritz, 2016). Box 9, 10 and 11 illustrate UNIDO’s efforts to tackle
the knowledge and skill gaps of female-led businesses and cooperatives through the piloting of ad hoc technical assistance programmes in Morocco and Tanzania.

iii) Gendered composition of the labor market and participation in productive activities

Significant gender disparities are found in women’s participation in the labor market and in their employment conditions. Over the last decades, the global gender gap in labor force participation has narrowed only slightly, from 28.1 in 1990 to 26.5 in 2018 (ILO, 2018). To a greater extent than men, women tend to be concentrated in vulnerable employment and to have informal work arrangements: in developing countries, 82% of women are in vulnerable forms of employment, compared to 72% of men (ILO, 2018).

As discussed, time availability is one of the most crucial factors limiting women’s economic opportunities and preventing them from taking up formal jobs. Informality, part-time occupations or jobs that demand a low degree of responsibility may offer women the necessary flexibility for child care and household chores. On the other hand, workers in this category typically have no social or labor protection, and no access to pension schemes or other social benefits, which traps them in vulnerable and insecure situations that are often perpetuated throughout old age (UN Women, 2015).

Women are over-represented in the informal-economy as casual day-laborers, street vendors, and as waged workers in the domestic sector or in the industrial sector. Indeed, across developing countries paid work is largely informal, in particular in South Asia and Sub-Saharan Africa: informality affects more than four in five women with a job outside the agricultural sector in South Asia, and about three-quarters in Sub-Saharan Africa (UNHLP, 2016).

Globally, women also constitute a larger proportion of contributing family workers, holding a self-employment job in an activity run by a family member and usually receiving no pay. In developing countries, contributing family work is estimated to constitute over 42% of total female employment, as compared to 20% of male employment (ILO, 2018).

Horizontal and vertical segmentation along gender lines is a common issue both in formal and informal employment. In developing economies, women wage workers are more likely to be clustered in low-paying and unskilled jobs, occupying clerical and support roles, working in services and sales, or performing elementary tasks in the industrial sector, where they are often employed as homeworkers for garment factories under poor working conditions (UN Women, 2015 and UNHLP, 2016). These occupations usually offer no prospect for career development or improvement in work conditions. Women are also less likely than men to be found in leadership positions: across sectors, women constitute an estimated 33% of junior level staff, 24% of mid-level staff, 15% of senior level staff, and 9% of CEO positions (World Economic Forum, 2016). Ensuring higher female participation in senior management and decision-making positions is not only essential to push the economic empowerment objectives forward, but it is also found to be beneficial for corporate productivity.

Similar patterns of occupational segregation are found in the enterprise sector, where women are confronted with the same gender-specific barriers that typically shape their roles as economic agents. The enterprise sector provides flexible livelihood alternatives to women who need to combine their care and domestic responsibilities with paid work. While women-owned firms have expanded more rapidly than men-owned firms, these businesses are more likely to be smaller than those owned by men, tend to be informal and home-based, and lack the adequate means for value addition. They also tend to

---

**BOX 1: The Role of Women in Cooperatives**

Cooperatives stand out as a successful business model that promote women’s economic empowerment and strengthens women’s voices, representation and involvement in decision-making. Group-based enterprises provide women entrepreneurs with enhanced access to inputs, financial services and information, and a more favorable setting to produce goods and services, enter new markets, and in many cases, transition into the formal economy. Women-only cooperatives are also found to be beneficial for women’s confidence and self-esteem. They increase female entrepreneurs’ visibility and representation in policy fora and contribute to creating a sense of belonging to a group with shared interests (ILO 2012).

Nonetheless, some of the gender biases discussed so far are also observable in women’s roles and participation in cooperatives. Research conducted in East Africa highlights important gender gaps in this area: women are estimated to constitute 30 to 40% of the members in mixed-sex cooperatives. On the other hand, women-only cooperatives appear to be fewer in number, smaller, and less connected to support institutions. Yet, evidence has shown that women’s involvement in cooperatives is on the rise globally, providing an increasingly important platform for the advancement of women’s economic and social empowerment in developing countries. A survey administered by ILO in 2015 highlights that women’s participation in cooperatives has contributed to increased productivity and incomes, better access to resources and economic opportunities, and to greater decision-making and participation in the household and community (ILO, 2015).
be survival-oriented and face higher barriers to grow into more sustainable businesses (Kabeer, 2012). Creative industries, a sector that represents an increasingly important driver of entrepreneurship in many countries, constitutes a valuable source of employment and livelihood for women, particularly in segments of high dynamic potential such as artisanal and terroir production, and community-based tourism. Activities in this sector are usually associated with women’s traditional knowledge and hence have gender-specific implications as they typically tend to favour female participation to a greater extent than other economic activities (World Economic Forum, 2016a). Moreover, as many jobs across sectors are replaced by automation, the creative economy provides vital livelihood alternatives, allowing for the preservation of local heritage. Yet, the potential for these segments to expand and generate more employment opportunities for women often remains untapped: as is the case for women’s entrepreneurship more broadly, many of these activities are home-based, informal, small in size, and operate below their capacity (UNESCO, 2007). Box 4 and Box 5 provide examples of UNIDO’s work in the creative industries sector in Peru and in the embroidery cluster in Tajikistan, respectively.

As the analysis shows, women’s roles in different socio-economic contexts are shaped by a variety of gender-based constraints. Thus, ensuring that men and women benefit equally from project interventions requires an assessment of the particular gender dynamics in any given context. Specific factors to consider include: the division of labor and societal roles; power relations; access to and control over resources, and the different practical needs and constraints of men and women. Box 2 provides a selected set of key indicators that are useful for measuring gender inequalities across the three key domains that have been discussed, namely: i) unpaid care work, ii) access to resources and iii) labor markets.

Gender mainstreaming and gender-targeted interventions have been a key priority of UNIDO’s Cluster Development Programme. As Chapter 4 will discuss, strengthening small female producers’ competitive advantage in high-value niche products in sectors such as traditional handicrafts and food-processing has proven to be a successful entry point for more equitable project outcomes, and for the advancement of women’s economic empowerment.

Before investigating UNIDO’s practical experience with gender mainstreaming in cluster development, the following chapter will briefly outline the socio-economic profiles of the countries that will be the focus of the analysis: Tunisia, Morocco, Peru, Tajikistan, Tanzania, India and Republic of Côte d’Ivoire.
Chapter 4. Gender Mainstreaming in the UNIDO Cluster Development Methodology

Gender Mainstreaming: UNIDO Approach

As discussed above, gender biases underpin the economic system. Understanding the economy as a “gendered structure” implies viewing the economy as part of a system deeply shaped by gender relations, while identifying gender-based distortions that influence labor markets and the distribution of resources such as assets or time. The process of gender mainstreaming is used to assess the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a holistic and comprehensive approach that aims to overcome gaps in knowledge and capacity that prevent gender-responsive project development.

Gender mainstreaming is one of the two strategies UNIDO employs to advance gender equality and women’s empowerment. The UNIDO policy on gender equality and the empowerment of women and the Gender Equality and Empowerment of Women Strategy, 2016-2019, further outline the “twin-track approach”: (i) gender mainstreaming, meaning the systematic integration of a gender perspective into the needs assessment, design, implementation, monitoring and evaluation of UNIDO policies, strategies and programmes on inclusive and sustainable industrial development, and (ii) gender-specific interventions or targeted actions, which are temporary special measures responding to disadvantages or a clear need of a particular group with the objective of enabling them to equally participate in and benefit from industrial development efforts. Gender mainstreaming and targeted actions, for UNIDO, go beyond adding a ‘woman’s component’ into its activities by fully incorporating the experience, knowledge and priorities of women and men into the development agenda.

The crucial first step which lays the foundation for the success of the twin-track approach is undertaking a gender analysis in the initial planning stage. A gender analysis generates the information necessary to formulate and set priorities for an intervention while identifying areas where there is a need for further study, improved collection of sex-disaggregated data, improved institutional coordination, etc. A gender analysis also helps to identify the gender biases that affect women in the multiple roles they play in society and the economy – as wage workers, producers, and traders or entrepreneurs - and to tailor development interventions in such a way that any unintended negative effect is mitigated or avoided, and that the existing gaps can be addressed to the extent possible.

UNIDO has therefore developed gender mainstreaming and gender analysis guides for the sectors the organization works in and established a comprehensive screening and review system to ensure that gender perspectives are integrated in all stages of technical cooperation project development. The UNIDO project and programme approval function requires projects and programmes to undergo a gender analysis/screening prior to their approval. Each project/programme should adequately consider gender issues and: i) identify the economic and social inequalities and disparities affecting women at the local and regional levels; ii) outline the means and ways these are to be addressed to achieve gender equality and the empowerment of women; iii) collect and analyze relevant sex-disaggregated data and key indicators aiming at guiding the design and implementation of activities. A gender mainstreaming checklist is also completed and attached to each project/programme.

Gender Mainstreaming in Cluster Development

The UNIDO Cluster Development Programme assists micro, small and medium enterprises (MSMEs) with the objective of increasing their competitiveness by fostering inter-firm linkages and collaborative relations with local support institutions. The programme does not aim to create new clusters, but rather support existing underperforming clusters...
through the promotion of joint-actions among individual enterprises. In doing so, UNIDO helps MSMEs within a cluster to jointly take advantage of new market opportunities or face common problems and threats.

Over the past 20 years, UNIDO has been involved in the implementation of cluster and network development projects in more than 20 countries.

Within this framework, UNIDO has formulated a modular approach to guide the formulation and implementation of cluster development initiatives, the UNIDO cluster methodology\(^9\), which adopts a multi-stage participatory method entailing the following phases:

**Cluster selection:** The first step of the UNIDO cluster development approach is the selection of target clusters. A well-designed and participatory selection process based on clearly defined criteria is a precondition for a successful initiative as it allows for the identification of those clusters where the impact of planned interventions can be maximized given the available time and resources. In order to engage in such a selection process, first existing clusters need to be identified and properly mapped, and the potential development and opportunities need to be highlighted.

**Governance and Cluster Development Agent(s) (CDA):** Once a cluster has been selected for support, the UNIDO methodology requires the appointment of a Cluster Development Agent (CDA), or cluster broker, who facilitates the process of cluster development in the different target clusters. The CDA is appointed at the beginning of the intervention to undertake a cluster diagnostic study. Based on the findings of this initial assessment, s/he will work with the cluster for a specified period (over the duration of the project or beyond) to enable the cluster stakeholders to work together. The goal is to take underdeveloped clusters and help them perform better, ultimately establishing and structuring a proper cluster governance body.

**Cluster diagnostic:** A cluster diagnostic is generally prepared by the CDA and provides the basis for the elaboration of cluster-specific collective action plans. It focuses on an analysis of a cluster’s economic system, including features of the production system, institutional and business linkages, support institutions, and other framework conditions. The diagnostic study is not an academic, but rather an action-oriented and heavily participatory exercise, which aims to provide practical and accurate information that can be used in the formulation and implementation of cluster development activities. The diagnostic study can also serve to collect data for the establishment of a baseline for monitoring and evaluation.

**Vision building and common action planning:** Vision building and action planning are not one-off processes, but rather develop into feedback loops through the life of a cluster initiative. Starting with a discussion on the results of the diagnostic study, cluster stakeholders formulate a shared vision for their future cluster performance or the overall cluster development path. This will be periodically reviewed and, if necessary, refined over time to take into account changes in the cluster or related framework conditions. Common action plans are developed to translate the vision statement into a realistic and achievable development strategy over time and can be considered a collective roadmap. Action plans are also revised periodically and by all cluster stakeholders based on a sound monitoring and evaluation framework.

**Implementation:** This phase refers to the execution of the activities described in the collective action plan of management. The CDA facilitates this process but does not engage in direct service provision or resource disbursement to cluster stakeholders. Key focus areas during the implementation process generally include fostering business linkages and facilitating the mobilization of resources for the financing of joint actions, bridging coordination gaps between supply and demand for business support services by local institutions, and enhancing the skills of cluster stakeholders.

\(^9\) The UNIDO cluster methodology is available with concrete case studies and references on: https://www.clusterfordevelopment.org
Monitoring and evaluation (M&E): The monitoring and evaluation of cluster initiatives is a continuous process which starts with the drawing up of a clear causal chain. A causal chain outlines how specific inputs and project activities are linked to the expected outputs and outcomes and how they contribute to the overall development objective of a cluster project or programme. The causal chain also makes the risks and assumptions underlying the envisaged achievements of the project explicit. In line with the information needs of various stakeholders, key performance indicators, data collection methods, and reporting responsibilities and frequencies are defined and integrated into a comprehensive monitoring framework.

The different methods and tools used to assess and monitor gender aspects during the different phases of the cluster methodology will be analyzed thoroughly in Chapter 4. Introducing a gender perspective in the cluster development approach is more than a one-off exercise; it affects the entire participatory planning and implementation process from the cluster selection to monitoring and evaluation. Furthermore, given the significant workload already borne by CDAs and their team, it is advisable to integrate gender into the existing processes rather than adding it as an extra task. CDAs should acquire a good understanding of gender-related issues, and be able to anticipate them and highlight them to cluster members at different stages of the project. S/he will have to identify the consequences of a proposed action for all stakeholders, men and women, and prevent or address any unequal outcomes it may have on either group as the project progresses.

The following section outlines possible entry points within the cluster development cycle for the introduction of a gender perspective into on-going activities. This information is supported by three checklists which are meant to guide CDAs in integrating gender within the different project stages, from cluster identification and selection to the evaluation of the cluster and its impact on the member firms.

Checklist 1 (presented on page 17) serves as a guideline to integrate gender indicators and take into consideration potential inclusionary and exclusionary effects on women, while undertaking the cluster mapping and identification / selection;

Checklist 2 (presented on page 22) guides CDAs in the development of strategies that address potential gender problems;

Checklist 3 (presented on page 29) helps assess whether a gender perspective has been successfully incorporated.

The methodology, examples, and best practices presented in the following chapters focus on clusters as well as on smaller networks within potential clusters and value chains. This is an integral part of the cluster approach promoted by UNIDO, as in several countries or regions smaller networks of companies and/or producers have been established already.

**BOX 3: Identification of Clusters Targeting Rural Areas and Inclusive and Sustainable Industrial Development in India**

The UNIDO Cluster Development Programme in India has lasted for over ten years through multi-donor funding from the Italian Development Cooperation, the Swiss Development Cooperation and DFID. Within this programme, the cluster team in India adopted a detailed procedure in the selection of two clusters that could offer important insights into the project’s effect on poverty alleviation as well as ensure the replicability of the lessons learnt. The success of the projects was to be measured not only in terms of increased incomes, but also of improved working conditions and diminishing discrimination against women and people belonging to certain castes and minority groups.

Several parameters were considered in the selection process, including: the geographical setting; number of SMEs, micro-enterprises and home workers; the labor-intensiveness of the production process; the presence of proportionally more women, minority groups, migrants and unskilled labor, etc. Different weights were given to the abovementioned parameters. Significantly higher weight was allocated to social aspects (such as the presence of deprived households, working women and/or representatives of disadvantaged ethnic/caste groups, their living condition, etc.) vis-à-vis market-related elements.

Two very different clusters were ultimately selected: a cottage-unit-based cluster located in a non-urban area (Chanderi in the state of Madhya Pradesh), and an agro-processing cluster (Sindhudurg in the state of Maharashtra). The first was selected in order to explore how cluster development can provide a direct contribution to poverty reduction (through income generation, labor absorption, etc.). The second was chosen to investigate how cluster development initiatives can directly and indirectly benefit the poor in rural areas (by an increased demand for agro-based raw material in the surrounding countryside, rewarding higher-quality producers, micro and small enterprise development, etc.). Thus, the handloom cluster in Chanderi was chosen, not only because of its product marketability, but also because of the high presence of people belonging to lower castes and social classes as well the equal presence of men and women in production-related activities. Similarly, one of the major reasons for the selection of the cashew and fruit-processing cluster in Sindhudurg was the fact that over 90% of the workers and self-help group representatives were women.

10 Checklists provided are examples from UNIDO cluster projects and have to be adapted to the specific countries’ needs.
can be considered as a first step towards cluster structuring and performance increases. These networks, often called consortia, can frequently become the catalyzers of more structured and better-performing clusters.

4.1 Starting points

When mapping the clusters and identifying potential areas for interventions, the project team should use stakeholder mapping and value chain analysis. In both these analytical tools, the integration of gender indicators is essential to properly tackle the inclusion of women and their participation in the cluster activities, and therefore define the correct indicators. The field experience has highlighted that very often women are not easily accessible and, in some cases, interviewing them might be difficult. Therefore, rural appraisal and focus groups should be conducted to ensure meaningful analysis and comprehensive data.

A judicious selection process based on the cluster importance, their export potential and comparative advantage, viability, and sustainability helps ensure the achievement of effective and wide-reaching impact. Generally, cluster development programmes target those clusters that have a higher chance to have an important impact within the local/national economy. The rationale behind this choice is that projects focusing on well-positioned clusters have a greater probability of success, and can become models for other sectors. This is important because cluster revitalization has a direct and visible impact on the development of the regional/national economy.

Preference is normally given to larger clusters or clusters that absorb a relevant share of the local workforce. However, when priority is given to inclusive and sustainable industrial development (ISID), projects targeting smaller businesses or enterprises located in remote regions and traditional products may show greater effectiveness. This is because SMEs within large clusters are mostly concerned with increasing their productivity, while issues of poverty reduction play a minor role. In contrast, it is in smaller clusters, involved in labor-intensive production, that SME development is more likely to benefit the poor.

As highlighted in the first part of this paper, women are over-represented in the informal-economy as casual day workers, street vendors, and as wage workers in the domestic, farming and industrial sectors. Therefore, poverty reduction and women’s empowerment and inclusion are best targeted when addressing clusters located in rural areas and in the urban informal economy, where generally women are more present. The selected clusters and networks, however, need to comprise a number of members and units capable of facilitating the establishment, strengthening backward (supply of inputs and raw material) and forward (market) linkages, or defining collective projects capable of strengthening intra-cluster cooperation.

Once the cluster has been selected and before developing and operationalizing the cluster development action plan, a gender expert (internal or external) should be added to the team.

1) Creation of a team for a more effective implementation

The successful implementation of the CDP methodology is the responsibility of the CDA. However, experience has shown that the effective implementation of a project requires a multi-disciplinary team. Team members should include brokers who are sensitive to gender-related issues and are able to implement interventions that respond to the different needs of women and men. Ultimately, the key to gender mainstreaming lies in team commitment and competence.

Gender-balancing the team: CDAs should aim for the achievement of gender balance at all levels of the team. This can prove difficult due to prevailing socio-cultural norms, and the higher demand of time and resources it requires. However, employing female staff is a “must”, particularly in those contexts where female beneficiaries may feel uncomfortable being directly addressed by male staff members. The presence of female staff will help reach women, facilitate their participation and guarantee them access to project resources and benefits.

Terms of Reference (ToRs) to recruit project staff should be explicit about the need for a certain degree of gender awareness and about ensuring the participation of women and men in the programme. Gender balance should also be a criterion followed in the composition of the interview panels for the selection of candidates.

Once the team is formed, special attention must be paid to ensure that men and women are provided with equal opportunities to participate in trainings, work assignments and exposure visits, as well as equal decision-making powers. The special needs of women staff members should also be addressed as (a) social constraints inhibit many of them from demonstrating their capabilities, and (b) the social environment puts them more at risk than men. For example, a safe working environment should be created for women team members and special protection should be provided when needed (e.g. sexual harassment
can occur when travelling by certain means of transport and at certain times of the day. When this is the case, higher flexibility is required to allow women to take the necessary precautions).

**Building the capacity of the team**: The CDA’s and his/her team’s competence is fundamental to ensure that gender awareness is achieved among target groups, stakeholders, and clusters’ actors. Increasing team awareness and promoting capacities is the first challenge to overcome in the implementation of a project.

Experience has shown that prior to any intervention gender awareness workshops should be held for the whole team, from field staff to programme managers. Every member should be given a basic orientation on general gender concepts and information should be provided on specific activities that can enhance women’s roles in the industrial sector and close the gender gap. As a result, all team members should be able to (a) understand the different conceptual dimensions of “gender”, (b) articulate them clearly, (c) understand their implications at the level of project implementation, and (d) be capable of integrating those concepts in their daily work and tasks.

Once team members have acquired a good understanding of gender-related issues, they should be made familiar with methodologies and tools that will help them develop and implement gender sensitive action plans. This can be done by training them and presenting examples of programmes that showcase best practices in reducing poverty by promoting gender equality and women’s empowerment.

**Clarifying responsibilities and rules of behavior in the team**: A first practical requirement consists of the recognition that our biases influence the way we perceive reality and can make us blind. Therefore, CDAs should encourage team members to challenge their own attitudes and behaviors. Moreover, sexist language and comments should be discouraged, and gender-sensitive terminology should be adopted in written and verbal communication (e.g. she/he, chairperson instead of chairman, police officer instead of policeman, and Dear Sir/Madam instead of Dear Sir for written correspondence).

Gender equality objectives should be made explicit to all personnel at every stage of the project. Basic understanding of and sensitivity towards gender issues must also be used as criteria in the evaluation of staff performance (the adoption of these indicators will significantly increase the likelihood that gender equality is addressed).

**Empowering women project staff members**: In a context where discrimination against women is embedded in the local cultural setting and social practices, female staff members employed in the CDP may face greater obstacles than their male counterparts in gaining the acknowledgment of the stakeholder community and in proving their competence. Local stakeholders may distrust women’s capabilities on the basis of widespread prejudices or simply because they are not accustomed to seeing them as leading personalities. In this context, it may be helpful to provide female staff with appropriate training, e.g. leadership skills, and to leverage on a step-by-step approach which progressively increases interactions between female staff and stakeholders and, at the inception, links positive outcomes to their intervention.

The development of internal expertise takes time and is better achieved through initiatives aimed at raising awareness and building capacity than through the adoption of a standard set of tools.

A gender expert with practical and theoretical knowledge should be hired in support of the CDA. In order to have a better impact, preference should be given to a local gender expert, who could be more aware of possible cultural barriers and propose potential solutions. The expert can provide temporary training and advice, or become a part of the team as a “Gender Focal Point” who helps in the implementation of the project.

The expert could monitor the process of implementation and identify the scope for cooperation with other development partners. However, appointing a gender expert does not mean relegating gender issues to his/her exclusive competence. It is of the utmost importance that the team shares responsibility for gender mainstreaming at all stages of the project. All team members, regardless of their specific tasks, should work in a gender-informed and gender-committed manner, and pursue gender equality and poverty reduction as their main goals.

**2) Introducing gender analysis in the diagnostic study**

It is important to introduce gender considerations into a project or activity from the very beginning. UNIDO’s experience shows that a gender analysis is more effective if it is part of the wider study that precedes the start of the programme. Gender analyses need to be integrated in the diagnostic study and coherently linked with the objectives and expected results of the project, as their effectiveness is enhanced when they take place before any activity is conceptualized, developed or implemented. If not, it may be necessary to complement the existing diagnostic study with specific gender information.

The end objective of the gender analysis should remain as the assessment of the different positions occupied by
Insights and sex-disaggregated data should be collected from male and female beneficiaries through a participatory study. Nevertheless, the recourse to a participatory strategy does not guarantee that gender equality is adequately addressed, as fears or social constrains may prevent women from expressing their needs. Experience shows that the appropriate methodology has to be used, and time and resources must be deployed in order to allow women to express themselves freely and analyze their realities.

In the process of identifying gender differences within the diagnostic planning processes, special attention should be paid to the following issues:

- **Intra-household and intra-family relations** - Speaking out in front of husbands or senior family members may be difficult for some women. Women may also believe that some discussions are not to be held in public forums.
- **Time availability** - Women often have less free time than men due to their family responsibilities (e.g. household, child care). Attending meetings may be a problem if they are scheduled at times of the day where women tend to be occupied.
- **Mobility** - Women often have limited mobility compared to their male counterparts, as they may be constrained by domestic responsibilities, cultural factors or a lack of access to transportation. This reduces their ability to attend meetings, trainings or marketing events.
- **Economic participation and remuneration** - Poor women, who are generally less educated than poor men, find it difficult to participate in events requiring specific literacy levels or vocational skills. Men may have higher literacy or numeracy levels and be more experienced in presenting their arguments to an outsider or dealing with new people. Finally, women are often socially conditioned to be less self-confident and can therefore often be easily intimidated when it comes to business meetings or negotiations.
- **Differences among women** - it cannot be assumed that women constitute a homogenous group or that they share the same needs: caste, income, and religion influence the degree to which female participants benefit from projects.

Below a tentative checklist is provided to showcase an example of a comprehensive questionnaire to integrate gender-related issues into diagnostic studies. The CDP team should identify which are the most relevant questions to be addressed and, if needed, add to them with more local context-specific ones.

Before starting the exercise, identify key sources of information and ensure the balance between female and male informants: are both, involved in the initial analysis?

The abovementioned issues help integrate a gender perspective into cluster development programmes. Nevertheless, they are not universally valid, thus

---

**Checklist 1: Analyses of Gender Difference for an Improved Diagnostic Study**

**Community:**

- What is the composition and characteristics of the community (size, location)? Are there distinct sub-populations within the community (age, gender, linguistic and ethnic groups)?
- What are the characteristics of the community in terms of socio-economic and political aspects? What is the degree of social cohesion?

**Activities and power imbalances:** What are the major roles/activities of women and men in the community? What are the degrees of participation (by sex, age, resources available)? Who does what? How is labor divided and valued? Identify the activities through which women and men, rich and poor, relate to different resources in their daily lives (across seasons in productive, reproductive, and community work).

Do certain power relations make it difficult for some people to voice opinions and affect who participates in specific meetings? Do women and men experience power, violence, and exploitation differently?

**Economic participation and remuneration:** How are people paid for their work (daily, weekly, monthly)? Is there any significant difference between women’s and men’s salaries or benefits? Is the source of income stable throughout the year or is it limited to certain months? Is there any difference between the involvement of men and women throughout the year and consequently is there a difference in remuneration? Is there any limitation to access resources (capital, labor time, technologies)? Is there any technical skill required in the work and therefore a barrier to women’s equal access to the resource? Who has the control over payments and are women paid for their work directly or through their husbands or male family members? Which resources do women and men depend upon? Are these resources utilized by and easily accessible to women and men?

How are public resources distributed and who gets them?
Responsibilities and power: Are women working under men’s responsibility and supervision, or do they work separately? Are there women leaders? Are women supervising men’s work? Are women involved in the whole value chain or is their work limited to the first phases (collection and basic transformation) with no access to commercialization and external contacts? Are women aware of the payment they should receive for their work?

Access to information: Are there any women’s associations or self-help groups? Are women participating in meetings? Are specific meetings organized to inform women on the support schemes and programmes available at the cluster/value chain level? Are women participating in trainings organized by training institutions, public institutions and other partners? Are they aware of the existing financial support schemes?

Participation and consultation: Are the processes really participatory for everyone? How and when do men and women participate? Given the high demands on most women’s time, the extra effort required to participate is often not perceived as worthwhile if benefits are not readily visible. What are the perceived benefits of participation? What could the differential impact of poverty reduction interventions on men and women be (e.g. increased likelihood of women being marginalized during implementation)?

Signs of change and classic assumptions: If there are flexible gender-based distinctions, in what ways are the roles changing? Revisit classic assumptions: women taking loans for men or men taking loans for which women take responsibility of repayment; income from micro-enterprises may be low and/or men may control the income earned; women may be used as unpaid family labor; and finally, additional income-generating activities may cause a greater exploitation of women.

In preparation for the formulation and implementation of the action plan, and based upon the sex-disaggregated quantitative and qualitative data collected, the team should be able to provide answers to the following: Where are the differences in the division of labor, access and control over resources, perceived problems and needs? Why are there differences? Are these a matter of concern? If “yes”, can the project address them and how?

4.2 Developing a vision and formulating the action plan

Prior to the formulation of the project, the CDA and his/her team need to focus on the following activities: the collection of information, the set up or strengthening of trust-building among members, and the development of a collective vision for the cluster.

The process of gathering information delivers the best results when it is participatory. First, it helps the CDA and his/her team to learn about constraints and the potentials of women and other cluster stakeholders. Secondly, it reveals the strength of the linkages and support mechanisms available in the cluster. Thirdly, it helps build trust among members and identify the level of information sharing and retention among members and their willingness to open up to other/competing companies. Finally, it encourages the establishment of trust-based relations between the CDP team and local actors and ensures their involvement in project planning and implementation.

Trust-building initiatives are introduced at the earliest stage of the project, however, it is crucial that the CDA and his/her team continue the process during the implementation of the project. This should also be supported by awareness-raising initiatives that sensitize cluster actors to the benefits of cluster development on gender equality.

These elements should be incorporated in the vision for the cluster. It is important to note here that vision building is not a one-off event limited to the stage of project formulation, but rather an on-going process that starts at this stage and should evolve over the course of the project implementation.
Extending the process of vision building to the stages of formulation and implementation increases the likelihood of the success of the project.

The development and promotion of creative industries is a priority for Peru, and the government is actively promoting these products in local and international markets. Institutions representing the private sector are also getting involved in the project activities and are beginning to integrate a gender perspective in their programmes and analyses.

1) Developing a vision - a process that continues in implementation

The lack of trust and project-ownership among local stakeholders and beneficiaries is a key obstacle to the activities of the CDA. Therefore, building trust and developing a realistic vision, which is agreed upon by the whole cluster, is essential to facilitate the formulation of an action plan, and gain the support of firms, service providers, and the relevant agencies or institutions.

At this stage of the process, it is essential to strengthen stakeholders’ commitments to gender equality. Experience shows that for this to happen specific efforts are required. Indeed, the CDA is often hesitant to address gender issues, as he/she fears the hostile reaction of the target community. This is because addressing gender issues challenges the traditions of, and the equilibrium within, a society. It is thus important for the CDA to understand why gender inequalities are taboo, and to assume a proactive role in forming public opinion.

To facilitate this process, these steps must be followed:

1. Confusion about concepts and objectives should be addressed through dialogue.
2. Gender analyses should cover all areas of the project, including specialized fields such as technology and infrastructure.
3. Presenting gender equality not only as an issue of social justice and human rights, but also as one of economic efficiency helps create consensus within the cluster. The CDA should make clear the link between women empowerment and income generation, or improvements in productivity and competitiveness, particularly when the project has a short timeline. This has the dual advantage of raising interest among men and allowing the CDA to enter into the social sphere.
4. Attention should be drawn to the fact that gender equality in the distribution of benefits increases the effectiveness and sustainability of the programme.

As awareness grows, gender equality should be explicitly stated as an objective in the vision for the cluster. If this cannot be achieved, the CDA should aim at formulating a gender-neutral vision. Even when this is the case, gender awareness among the cluster stakeholders may progressively emerge, thus allowing the CDA to challenge the status quo and address inequalities during the project implementation.

2) Formulating the action plan
The action plan for the cluster is more integrated and coherent than simply the sum of the demands voiced by different cluster actors. It is a roadmap for the development of lasting relationships among the actors and the delivery of visible results.

There is clear evidence that paying attention to gender issues in the formulation and implementation of activities is essential to ensure the equal participation of both women and men. The gender analyses should therefore translate into a gender-aware CDP.

"LA'AL Textiles", a brand created with the support of UNIDO technical assistance during the implementation of the “National Programme on Development of Carpet Weaving in the Republic of Tajikistan 2014-2020”, funded by the Chinese and Russian governments, became a new creative identity of Tajik industry.

“LA'AL Textiles” came into being in 2015 and brought together nine companies involved in the carpet weaving sector, mainly producing embroidery and carpets. Previously, the companies were struggling to make sufficient sales to maintain their production and pay salaries. The numbers of employees were also decreasing, most of whom were women, including abandoned wives who had become de-facto heads of households, solely responsible for generating family income. The willingness of these companies to change their destiny materialized in concrete actions to improve their efficiency, develop new products and enhance their market knowledge and access.

With the technical cooperation project of the United Nations Industrial Development Organization (UNIDO), the pilot beneficiary companies went through full enterprise diagnosis studies, highlighting common problems and possible measures to improve the collective efficiency. This resulted in the development of a shared vision of revitalizing the traditional embroidery sector and capitalizing on local knowledge and competencies. To attain this ambitious objective, UNIDO experts have worked closely with companies and national partner institutions to prepare and implement individual and collective industrial modernization plans. The first phase main interventions have focused on improving the technological cycle and introducing innovative marketing tools. Unique, competitive products have also been developed and collective competencies on how to better analyze and address national and international market needs have been strengthened. As part of the UNIDO project, over the period of two years, more than 500 Tajiks were coached, most of them women, as well as members of marginalized groups, such as refugees from Afghanistan. Participants learnt about the production and market access including product design, personnel management, financial management of enterprises, and the marketing of finished products.

Thanks to the rich tradition and heritage of Tajik folk arts and crafts highlighted through the collective plans, the “LA’AL Textiles” brand won the “Brand of Year 2017” national competition “Pick of Glory”, succeeding among 68 well-known Tajik brands. This award is an enormous motivation for future work and an inspiration for the creation of new “LA'AL Textiles” collections. These will seek to merge the culture and traditions of the Tajik people with modern trends that are highly demanded at markets. Undoubtedly, such a high assessment will contribute to the revival of Tajik folk crafts, the development of the light industry sector in the country, and the creation of new jobs, especially for Tajik women and youth. So far, 93 new jobs have been created in a sector that was previously considered to be in decline.
BOX 6: The Role of the CDA as a Facilitator: Export Consortia in the Republic of Côte d’Ivoire

The programme “Support to Trade and Regional Integration (PACIR-UNIDO)” in the Republic of Côte d’Ivoire, funded by the European Union, aimed at strengthening the competitiveness of the Ivorian economy and facilitating its integration into the regional and global economy. The beneficiary companies are SMEs and cooperatives with a sufficient structure to carry out grouped actions of export promotion through the establishment of networks (export consortia). Through consortia, companies can reduce the costs and risks of exporting, strengthen and share their knowledge, and improve their image and chances of connecting to new markets, thereby generating new jobs.

UNIDO’s intervention strategy focused firstly on the development and strengthening of networks / consortia. Then, the project turned to individual and collective technical assistance actions aimed at improving the competitiveness of member companies. Once created, consortia were accompanied and coached throughout the project by UNIDO experts and CDAs. The role of these coaches was to foster synergies between member companies, and to strengthen their cohesion and mutual trust, ensuring that all members participate and that there is no discrimination on the basis of gender. Once the trust among companies was established, the CDAs worked on identifying the companies’ needs in terms of training and technical assistance (individual and collective) and on proposing customized solutions to guarantee a fair intervention at the level of all members. The CDAs also have a crucial role to play as advisors to companies’ managers, to improve the quality of consortia products so that they comply with existing international standards, and to further strengthen companies' managerial and technical capacities.

Thanks to the coordination, facilitation and coaching by UNIDO experts, significant productivity gains were recorded in member companies: +20% - 25% of savings of fabrics at the level of patronage, and + 60% - 80% savings in labor costs of the stitching-assembly, as well as a better and more stable finished product quality.

Mrs. Nicole Akon, creator of ready-to-wear fashion for women and children, launched her own brand in Abidjan after being trained for 10 years at French fashion schools. Thanks to the technical support and continuous coaching of UNIDO CDAs, she was able to rapidly improve her productivity through the coaching and advanced trainings provided by the project. Being able to count on a close follow-up from the CDA and its integration into the “Collections d’Afrik” consortium, Mrs. Akon has largely revised her management methods and organization process. The daily production of parts is now carefully noted in order to monitor the quantity produced by workers and the process of creating outfits has also been changed: each creation is now available in several standard sizes and belongs to a single series or collection. As for her workshop, she reorganized it to improve the flow of raw materials and staff. The results are clearly visible: saving time, reducing production costs, saving fabric, not to mention better exposure nationally and internationally through participation in trade fairs and exhibitions with the consortium.

3) Allocation of funds
There is evidence that, traditionally, men have benefited more than women from the allocation of budget resources. Thus, integrating gender within a project requires the reallocation of financial resources from the project start. In the classic cluster development methodology, funds are provided for activities such as trainings, participation in fairs, development and dissemination of new technologies, organization of workshops or seminars, study tours, etc. In the past, women may have been at a disadvantage, as gender equality was considered to be an “add on” activity rather than a requirement for increasing the effectiveness of the project.

Resource requirements should be determined that take into account the availability of service providers, indigenous resources, as well as the beneficiaries’ readiness to contribute to the inclusion of gender concerns within the project.

4) Identifying targets, specific needs and problems
Based on the gender analyses, CDAs and their team should identify the major characteristics of the groups that will potentially be targeted (directly and indirectly) by the project. These can include:

- Groups suffering from poverty disaggregated by sex, age, socio-economic profile and other special concerns. Any homogeneous sub-group/poverty node that may exist (e.g. age, income and access to certain resources).
- Patterns of major activities and role structures (age, sex, roles), and how these influence decision-making processes among individuals in the community;
- Levels of social cohesion, self-reliance or joint action (e.g. evidence of cooperation, coordination, community initiatives and conflict).

CDAs and their team should then prioritize the problems and needs perceived by the potential target group(s). In doing so the following questions should be addressed:

- What are women and men’s perceptions on the issues of concern? Who identified them? Who is affected by the situation, women, men, both?
- What is the magnitude of the problems (who is most affected)? What are their implications on the different roles and interests of men and women?
5) Incorporating gender equality objectives in the strategy

Once the target groups’ needs and priorities are identified, the CDA must understand how this impacts the CDP, and what their implications are for the setting of short- and long-term objectives. It is necessary to consider the following:

- Can the CDP improve the economic and social situation of women? Can it improve other conditions that affect them? Who will benefit from it? Will women and men benefit to the same extent?
- What are the existing and potential resources (other than those to be provided by the CDP)? Are the participants ready to contribute to the project? Are community members, both women and men, identified as part of the organizational set up? Can the CDP rely on them?

On the one hand, not all CDP activities need to focus on women or equality. On the other hand, CDAs must do more than treat men and women equally: by simply taking on board the same number of men and women, gender equity will not be achieved. Specific measures are required to compensate for the disadvantages that prevent women from operating at the same level as men.

First, gender equality issues need to be reflected in the hypothesis, strategy, and objectives of the project. Prior to developing the strategy, impact hypotheses must be formulated on the basis of three minimum, non-negotiable requirements:

- Increasing the participation of women and addressing the gaps in skills/knowledge that act as constraints (integration of mechanisms which take into account time, workloads, skills and knowledge and ensure women’s participation);


BOX 7: The Role of SHGs in India: Reaching Out to Women’s Needs

Ms. Afroze Jahan became a member of the Indra SHG in 2003, one year after the beginning of the project. Her women’s group was the federation of SHGs that had formed BVS, a local NGO. HomeNet South Asia, a sister organization of SEWA Ahmedabad, sponsored Afroze’s participation in an exhibition in Pakistan. She went on to attend a meeting by HomeNet SouthAsia in Kathmandu. Possessing great leadership qualities, she became a senior executive committee member of the Bunkar Vikas Sanstha (BVS), a federated commercial organization of the local weavers, as well as national vice-chairperson of HomeNet South Asia.

Learning from her exposure, she promoted some changes in Chanderi, the handloom cluster under support. She shared her experience with her peers and supported the creation of an association of 150 weaver women, Hamari Duniya (“our world” in English) where she served as the chairperson. At the moment, Afroze manages the BVS accounts together with another member of the Executive Council.

Afroze has become a role model in Chanderi. A number of other women, motivated by her, have stepped out of the threshold of their households to take over the responsibilities given to them by the SHGs. The project has thus proved successful in helping women weavers break the traditional barriers that had held back their empowerment.
BOX 8: Supporting Women Groups as a Tool to Increase Collective Efficiency and Access New Markets in Tunisia

In Tunisia, within the PAMPAT project (project for market access of agro-industrial and traditional products) funded by the Swiss Secretariat of Economic Affairs (SECO), UNIDO undertook a preliminary analysis of potential clusters and networks in rural areas. It targeted traditional food products that were capable of having an impact on the economic integration of women.

Through the preliminary analysis, it was highlighted that in Tunisia, particularly in rural areas of the interior governorates, women continue to face a lack of economic opportunities. Agricultural work is often poorly paid and working hours are not always compatible with family obligations. The principles of the social and solidarity economy can help overcome the difficulties and improve the incomes of rural women and their families. In this framework, and with the aim of increasing economic opportunities in decentralized areas, the Ministry of Agriculture, Hydraulic Resources and Fisheries is promoting the creation of mutual societies for agricultural services (SMSA). The SMSAs are guided by a spirit of solidarity economy, but with a commercial vocation.

In the governorate of Kairouan, several SMSAs have been established in recent years with the support of the Regional Commission for Agricultural Development (CRDA). One of them is the SMSA Tahadi which was established in 2013 by 164 women of the delegation of Menzel Mhiri and thus became the first entirely female SMSA in Tunisia.

The fact that the network was seen as a promoter of women’s entrepreneurship development and economic integration has been essential for its retention as a beneficiary of the PAMPAT project. Thanks to the support provided by the PAMPAT project, the SMSA Tahadi has standardized its traditional harissa production process, received an export agreement and is compliant with national and international standards. Its products are now sold in Italy, Switzerland and several stores in Tunisia promoting terroir products.

The success obtained by the SMSA has been talked about in several conferences and has been promoted as a potential model for women’s integration into agro-value chains. Study tours from Sub-Saharan African countries have been organized to the SMSA premises to promote the best practices of the success story of collective production and marketing of this women’s group.

- Raising women’s economic (e.g. access to paid work)\(^\text{12}\) as well social and political position;
- Generating sex-disaggregated data and gender-sensitive indicators in order to monitor the outcomes of the project.

Second, once the strategy is clear, short-term objectives and milestones must be set, and priorities must be defined on the basis of the practical and strategic needs of women and men alike. These must be realistically attainable within the scope of the project. Milestones and targets should be quantifiable through a set of gender-responsive indicators, and reporting modalities for review, monitoring, and evaluation should be made clear.

Finally, when selecting activities, their potential impact on individuals and on the cluster as a whole should be taken into account. They must be comprehensive, coherent and logically sequenced. At the same time, constraints to women’s participation must be removed.

Most importantly, the CDAs and their team should monitor how a particular activity, decision or plan affects both men and women. Overall, the adoption of a flexible approach is recommended in order to allow the introduction of changes in the planned activities as the levels of awareness and trust increase within the cluster.

---

\(^{12}\) Concerns have been raised that, given women’s unequal position in the family, an increase in their workload may represent an additional burden if not accompanied by a respite from domestic responsibilities. This reinforces the need to approach women empowerment with a gender perspective, keeping in mind the strategic needs of women, and not only incorporating add-on components into the project.
BOX 9: Adapting Technical Language and Translating it into Understandable Concepts to Ensure Women’s Inclusion in Morocco

The challenges faced by the Moroccan PAMPAT team, in their daily work with argan oil producers and women’s cooperatives, with the approval of the Food Safety Law (28/07) and its decrees implemented in 2016 were twofold:

a) Technical: What should be done to improve cooperatives’ premises and production processes in order to comply with the law without impacting on the traditional techniques included in the Protected Geographical Indication Code of Practices?

b) Strategic: How could women become active players in complying with the food safety standards? How to make sure that these women would not be excluded because of a lack of technical competencies and knowledge?

To tackle these issues, two local women (that speak the local language) have been hired by UNIDO.

The technical aspect was handled by organizing working sessions with the national authority in charge of law enforcement (ONSSA) in order to present the production methods and processes used by the argan oil women’s cooperatives and to provide solutions, taking in to account the reality (isolation, lack of investment capacities, distance from water sources, low literacy level, etc.).

These technical sessions and some field visits to the cooperatives have allowed the technical experts to come up with tailor-made solutions, taking into account their views and constrains.

4.3 Implementation of the action plan

Promoting women’s participation is crucial for the success of the project.

1) Empowering practices

As awareness grows in the cluster, it becomes easier to address the women’s problems and get them involved in the process. Below are the details of some of the tools to be used and issues to be taken into consideration:

Self-help groups (SHG) and cooperatives creation: Experience shows that empowerment is best promoted when women operate through associations, cooperatives, or groups where they can discuss different issues. These groups, known as self-help groups (SGH) or cooperatives are often formed of 10-20 people, generally belonging to the same social groups and having common backgrounds and problems.

The opportunity to participate in a SHG or cooperatives provides women with an important forum for dialogue. Within these groups, topics such as social inclusion, economic participation, political views and educational issues can be discussed. By gathering together, women access productive resources or remunerative employment, their mobility (for marketing purposes) is increased and they gain access to better technical training and technology opportunities. Overall, SHGs and cooperatives facilitate the process of empowerment by increasing the participation of women in a CDP, and providing them with a formal structure through which they can acquire new information, skills and self-reliance. Meeting with these groups and networks can be a good entry point to identify and highlight the women’s specific needs in the cluster.

Capacity building and technical trainings: Capacity building initiatives and technical trainings exert a crucial impact on women as they reduce vulnerability, increase their independence, promote equity, and help them enter the labor market and escape poverty. The challenge here is to channel these activities towards women in order to overcome the constraints they face in terms of time and resources, and to provide women with the skills that are needed for them to overcome inequalities.

In general, when organizing capacity building events, inclusiveness is a crucial issue. In order to avoid the exclusion of potential beneficiaries, it is necessary to carefully choose the information channels through which events are advertised, the place and timing of events (e.g. compatibility with household and employment), access to the venue (e.g. security, transportation), the cost, and its spatial organization (e.g. availability of sanitary facilities).
Literacy and access to information: A lack of information often results in missed opportunities. Limited access to basic education and poor literacy prevent women from benefiting from vocational education and skill development throughout their lives.

In the context of a cluster, increasing the levels of literacy not only means improving the actors’ functional literacy (basic reading, writing and numeracy skills), but also training them on legal issues, gender equality, health, nutrition and hygiene. Trainings need to be simple and compatible with the local language and culture in order to ensure the inclusion and comprehension of the technical terms and procedures.

Acquiring these skills reduces women’s fear of being cheated on or manipulated by others. It also allows them to assimilate the information they access in the course of cluster development more effectively. Although literacy and technical competencies cannot ensure empowerment, they have the potential for addressing inequalities.

During a cluster development project, the participation of cluster stakeholders in advanced training programmes is also promoted. In this regard, it is important to evaluate whether the course is not implicitly discriminating against the participation of women. Given the latter’s limited access to education, they are unlikely to have acquired the preliminary skills that allow them to benefit from additional training. These specific skill gaps need to be identified and bridged by providing women with targeted training.

BOX 10: Exposure Visits Leading to Increased Mastery of Production Techniques and Productivity

In order to facilitate the integration of women’s argan oil cooperatives in the value chain and to increase women’s awareness of the importance to comply with the newly introduced laws (see Box 7), the PAMPAT project team integrated technical trainings with visits and exchanges among cooperatives as well as between cooperatives and companies involved in the value chain. These peer-to-peer exercises have helped project beneficiaries to understand the objectives of the technical assistance offered by UNIDO and to concretely plan their trainings accordingly.

As a result, small cooperatives in rural areas have actively defined their upgrade plans and monitored the different steps and procedures that need to be followed for them to be compliant with the law. In addition, the information exchange on the technical issues and procedures has increased trust among different cooperatives and actors within the value chain, creating a good starting point for a cluster strategy. Producers are now more open to sharing information about their services, input providers, and prices, and some are even collaborating to develop enhanced products, such as new formulas with different vegetable and essential oils.

BOX 11: Empowering Women Groups by Raising Awareness among Male Dominated Cooperatives in Morocco

In the eastern region of Morocco, UNIDO is implementing a project aimed at improving the efficiency of the rosemary value chain. Women actively participate in harvesting the plants (30% of the collectors were women in 2014) but become almost invisible when it comes to participation in the cooperatives or in any of the decision-making processes (just 6% of the rosemary cooperatives’ board members were women when the project started).

Through the daily coaching organized by the woman facilitator recruited by the project, several informal and formal trainings have been given in order to strengthen women’s perception of their work and contribution to the value chain. This has led to the constitution of women’s associations within the existing cooperatives and the organization of women-specific technical trainings for the collection, drying and cleaning of rosemary leaves to improve women’s participation in the value chain.

Thanks to this daily coaching and the parallel work undertaken with men’s cooperatives to facilitate the inclusion and participation of women in the networks, women involved in the rosemary collection have become aware of their role in the value chain and have started being involved in the processing phase (drying, cleaning and packaging of final products).

As a result, today the value chain counts 5,236 women collectors (48% of the total collectors) and 954 women are members of the rosemary cooperatives (28% of the total members). Furthermore, now men from the rosemary cooperatives are encouraging women from their own families to get involved in rosemary processing and to become members of the women’s associations, as they see the value addition that these associations are bringing to the traditional cooperatives.
Finally, the impact of SHGs on women's empowerment is likely to increase when the heads of SHGs are provided with leadership training and their role is institutionalized.

**Exposure visits:** Promoting exposure visits, study tours, mutual learning networks as well as interaction with successful women’s groups, government officials and support agencies are powerful tools to raise women’s awareness on their potential for development. Through these activities, women learn how to access information, overcome fears and solve problems as well as what their rights and entitlements are. As a result, women become motivated and their confidence increases.

**Skill development for employment generation:** Providing women with training impacts their decision-making capacity, particularly if combined with income-generating activities. Finding employment with decent wages and working conditions gives them a source of income that improves their living conditions. Although an increased participation in the workforce does not necessarily mean greater autonomy or a higher status for women, their involvement in industrial production and within governing bodies can promote their empowerment.

**BOX 12: Tanzania: Market Access Training Gives Visibility to Women-led Companies**

Fatma Riyami, a woman leading a small agribusiness for growing and exporting mangos, now has entrepreneurial success and produces an expanding range of processed foods like sauces and jams for the tourism industry operators in Tanzania. This success story came into the limelight when the 7th ceremony of the All Africa Business Leaders Awards named Fatma the East-African Business-Woman of the Year 2017.

Fatma attributes most of her growing success to the knowledge gained and skills acquired from UNIDO technical assistance, which was part of the Tanzania trade sector development programme: “Market Value Chains Relating to Horticultural Products for Responsible Tourism Market Access Project”, funded by the Swiss Secretariat of Economic Affairs (SECO).

Fatma has been running this business (NatureRipe Kilimanjaro Ltd.) since 2000, together with her family team of three. By learning how to manage her enterprise and market her products, she is now expanding her business to include roasted cashew nuts and peanuts and producing fruit jams and mango sauces.

Within the project, horticultural producers and processors of the cluster developed and strengthened linkages with key partners in the tourism sector including HAT (Tanzanian Hotel Association) and TCA (Tanzanian Chefs Association) and the final customers of the processed products - hotels and supermarkets. Local horticulture producers were able to increase their productive capacities, improve the quality and range of the produce, and enhance their capacity to supply high value-added agro-products to the local tourism sector as well as the export markets. A pilot group of horticulture processors, including NatureRipe Kilimanjaro Ltd., went through a whole cycle of coaching and participated in numerous B2B fairs and tasting events that helped them establish substantial and trustworthy business relationships with the Tanzania Chefs Association, National College of Tourism and other related actors.

In a short time frame, this pilot group of companies demonstrated the positive effects of the knowledge and skills gained as they managed to reach out to more than 41 hotels in the country and 35 leading supermarkets; while about 100 hotels and restaurants in the country are listed as corporate clients of these companies.

Fatma has drastically improved her marketing skills in promoting her company's products and hired a professional photographer and graphic designer to improve the advertisement and promotional materials. She is also increasing the tourism industry sales by purchasing machines to fill jam into small jars, to then be served in the restaurants and hotels. Fatma has managed to introduce new containers and labels for their sauces and honey, which have made their products more attractive.

In 2016, NatureRipe Kilimanjaro Ltd. also successfully participated in the Top 50 Tanzania Brand Competition and was selected as the winner in the category of Emerging Brands Food Processing.
2) Including men in the process
Targeting men has become a common practice within development cooperation. Men have long been considered natural representatives of the community and have been explicitly addressed in poverty reduction projects. Such approaches, however, have proven their limitations when it comes to maximizing the impact of development programmes and their sustainability.

Effects of male inclusion: Excluding men from activities oriented towards enhancing gender equality can provoke hostility and retaliation from them. Similarly, women-only projects can make women’s positions worse as these projects do not necessarily impact men’s attitudes. For instance, solely focusing on women’s economic participation, credit, or sexual and reproductive health is likely to increase their workload and intensify inequalities without actually decreasing gender inequalities or changing men’s attitudes towards women.

As women themselves know their own problems best, any cluster intervention aiming to empower women must allow them to take the lead in designing and implementing activities. However, such activities should not exclude sensitizing men in the empowering process. At this stage, the role of the CDA is that of a facilitator, a broker, a provider of skills, knowledge, and access to networks, while presenting the positive effects of an increased inclusion of women to both target groups.

Men (including staff members, husbands and leaders of the cluster) should thus be involved in dialogues regarding gender roles. Awareness-raising initiatives that emphasize the potential gains from gender equality for men increase their readiness to participate in the process of change.

It is helpful to identify the men in the cluster who believe in gender equality. They may represent an entry point for the CDA and the team in the cluster and mediate the involvement of other men in the process. Furthermore, partnerships between men and women’s and women’s groups should be promoted and links should be created with organizations that support gender equality. Such partnerships could provide powerful and practical demonstrations of men’s and women’s shared interest in gender equitable relations.

Another entry point is the implementation of non-conflictive pilot activities with groups of men and women. Such activities allow greater scope for women’s participation in cluster development and promote trust-building between them and the male stakeholders.

Therefore, the inclusion of men, both as promoters and beneficiaries of such interventions, is critical for the success of a gender inclusive CDP. Their participation

BOX 13: Creating Alliances to Extend the Impact to Sectors not Covered by the CDP

In Chanderi, women weavers often suffered from very poor health, which affected their capacity to participate in income-generating activities. UNIDO identified the necessity to introduce awareness-raising initiatives related to health issues as a first crucial step towards women’s empowerment and poverty reduction. However, as UNIDO did not have any expertise in this field, the Madhya Pradesh Voluntary Health Association (MPVHA) was identified as a possible partner to implement this plan. UNICEF Bhopal agreed to finance a health awareness package including community, reproductive, adolescent, mother and child healthcare.

Three workshops were organized for 200 women, and health information was disseminated. Around 100 male weavers were also involved in the training in order to increase their support for women.

In addition, 40 young women and men weavers were given training about adolescent health issues. This was followed by regular discussions moderated by volunteer social animators, trained by BVS, and those held during the SHG meetings.

At the end of the project, a survey was held which found that these workshops had increased women’s awareness of the need for improved personal hygiene, and of delivering more information to adolescents on health issues, especially reproductive health. Women weavers gained confidence in seeking health services from the local government. In the light of such results, an upscaling of the programme has been agreed with funding provided by UNICEF, in order to extend the coverage to a higher number of weavers’ families.
should, however, be planned carefully, so as to reduce the risk of the reinforcement of men’s power. For example, some MSME interventions tend to engage women in low-gain production activities, leaving activities with a stronger profitability (e.g. sales) to men. Therefore, some rationale exists in the implementation of women-only activities.

**Women-focused activities:** It is important to recognize that sometimes the engagement of men in women-oriented activities can be counter-productive. Given the persistence of widespread gender inequalities and the limited availability of resources, women-focused activities are crucial to:

- support the female stakeholders who are most disadvantaged by gender inequalities
- maintain women’s solidarity and leadership
- increase women’s self-confidence and promote empowerment

3) Developing partnerships and building governance systems

The action plan provides the opportunity for bringing about a radical change in the way clusters’ stakeholders interact, even more so when a gender perspective is introduced.

In this process, some areas of concern fall beyond UNIDO’s mission and cannot be dealt with through cluster development such as, domestic violence, land reform or scarcity of water. Also, due to the short time span covered by CD projects, the extent to which UNIDO can impact on intra-household dynamics and influence national policies is limited.

CDAs should not “overstretch” their mandate, nor are they in the position to directly address all gender-related problems. Therefore, complementary expertize and funds should be mobilized, and linkages with relevant specialized institutions or business development services (BDS) providers established.

The CDA should assess and strengthen the local partner’s capacity to address gender issues, in order to build alliances and progressively shift the responsibility

**BOX 14: The Spillover Effect on Women’s Entrepreneurship in Supporting New Sectors and Product Development**

The cactus production in Tunisia is highly developed and the country has around 600 000 hectares covered by cactus plants. Due to the valorization and the organic certification, this sector has given economic and ecological improvement to several disadvantaged regions.

With its 80,000 hectares of prickly pears, the Kasserine Governorate, in the western part of the country, is at the center of the production of this miraculous fruit. Besides the production of organically certified prickly pears, there is also a high concentration of processing companies that extract precious oil from prickly pears seeds.

Through the Tunisian PAMPAT project, which started in 2017 under the name “Organic Cactus Seed Oil - Origin Tunisia”, the national initiative for the promotion of Tunisian organic cactus seed oil has been launched. A symbol of the new Tunisian cosmetics, this anti-aging product par excellence is conquering the international markets. Twenty of the Kasserine Governorate companies collaborated together in the framework of this national programme, which constitutes the first institutional initiative for the promotion of the Tunisian cosmetics sector.

A few years ago, the number of companies involved in this sector was limited to merely five. However, since the work undertaken to strengthen linkages among producers in the Kasserine area was started, the awareness-raising campaigns on cluster opportunities, the advantages of collective planning and branding, and the number of startups producing cactus seed oil have started to increase. Today, the number of companies has tripled and investments made during the last two years exceed 2 million Tunisian dinars (more than 650,000 euros). The dynamism of the sector is largely due to young women entrepreneurs. More than half of new businesses are run by women, over 80% of the permanent and seasonal employees of newly established companies are women and about 70% of employment in agriculture is female.
for the implementation of a gender-aware action plan to local actors.

Fertile partnerships can be established with governmental and UN agencies, village councils, local and international NGOs, SHGs, service providers, the private sector, business associations, cooperatives, banks or educational institutions. Moreover, there are several women’s associations that can play a key role in creating awareness, starting dialogue, setting directions, and supporting CDP activities, as well as mobilizing additional funds.

Once the project comes to an end, a necessary requirement is to ensure the sustainability of the results by strengthening the local self-government mechanisms. Frequently, capacity building interventions are needed, in order to enhance the ability of the local organizations to lead the initiatives. This can be done by using external expertise, seeking the support of, and alliances with, existing local stakeholders and building local human and institutional capacities. Finally, in the absence of market mechanisms that provide finance for cluster-based initiatives, it is the responsibility of the CDA to ensure the mobilization of funds before concluding the intervention.

4) Unexpected effects

When implementing a CDP, some spillover effects, with a positive or negative effect on gender indicators, can be witnessed. It is therefore important in the monitoring process to record the indicator evolution and pay attention to the unexpected results and their effects on gender inclusion or exclusion as well as to address the potential causes that have led to these results. For example, a cluster action plan can target specific areas of intervention, such as the development of collective labelling or the production of higher value-added products. This can trigger an increase in the market demand and the opportunity for new companies to settle in the geographical cluster area. This increase in the offer side could lead to more jobs and opportunities, although the performance indicator might be the increase in sales or export. These aspects need to be closely monitored as the effect of a cluster policy can go far beyond the

<table>
<thead>
<tr>
<th>Output Indicator</th>
<th>Qualitative</th>
<th>Quantitative</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Increased exposure to events outside the cluster (e.g. training, fairs)</td>
<td>• Increased number of loans given to women</td>
<td>• Increased number of women participating in an activity</td>
</tr>
<tr>
<td>• Parents giving more attention to female students</td>
<td>• Acceptance of women as community leaders (by women and men)</td>
<td>• Control of women over the benefits from loans</td>
</tr>
</tbody>
</table>

### Checklist 3: Gender-responsive monitoring system

<table>
<thead>
<tr>
<th>Are some targets/objectives set to guarantee balanced participation? Have indicators been developed to measure the progress towards the objectives? Do indicators measure gender-related aspects? Are some indicators gender disaggregated?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are data requirements, their collection and interpretation clear? Do women and men in target groups take part in monitoring?</td>
</tr>
<tr>
<td>Are the project staff (a) trained on how to proceed to baseline collection, (b) informed on the use and importance of the designed monitoring system, (c) given necessary logistic support for the effective monitoring and reporting?</td>
</tr>
<tr>
<td>Does the monitoring system collect data that (a) can indicate the access to, and control of resources for both women and men (b) can indicate opportunities to improve the lives of both women and men?</td>
</tr>
<tr>
<td>Are the necessary support structures and control procedures in place? Are monthly, quarterly or half-yearly evaluations included?</td>
</tr>
<tr>
<td>Are beneficiaries involved in designing data requirements and the collection and validation of data?</td>
</tr>
<tr>
<td>Is the data: sex and age disaggregate; collected frequently; analyzed to provide guidance (possible best practices and unintended effects); fed back to staff/beneficiaries in an understandable format/language to allow for adjustments? What mechanisms have been built into the project for corrective action on the basis of evaluation?</td>
</tr>
<tr>
<td>Are changes in gender relations reported as a part of monitoring? What changes are occurring? Have new groups/organizations been created?</td>
</tr>
</tbody>
</table>
purely economic effects on cluster members. A positive spillover is described above with the example of cacti in Kasserine, Tunisia.

4.4 Gender responsive monitoring system

In the process of project monitoring and evaluation, the CDA can resort to different indicators. These can be quantitative or qualitative as both are equally important and have complementary functions. Baseline data and indicators are necessary to determine the accomplishment of a task, as well as the progress being made; they are means to compare the actual outcomes with the expected ones. Therefore, these indicators must be integrated in every stage of the project, from the diagnostic study to the evaluation. They also increase the effectiveness of delivery and implementation, as they allow the introduction of adjustments in targets and actions. Among them, output indicators show the immediate effects of an activity, while impact indicators monitor the long-term and total effects. However, experience shows that when sex-disaggregated data is collected and indicators are monitored, these tend to focus on inputs and activities (e.g. number of loans provided) rather than on benefits and impacts (e.g. how women and men control or benefit from loans). The unintended impacts on women or other groups living in poverty are seldom investigated. It is therefore necessary to rethink monitoring mechanisms in order to identify who participates in and gains benefits from the CDP and what prevents women and men from participating in them. It also identifies what changes occur in gender relations and whether there are any unintended or harmful effects.

Gender-sensitive indicators should be drawn from the identification of gender issues within the specific context of a project, and linked to the outcomes of the CD action plan. They should be SMART (simple, measurable, attainable, and time-bound).

It is good practice to develop gender-sensitive indicators at the beginning of the project. However, indicators can be modified during the process of implementation. It is therefore important to involve female and male beneficiaries in the development and implementation of a gender-responsive monitoring and evaluation system.

Quantifying the outputs helps disseminate best practices, strengthen trust and improve impact. This task is more difficult than traditional small enterprise development programmes. Indeed, for the project to succeed, greater attention should be paid to identify subtle and slowly emerging changes in the relationships among cluster stakeholders, both men and women.

Chapter 5. Concluding Remarks

Introducing a gender perspective within cluster development programmes is a necessary element for ensuring inclusive and sustainable industrial development, where no one is left behind, and interventions do not trigger the exclusion of women as a collateral effect of the development policy promoted. This implies moving away from the logic of adding a “gender component” to a project, and calls for gender analysis to be adopted as one of the main analytical tools.

This paper presents a set of guidelines to adopt a gender perspective while defining, implementing and monitoring a cluster development programme or initiative. The aim of this publication is to raise awareness among project staff and local practitioners and stakeholders involved in cluster development projects on gender aspects and the evolution of gender policy. This has been done by presenting them with concrete examples, tools and best practices to define and formulate a gender-aware cluster development programme.

When a gender perspective is adopted, the cluster development agent (CDA) would be able to anticipate potential gender concerns at all stages of project implementation, from the diagnostic study to the final evaluation. This process starts with the design of a diagnostic methodology that facilitates the assessment of the different positions of men and women in the cluster and how this impacts the accessibility of resources, skills and decision-making power.

Vision building and action planning benefit from the adoption of a gender focus. This can be done by explicitly stating gender-related objectives as well as implicitly incorporating them in the cluster activities.

A gender-inclusive action plan builds on the systematic integration of a gender perspective in the allocation of funds and definition of activities. Correspondingly, specific empowering practices offer important scope to foster women’s participation in the cluster development initiative while establishing partnerships with complementary institutions in order to facilitate the implementation of the project and ensure the sustainability of outcomes.

All along the initiative, awareness-raising activities on gender disparities and their economic and social impacts are important tools that facilitate a progressive mind set change in the cluster stakeholders, men and women.

Overall, the commitment of the CDA and his/her team to promote gender equality at all stages of the initiative is crucial to the deployment of an effective gender inclusive cluster development programme. It has been observed that the corresponding skills and attributes of the project staff can be reinforced through the provision of appropriate training. Furthermore, when these requirements are met, evidence from UNIDO’s 20 years of international experience shows that mainstreaming gender is a powerful approach to foster inclusive and sustainable industrial development.
Annex 1: Countries Overview

a. Morocco

Morocco’s MENA region has a gender equitable legal framework. Access to equal opportunities by all citizens regardless of their sex is enshrined in the new Constitution (2011), and key national laws such as the Family Code and the Labor Code were revised to increase women’s rights and to reflect gender equality aspects in their provisions. Men and women have equal ownership rights to immovable property and equal rights to credit. However, there are still significant legal disparities in terms of inheritance rights between sons and daughters and for the surviving spouses. Equal remuneration for work of equal value and non-discrimination in employment are mandated by law but some provisions still prevent women from working in the same industries as men (World Bank, 2018). Therefore, Morocco still faces a variety of challenges to women’s empowerment, gender disparities in access to economic assets, decision-making and opportunities in the economic and social spheres remain blunt, as illustrated by its low ranking in the Gender Inequality Index (113 out of 188 economies covered) (UNDP, 2016).

Gender gaps in adult literacy rates and years of schooling are still wide and show some of the lowest values in the region (as reported in Table 2, 59.1 % of adult women are able to read and write compared to 80.4 % of men; on average, women in Morocco have completed 3.8 years of schooling, against 6.4 years for men). Especially in rural

Table 2. Selected Socio-Economic Indicators, Morocco

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean years of schooling, years (a)</td>
<td>3.8</td>
<td>6.4</td>
</tr>
<tr>
<td>Literacy rate, % (b)</td>
<td>59.1</td>
<td>80.4</td>
</tr>
<tr>
<td>Labor force participation rate, % (c)</td>
<td>24.9</td>
<td>73.9</td>
</tr>
<tr>
<td>Workers in informal employment, % (b)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Workers employed part-time, % (b)</td>
<td>38</td>
<td>7.9</td>
</tr>
<tr>
<td>Contributing family workers, % (b)</td>
<td>47.3</td>
<td>12.5</td>
</tr>
<tr>
<td>Own-account workers, % (b)</td>
<td>16.5</td>
<td>33.6</td>
</tr>
<tr>
<td>Paid work, minutes per day (d)</td>
<td>81</td>
<td>325</td>
</tr>
<tr>
<td>Unpaid care and domestic work, minutes per day (d)</td>
<td>300</td>
<td>43</td>
</tr>
<tr>
<td>Female employment in agriculture, % (c)</td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>Female employment in services, % (c)</td>
<td>30.5</td>
<td></td>
</tr>
<tr>
<td>Female employment in industry, % (c)</td>
<td>12.6</td>
<td></td>
</tr>
<tr>
<td>Gender gap in account ownership, % points (e)</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>Female agricultural holders, % (f)</td>
<td>4.4</td>
<td></td>
</tr>
<tr>
<td>Gender Inequality Index, rank (a)</td>
<td>113</td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors own, based on (a) Human Development Report (UNDP, 2016); (b) The Global Gender Gap Report (World Economic Forum, 2017); (c) ILOSTAT, ILO-modelled estimates referring to 2017 and 2018 (accessed August 2018); (d) Progress of the World’s Women Report (UN Women, 2015); (e) The Global Findex Database (World Bank, 2017a); (f) FAO Gender and Land Rights Database, data refer to the 1996 Agricultural Census (accessed August 2018).
areas, girls tend to drop-out from school earlier to contribute to family needs.13

According to the latest available data from the 1996 Agricultural Census (FAO Gender and Land Rights Database, accessed August 2018), in terms of access to resources, only 4.4% of agricultural landholders in Morocco are female. This is a direct consequence of persisting gender discrimination in inheritance laws. Account penetration is rather low in Morocco and only 29% of adults have a bank account. The gap in account ownership between men and women is 25 percentage points, one of the widest reported by the Global Findex Database (World Bank, 2017a).

Female labor force participation in Morocco has not varied significantly since 1990, and it remains among the lowest in the world (UNDP, 2016). Rates for women’s participation in the economy align with the regional average and stand at 24.9%, compared to 73.9% for men; this figure drops to 19% in urban areas (World Bank, 2015). In rural areas, more women join the labor force (about 37%) but rural employment is usually characterized by poor working conditions, a lack of social protection and low wages (ILO, 2018c). Stringent social norms and culture play a critical role in shaping the patterns of occupational segregation and the division of labor in Morocco and are key elements in understanding the low participation rates of women in social and economic life.

Overall, as shown in Table 2, Moroccan female workers are concentrated in agriculture and in the industrial sector but are under-represented in services and construction jobs. The agricultural sector makes up about 15% of the national GDP, and yet in 2017 it was estimated to provide over 37% of total employment (ILO, 2018c). Agriculture employs 57% of the working women according to ILO estimates from the same year, whereas services and industry, with a GDP share of 56 and 29% respectively, are estimated to employ 30.5 and 12.6% of female workers.

As a World Bank report reveals, women have not benefited from the structural changes that have taken place since 2000 in Morocco. The country has indeed experienced a strong expansion of high productivity sectors - such as finance, insurance services, and business services, where female participation is extremely low. Women have instead remained clustered in low productivity sectors, which absorb the bulk of the employment at the national level, and which did not witness the same expansion (World Bank, 2015).

As reported in Table 2, women are typically found in vulnerable occupations: over 47% work as contributing family workers and 38% have part-time work arrangements. Consistent with patterns of the division of labor in most countries, women carry out the bulk of unpaid care and housework, dedicating 300 minutes daily to household tasks and child care. Conversely, the time dedicated to paid activities is 80 minutes per day.

13 The UNDP Gender Inequality Index measures gender inequalities in three key areas of human development: reproductive health, measured by maternal mortality ratio and adolescent birth rates; empowerment, measured by proportion of parliamentary seats occupied by females and proportion of adult females and males aged 25 years and older with at least some secondary education; and economic status, measured by labor force participation rate of female and male populations above 15 years of age (UNDP).

---

Testing natural dryers with women’s cooperatives to enhance the local value addition, Support to the Rosemary Value Chain in the Eastern Region of Morocco (AZIR-O)
b. Tunisia

Alongside Morocco, Tunisia has made important efforts within the MENA region to advance gender equality and the empowerment of women in education, employment and political representation. As shown in Table 3, the country performs better than Morocco on several gender-related indicators. The Gender Inequality Index ranks Tunisia 58th out of 188 economies covered by the Human Development Report. Yet, gender inequalities are still pervasive, particularly women’s participation in the economy, which is one of the lowest in the world alongside other countries in the region (UN Women, 2015b).

In 2014, Tunisia’s Constitution approved the equality of rights and opportunities for men and women in all domains and prohibited gender-based discrimination. The Code of Personal Status has been reformed several times to remove discriminatory provisions, and the labor code establishes equal rights in employment and non-discrimination in recruitment practices (OECD, 2017). Nonetheless, women still do not have the same rights as men in decision-making, accessing credit, pursuing a profession, heading a household or receiving inheritance (World Bank, 2018).

As shown in Table 3, literacy rates in Tunisia stand at 72.2% for women and 86.1% for men. Disparities appear to be significantly larger for older age bands: over half of women between 55 and 64 years of age are illiterate, compared to about 20% of their male counterparts.

<table>
<thead>
<tr>
<th>Table 3. Selected Socio-Economic Indicators, Tunisia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
</tr>
<tr>
<td>Mean years of schooling, years (a)</td>
</tr>
<tr>
<td>Literacy rate, % (b)</td>
</tr>
<tr>
<td>Labor force participation rate, % (c)</td>
</tr>
<tr>
<td>Workers in informal employment, % (b)</td>
</tr>
<tr>
<td>Workers employed part-time, % (b)</td>
</tr>
<tr>
<td>Contributing family workers, % (b)</td>
</tr>
<tr>
<td>Own-account workers, % (b)</td>
</tr>
<tr>
<td>Paid work, minutes per day (d)</td>
</tr>
<tr>
<td>Unpaid care and domestic work, minutes per day (d)</td>
</tr>
<tr>
<td>Female employment in agriculture, % (c)</td>
</tr>
<tr>
<td>Female employment in services, % (c)</td>
</tr>
<tr>
<td>Female employment in industry, % (c)</td>
</tr>
<tr>
<td>Gender gap in account ownership, % points (e)</td>
</tr>
<tr>
<td>Female agricultural holders, % (f)</td>
</tr>
<tr>
<td>Gender Inequality Index, rank (a)</td>
</tr>
</tbody>
</table>

counterparts (UN Women, 2015b). Furthermore, the female labor force participation rates haven’t progressed significantly over the years and remain stagnated at around 24% since 2000, well below men at 70.4% (ILO, 2018b). As reported in Table 3, Tunisian women spend only one third of the time typically spent by men on paid activities. Conversely, they shoulder most of the reproductive work and are estimated to spend 315 minutes per day on unpaid care and domestic work, compared to the 40 minutes dedicated by men to the same type of domestic activity.

In line with employment trends in the region, women tend to work in a restricted range of occupations and are usually confined to low-pay and low-productivity jobs. The services sector is estimated to employ the most female workers (49%), followed by the industrial sector – particularly textile and garments (39%), and agriculture (12%). In regards to the services, women are predominantly found in the public sector, particularly in the domains of education, health, social services, and public administration. These provide more socially acceptable occupations for women, in addition to more secure and stable working conditions (Mouelhi and Goaied, 2017). As figures in Table 3 suggest, women are more likely than men to work as contributing family workers, but less likely to be self-employed, pointing to a lower entrepreneurial potential. Moreover, a significant divide is also found in land ownership and financial inclusion. Women constitute only 6.4% of all agricultural holders according to the 2004-2005 Agricultural Census (see Table 3). The gender gap in account ownership is 17%, points, and only 6% of women (compared to 10% of men) have borrowed at a financial institution (IFC, 2018).
c. Peru

Over the past twenty years, Peru has made remarkable progress in expanding economic growth, reducing poverty and inequality levels, and improving the wellbeing of its population. The country has also experienced significant improvements in terms of gender equality achievements. Peruvian laws provide equal rights to men and women and prohibit discrimination based on gender in property and inheritance rights, access to credit, remuneration and recruitment practices (World Bank, 2018).

Despite such advances, women lag behind men in a number of areas, particularly in terms of participation in the labor market and political life, representation in managerial positions, earnings, and access to credit. Inequalities are notably higher in rural areas and among indigenous communities.

While gender gaps in literacy rates and in the number of years of schooling has narrowed, literacy rates vary across Peru, and appear to be lower in rural areas and among the native language speaking population. Dropout rates are higher for girls than for boys, particularly in remote areas of the Andean highlands. It is estimated that 31% of girls complete secondary education, compared to over 37% of boys (APEC, 2016). Domestic responsibilities and high rates of adolescent pregnancies, which can be as high as 26% in some areas according to the Demographic Health Survey of 2010 (USAID/Peru, 2012), are some of the major factors that push girls out of school.

### Table 4. Selected Socio-Economic Indicators, Peru

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean years of schooling (a)</td>
<td>8.4</td>
<td>9.5</td>
</tr>
<tr>
<td>Literacy rate, % (b)</td>
<td>91.2</td>
<td>97.2</td>
</tr>
<tr>
<td>Labor force participation rate, % (c)</td>
<td>69.5</td>
<td>84.7</td>
</tr>
<tr>
<td>Workers in informal employment (b)</td>
<td>65.4</td>
<td>52.1</td>
</tr>
<tr>
<td>Workers employed part-time, % (b)</td>
<td>23.7</td>
<td>11.3</td>
</tr>
<tr>
<td>Contributing family workers, % (b)</td>
<td>7.1</td>
<td>3.5</td>
</tr>
<tr>
<td>Own-account workers, % (b)</td>
<td>28.3</td>
<td>26.2</td>
</tr>
<tr>
<td>Paid work, minutes per day (d)</td>
<td>184</td>
<td>368</td>
</tr>
<tr>
<td>Unpaid care and domestic work, minutes per day (d)</td>
<td>397</td>
<td>127</td>
</tr>
<tr>
<td>Female employment in agriculture, % (c)</td>
<td>26.4</td>
<td></td>
</tr>
<tr>
<td>Female employment in services, % (c)</td>
<td>64.6</td>
<td></td>
</tr>
<tr>
<td>Female employment in industry, % (c)</td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>Gender gap in account ownership, % points (e)</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Female agricultural holders, % (f)</td>
<td></td>
<td>30.8</td>
</tr>
<tr>
<td>Gender Inequality Index, rank (a)</td>
<td>86</td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors own, based on (a) Human Development Report (UNDP, 2016); (b) The Global Gender Gap Report (World Economic Forum, 2017); (c) ILOSTAT, ILO-modelled estimates referring to 2017 and 2018 (accessed August 2018); (d) Progress of the World’s Women Report (UN Women, 2015); (e) The Global Findex Database (World Bank, 2017a); (f) FAO Gender and Land Rights Database, data refer to the 2012 Agricultural Census (accessed August 2018).
As suggested by Table 4, women in Peru perform the bulk of domestic work, dedicating 397 minutes per day to household and care activities. As is the case for other developing countries, care responsibilities emerge in many cases as one of the major obstacles to women’s engagement in productive activities. Despite the persisting gender gap in labor force participation it should be noted that labor force participation of women aged 15 and older has increased from 62% in 2001 to 69% in 2017 and constitutes one of the highest in Latin America (ILO, 2018b). Women are mainly employed in the services sector (64.6%), followed by agriculture (26.4%) and industry (9%).

An informal sector makes up a large proportion of the Peruvian economy with over 68% of non-agricultural employment in this sector in 2013 (ILO, 2018b). As shown in Table 4, 65.4% of female workers were estimated to hold informal jobs in 2016 and female workers are over-represented in the category of vulnerable employment. Over 28% of these women work as own-account workers, 7% as contributing family workers and 23.7% are employed part-time (compared to 26.2, 3.5 and 11.3% for men in each category).

The relatively high figure of women own-account workers points to the fact that they are quite active as entrepreneurs. In a context of high incidence of informality, most of the enterprises run by women are also of an informal nature. A household survey administered by the Ministry of Production was conducted among enterprises that are formally registered. This survey found that women led 40% of those businesses in 2014, and that nearly all of them were MSMEs (APEC, 2016). Women in Peru also constitute 30.8% of all agricultural holders, displaying the lowest gender gap in agricultural ownership among the Latin-American countries covered by FAO’s Gender and Land Rights Database.

---

14 The ILO defines vulnerable employment as the sum of own-account workers and contributing family workers.
d. Tajikistan

Tajikistan has made significant progress in integrating gender priorities in its legal framework and national development strategies. Gender equality principles are enshrined in Tajikistan’s laws, and aim to ensure the greater protection of women’s rights and to prohibit gender-based discrimination in economic, political and social life. In 2010, the country passed the National Strategy for Enhancing the Role of Women in the Republic of Tajikistan for 2011-2020, outlining key priorities in this area. Yet, despite strong formal commitments at the national level, the implementation of such frameworks has seen slow progress and the country’s indicators in terms of gender equality achievements remain unsatisfactory.

Tajikistan achieved full gender parity in literacy rates and primary schooling, but important gaps remain in overall educational attainment: girls constitute 45 % of all students at secondary level, and only 29 % at the tertiary level. Lower completion and enrolment rates for girls as opposed to boys is to a significant extent the result of traditional social norms that prioritize boys’ educations, as sons are typically expected to provide for their parents later in life. Girls are often withdrawn from school to take on their traditional household roles as mothers and wives. As in most other economies, gender segregation in the subjects of study is also common in Tajikistan, and women are mainly concentrated in fields such as health and education and under-represented in scientific and technical disciplines (Asian Development Bank, 2016).

Table 5. Selected Socio-Economic Indicators, Tajikistan

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean years of schooling (a)</td>
<td>9.6</td>
<td>11.2</td>
</tr>
<tr>
<td>Literacy rate, % (b)</td>
<td>99.2</td>
<td>99.7</td>
</tr>
<tr>
<td>Labor force participation rate, % (c)</td>
<td>45.4</td>
<td>73.5</td>
</tr>
<tr>
<td>Workers in informal employment (b)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Workers employed part-time, % (b)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Contributing family workers, % (b)</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Own-account workers, % (b)</td>
<td>40.8</td>
<td>51.2</td>
</tr>
<tr>
<td>Paid work, minutes per day (d)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Unpaid care and domestic work, minutes per day (d)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Female employment in agriculture, % (c)</td>
<td>69.3</td>
<td></td>
</tr>
<tr>
<td>Female employment in services, % (c)</td>
<td>26.3</td>
<td></td>
</tr>
<tr>
<td>Female employment in industry, % (c)</td>
<td>4.4</td>
<td></td>
</tr>
<tr>
<td>Gender gap in account ownership, % points (e)</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Female agricultural holders, % (f)</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Gender Inequality Index, rank (a)</td>
<td>65</td>
<td></td>
</tr>
</tbody>
</table>

Lower educational attainment, coupled with high fertility rates, currently at 3.8 births per woman (Republic of Tajikistan, 2017), and limited child care facilities contribute to women’s disadvantaged position in Tajikistan’s economy. Female labor force participation rates stand at 45.4%, compared to 73.5% for men. Women are also more likely to be economically inactive in the age group of 25-49, when they are expected to take on childbearing and household responsibilities.

As shown in Table 5, in the labor market, female workers are mainly concentrated in agriculture (69.3%) and services (26.3%), and very few are found in the industry sector. Women are more likely to be found in vulnerable forms of employment, with low-skilled and poorly paid jobs, especially in the highly feminized agricultural sector, where, in addition to the heavy working conditions, women have more limited access to and control over assets and inputs, and lower chances to acquire any technical knowledge. Though figures on informality are scarce, men are more likely to have informal work arrangements than women (Asian Development Bank, 2016).

Due to the overall limited employment opportunities in the country, labor migration is a widespread phenomenon, and predominantly involves men. Estimates suggest that one in four households have at least one member who migrated abroad, which translates into an increasing trend of female-headed households. According to findings by the Asian Development Bank, while poverty rates have considerably decreased in the last decade, female-headed households continue to experience higher levels of poverty compared to male-headed households. They are also more likely to lack essential goods such as land and livestock and simple means of transportation.

As reported in Table 5, the gender gap in account ownership stands at 10 percentage points, and women appear to have more limited access to financial resources, relying on informal sources of lending or on their husbands’ remittances. In 2014, only one third of microfinance loans were granted to women, and the value of the loans was generally lower than that of men (Asian Development Bank, 2016).
e. Tanzania

Tanzania has made important progress towards the achievement of gender equality over the last twenty years and has created a favorable legal environment for the promotion of gender equality. This includes integrating provisions for women’s rights in the Constitution and legal framework, ensuring greater female participation in parliament and local councils, prescribing non-discrimination in employment practices, and developing a National Women and Gender Policy (2000) and a National Strategy for Gender Equality (2005). Tanzania has also ratified key international and regional policy instruments such as CEDAW and the SADC Protocol on Gender Equality (United Rep. of Tanzania, 2012).

In 2016, the country was ranked 129th out of 188 economies in the Gender Inequality Index. Despite the advancements, gender gaps still persist in a number of areas, including literacy rates, the number of years of schooling, and in access to and control over financial resources, inputs of production, information and markets. As reported by data in the FAO Gender and Land Rights Database referring to 2002, women make up less than 20 % of all agricultural holders and when they own property, they typically own smaller plots of land. Inheritance rights still formally discriminate against women and this situation is often exacerbated by traditional practices and patriarchal norms.

Women’s labor participation in Tanzania stands at 79.4 %, with agriculture employing the vast majority of female

Table 6. Selected Socio-Economic Indicators, Tanzania

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean years of schooling (a)</td>
<td>5.4</td>
<td>6.2</td>
</tr>
<tr>
<td>Literacy rate, % (b)</td>
<td>73.1</td>
<td>83.2</td>
</tr>
<tr>
<td>Labor force participation rate, % (c)</td>
<td>79.4</td>
<td>87.5</td>
</tr>
<tr>
<td>Workers in informal employment, % (b)</td>
<td>76.1</td>
<td>68.3</td>
</tr>
<tr>
<td>Workers employed part-time, % (b)</td>
<td>36.3</td>
<td>24.9</td>
</tr>
<tr>
<td>Contributing family workers, % (b)</td>
<td>50.3</td>
<td>21.1</td>
</tr>
<tr>
<td>Own-account workers, % (b)</td>
<td>38.8</td>
<td>57.9</td>
</tr>
<tr>
<td>Paid work, minutes per day (d)</td>
<td>251</td>
<td>345</td>
</tr>
<tr>
<td>Unpaid care and domestic work, minutes per day (d)</td>
<td>253</td>
<td>75</td>
</tr>
<tr>
<td>Female employment in agriculture, % (c)</td>
<td>69.8</td>
<td></td>
</tr>
<tr>
<td>Female employment in services, % (c)</td>
<td>27.6</td>
<td></td>
</tr>
<tr>
<td>Female employment in industry, % (c)</td>
<td>2.6</td>
<td></td>
</tr>
<tr>
<td>Gender gap in account ownership, % points (e)</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Female agricultural holders, % (f)</td>
<td>19.7</td>
<td></td>
</tr>
<tr>
<td>Gender Inequality Index, rank (a)</td>
<td>129</td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors own, based on (a) Human Development Report (UNDP, 2016); (b) The Global Gender Gap Report (World Economic Forum, 2017); (c) ILOSTAT, ILO-modelled estimates referring to 2017 and 2018 (accessed August 2018); (d) Progress of the World’s Women Report (UN Women, 2015); (e) The Global Findex Database (World Bank, 2017); (f) FAO Gender and Land Rights Database, data refer to the 2002 Agricultural Census (accessed August 2018).
workers (69.8 %), followed by services (27.6 %) and then industry (2.6 %). Over 76 % of women work in the informal economy, compared to 68 % of male workers. They are also disproportionately represented in vulnerable forms of employment such as contributing family workers (50 % of women vs. 21 % of men) or as part-time workers (36.3 % of women vs. 24.9 % of men).

Over 38 % of women in the labor force are self-employed, signalling a significant engagement of women in entrepreneurial activities. Data referring to the 1991-2012 period indicates an increase from 35% to over 54 % of women-owned enterprises, yet, the majority of female-led businesses operate at the micro-level, usually employing less than five employees. Access to financial services remains a major barrier to women’s engagement in entrepreneurial activities, particularly for low-income women in rural areas, where the absence of credit institutions and limited financial literacy pose additional challenges (UN Women, 2017).
**f. India**

The goal of achieving gender equality and non-discrimination is reflected in the Indian legal framework and is a key priority within the national development plans and programmes. Through dedicated legislation, the country strives to tackle gender gaps in the areas of health, education, employment and skill development, agriculture, agency and child rights.

India ranks 125th out of 188 economies in the Gender Inequality Index. As shown in Table 7, several gender challenges remain across indicators, and important gaps are found in educational attainment, labor force participation, and overall access to resources and opportunities. Gender disparities vary significantly across states and are typically accentuated in rural areas.

India’s strong economic growth over the last decade has not been accompanied by a comparable employment expansion. Particularly women’s labor force participation has experienced a large decline, from over 36% in 2005 to 27% in 2017, further widening the gap with men’s labor force participation, which stands at about 79% (ILO, 2018). Most Indian workers are involved in the informal sector: over 70% of working women have informal jobs. In line with the trend in developing countries, women’s share of contributing family workers is higher than the men’s share (31.5% and 10.3% respectively).

Women are mainly concentrated in agriculture (56.4%), services (25.9%) and industry (17.7%). Women farmers typically perform unskilled tasks like sowing, weeding and

---

**Table 7. Selected Socio-Economic Indicators, India**

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean years of schooling (a)</td>
<td>4.8</td>
<td>8.2</td>
</tr>
<tr>
<td>Literacy rate, % (b)</td>
<td>59.3</td>
<td>78.9</td>
</tr>
<tr>
<td>Labor force participation rate, % (c)</td>
<td>27</td>
<td>78.8</td>
</tr>
<tr>
<td>Workers in informal employment, % (b)</td>
<td>70.3</td>
<td>75.7</td>
</tr>
<tr>
<td>Workers employed part-time, % (b)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Contributing family workers, % (b)</td>
<td>31.5</td>
<td>10.3</td>
</tr>
<tr>
<td>Own-account workers, % (b)</td>
<td>51.2</td>
<td>67.8</td>
</tr>
<tr>
<td>Paid work, minutes per day (d)</td>
<td>149</td>
<td>318</td>
</tr>
<tr>
<td>Unpaid care and domestic work, minutes per day (d)</td>
<td>352</td>
<td>52</td>
</tr>
<tr>
<td>Female employment in agriculture, % (c)</td>
<td>56.4</td>
<td></td>
</tr>
<tr>
<td>Female employment in services, % (c)</td>
<td>25.9</td>
<td></td>
</tr>
<tr>
<td>Female employment in industry, % (c)</td>
<td>17.7</td>
<td></td>
</tr>
<tr>
<td>Gender gap in account ownership, % points (e)</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Female agricultural holders, % (f)</td>
<td>12.8</td>
<td></td>
</tr>
<tr>
<td>Gender Inequality Index, rank (a)</td>
<td>125</td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors own, based on (a) Human Development Report (UNDP, 2016); (b) The Global Gender Gap Report (World Economic Forum, 2017); (c) ILOSTAT, ILO-modelled estimates referring to 2017 and 2018 (accessed August 2018); (d) Progress of the World’s Women Report (UN Women, 2015); (e) The Global Findex Database (World Bank, 2017); (f) FAO Gender and Land Rights Database, data refer to the 2010-2011 Agricultural Census (accessed August 2018).
harvesting, and many of them participate in farm activities as unpaid family members. Women agricultural holders are less than 13% of the total, according to the 2010-2011 Agricultural Census. With sustained economic growth, the entrepreneurship sector in India, and particularly MSMEs, has witnessed rapid expansion. Overall, women have not benefited significantly from new employment opportunities in this sector and the jobs available to them are usually low quality and poorly paid (JICA 2015). Estimates indicate that only 10% of all Indian MSMEs are owned by women (IFC, 2014) and these are predominantly part of the informal sector and are concentrated in the services industry.
g. Republic of Côte d’Ivoire

The principles of gender equality, women’s empowerment and non-discrimination in employment, and access to and control over resources are enshrined in the Republic of Côte d’Ivoire’s Constitution, providing a favorable legal environment for the advancement of women. Yet, customary practices and gender norms are deeply rooted in the culture and de facto represent important barriers to the attainment of gender equality.

The Republic of Côte d’Ivoire ranks 155th out of 188 economies in the UNDP Gender Inequality Index, occupying one of the lowest positions. While most countries in Africa have closed the gender gap in primary education, the Republic of Côte d’Ivoire has not. Overall, one in two women are not educated, compared to one in three men (African Development Bank, 2015). Gender gaps are also apparent in the number of years of schooling and literacy rates, as reported in Table 8. As a result of gender discrimination in education, the country exhibits high rates of early marriages and pregnancies (World Bank 2017b).

Women lag behind men in terms of wages, opportunities and decision-making and women’s labor force participation rates in the Republic of Côte d’Ivoire stand at 48%. The vast majority of women workers (over 93%) are employed informally and have vulnerable jobs, particularly in rural areas (African Development Bank, 2015). The services sector absorbs 55.7% of women workers, followed by agriculture (40.6%) and industry, where only a minor share of women are employed (3.7%).

Table 8. Selected Socio-Economic Indicators, Republic of Côte d’Ivoire

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean years of schooling (a)</td>
<td>3.9</td>
<td>6.1</td>
</tr>
<tr>
<td>Literacy rate, % (b)</td>
<td>36.8</td>
<td>50.7</td>
</tr>
<tr>
<td>Labor force participation rate, % (c)</td>
<td>48.2</td>
<td>66.1</td>
</tr>
<tr>
<td>Workers in informal employment, % (b)</td>
<td>93.8</td>
<td>82.4</td>
</tr>
<tr>
<td>Workers employed part-time, % (b)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Contributing family workers, % (b)</td>
<td>30</td>
<td>14.7</td>
</tr>
<tr>
<td>Own-account workers, % (b)</td>
<td>59.2</td>
<td>56.5</td>
</tr>
<tr>
<td>Paid work, minutes per day (d)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Unpaid care and domestic work, minutes per day (d)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Female employment in agriculture, % (c)</td>
<td>40.6</td>
<td></td>
</tr>
<tr>
<td>Female employment in services, % (c)</td>
<td>55.7</td>
<td></td>
</tr>
<tr>
<td>Female employment in industry, % (c)</td>
<td>3.7</td>
<td></td>
</tr>
<tr>
<td>Gender gap in account ownership, % points (e)</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Female agricultural holders, % (f)</td>
<td>10.1</td>
<td></td>
</tr>
<tr>
<td>Gender Inequality Index, rank (a)</td>
<td>155</td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors own, based on (a) Human Development Report (UNDP, 2016); (b) The Global Gender Gap Report (World Economic Forum, 2017); (c) ILOSTAT, ILO-modelled estimates referring to 2017 and 2018 (accessed August 2018); (d) Progress of the World’s Women Report (UN Women, 2015); (e) The Global Findex Database (World Bank, 2017); (f) FAO Gender and Land Rights Database, data refer to the 2001 Agricultural Census (accessed August 2018).
Agricultural employment is typically of a subsistence nature and displays significant patterns of gender segmentation: women are typically engaged in low productive activities or employed as contributing family workers, whereas men are concentrated in more profitable segments such as in the cotton, coffee and cocoa production. Gender gaps persist in women’s access to land, property and productive inputs, especially in rural areas where gender norms and customary practices are more rooted (African Development Bank, 2015). Women agricultural holders make up only 11% of the total landowners and this situation has significantly impacted the productivity levels of women farmers. As shown in Table 8, a larger proportion of women are self-employed than men. The SMEs sector provides a source of livelihood to a large proportion of women, though limited access to finance constitutes one of the major barriers to the expansion of women’s entrepreneurship.
References

Kabeer, N., 2012. Women’s economic empowerment and inclusive growth: labour markets and enterprise development. IDRC.
____, 2017. Cracking the code: Girls’ and women’s education in science, technology, engineering and mathematics (STEM).

____, 2018. Background material: International forum on increasing the contribution of women to economic growth and prosperity.


Washington, DC.


____, 2017a. The Global Findex Database. Washington, DC.

____, 2017b. Situation économique en Côte d’Ivoire - Et si l’Emergence une Femme?


