



# The Gender Transformative Application Guidelines

A reference document for  
SME Loop Practitioners

**Edition 1**

Published by

**giz** Deutsche Gesellschaft  
für Internationale  
Zusammenarbeit (GIZ) GmbH

**Published by:**

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Registered offices

Bonn und Eschborn

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Bonn, July 2022

## ACKNOWLEDGEMENTS

We'd like to express our appreciation and thanks to *Verni Vijayarajah*. As international master coach of the SME Loop, Verni contributed her technical experience and input to guide the orientation of the Gender Transformative Application documents for the SME Loop. Appreciation also goes to *Sebastian Reichert* for his careful consideration of the content and recommendations supporting the final shaping of the Gender Transformative SME Loop offering.

The methodology used to compile the Gender Transformative Application Materials applies the Quiet Insight Approach<sup>®</sup> developed by *Monika Adelfang and Joyce Stenstrom*, and the InnovationCircle<sup>™</sup> by *Albert Kamphuis*.

A special thanks to the GIZ review team for bringing their fresh eyes perspective to the final drafts and first edition of the Gender Transformative Application Compass resource documents. Thank you to *Sebastian Reichert, Ralf Barthelmes, Christine Marquardt, Janos Cziupka, Anna Lotte Klennert, and Magdalena Nilles*.



## CONTENTS

<b>ACKNOWLEDGEMENTS</b> .....	<b>2</b>
<b>1. INTRODUCTION</b> .....	<b>4</b>
A product summary of The Gender Transformative SME Loop .....	6
<b>2. THE OPEN INVITATION</b> .....	<b>9</b>
<b>3. THE GENDER TRANSFORMATIVE APPLICATION COMPASS</b> .....	<b>10</b>
3.1 What is the Gender Transformative Application Compass? .....	10
3.2 The Principles of the Gender Transformative Application Compass .....	11
3.3 Resources for applying the Gender Transformative Application Compass.....	26
<b>4. THE GENDER QUOTIENT</b> .....	<b>27</b>
4.1 What is the Gender Quotient? .....	27
4.2 The Gender Quotient Map .....	27
4.3 Developing Safe Aims.....	31
4.4 Application of the Gender Quotient within the rollout of the Gender Transformative SME Loop.....	31
<b>APPENDICE 1</b> .....	<b>34</b>
<b>REFERENCES</b> .....	<b>35</b>

## 1. INTRODUCTION

Small and medium sized enterprises (SMEs) play a crucial role in the economic and social development of many countries. Yet SMEs are often unable to fulfil their role in society and the national economy adequately. Unfavourable business environments impede business start-ups, investment, and growth. Entrepreneurial skills are often lacking. Promotional measures run by the state or by chambers and associations frequently take insufficient account of the diverse business community needs.

Considering these challenges, the SME Business Training and Coaching Loop (SME Loop) was initially developed in 2014 with the aim to address three of the most important issues facing SMEs:

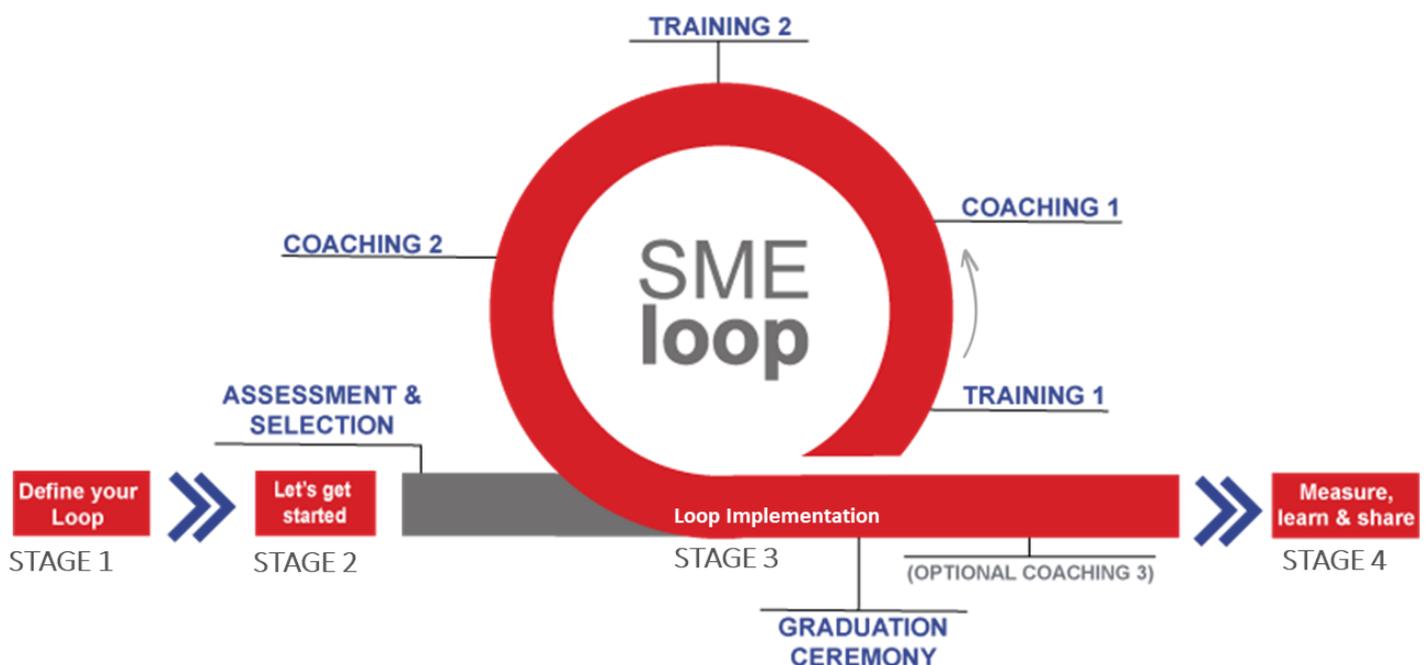
- Inadequate business knowledge and management skills
- Lack of change and development bringing guidance and practical steps that could bring about change and development
- Insufficient financial resources to grow businesses respectively

### Key elements of the SME Loop

*The SME Loop offers a combination of assets that lead to fast visible results for the benefit of the entrepreneur, its employees, and the society the enterprise is acting in:*

- Individual assessment of the enterprise and the entrepreneur which refine the content to the needs and potentials of the enterprises
- Systemized alternation between training, coaching and peer-to-peer learning: Bringing the entrepreneurs into active utilization of knowledge and experience
- Individual business coaching. Integrating training contents into daily business life, leading to a higher uptake of the lessons learned. Working on personal challenges and the individual entrepreneurial development path with support by the coach.
- Financial literacy and access to finance closely incorporated into the entire Loop
- Exercises and templates supporting flexible adaption of the SME Loop to the context and realities in each country.

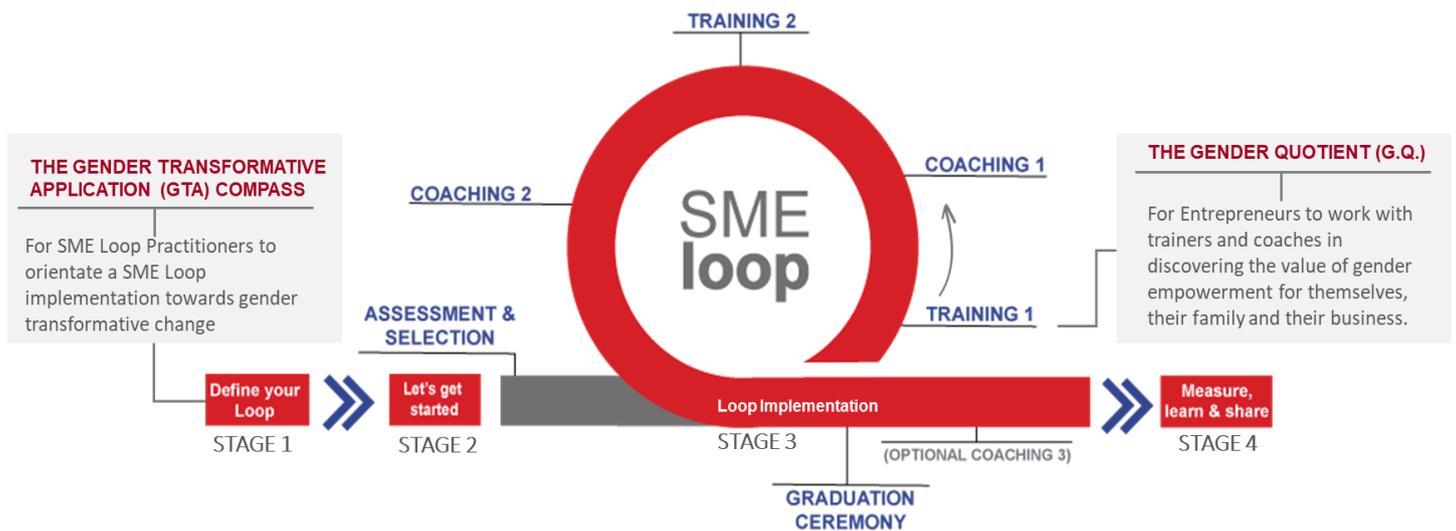
Diagram 1: The SME Loop Approach organised around four stages<sup>1</sup>



Since 2015, the SME Loop functions within the context of the Special Initiative "ONE WORLD – No Hunger" and its programme "Green Innovation Centres for the Agriculture and Food Sector (GIC)". In 2019, the Regional Competence Centre for Employment Promotion (RCCEP) was founded in Cotonou,

Benin. The centre represents a leading hub for the further development and roll-out of the SME Loop on the national and regional level. The rollout of the SME Loop has expanded in its geographic reach and matured in its implementation experience. We are at a point now where we wish to further accelerate the current impact of The SME Loop by including the empowerment of women and the commitment to enabling gender equality as a primary aim. This has resulted in the development of the **Gender Transformative SME Loop** which is an additional offering and option for SME Loop Practitioners to apply. The Gender Transformative SME Loop supplements a standard SME Loop offering with additional resources for SME Loop Practitioners and for Entrepreneurs. Diagram 2 positions the Gender Transformative SME Loop offering.

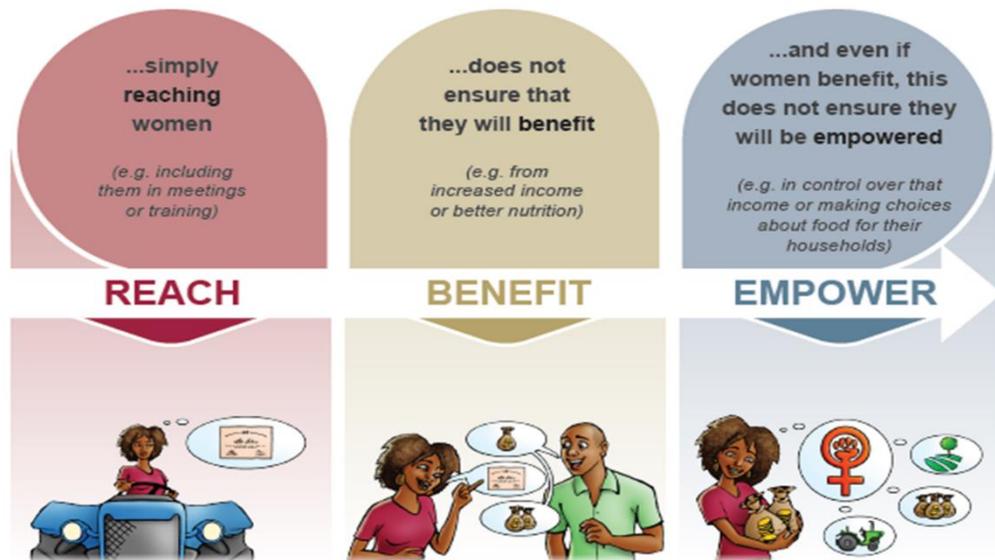
Diagram 2: The Gender Transformative SME Loop



In introducing the Gender Transformative SME Loop, we begin with placing this new offering within the context of the Reach-Benefit-Empower continuum. Diagram 3 positions Gender Transformative Change in line with enabling empowerment. The Gender Transformative SME Loop is enlarging the impact from focusing largely on benefit towards empowerment. This implies that the gender focus expands from reaching women (i.e., number of women participating in the SME Loop) or benefiting women (i.e., receiving a loan) to empowerment (i.e., household discussion about income management or hiring policy of a growing business)

Diagram 3: Reach-Benefit-Empower Principle<sup>2</sup>

The distinctions between **reach**, **benefit**, and **empower** point out that...



Given the empowerment focus of the Gender Transformative SME Loop it has been developed with different target groups in mind. The target groups include entrepreneurs as well as other actors realising the SME Loop implementation (i.e., SME Loop Country Partners, Private Sector Partners, Trainers, and Coaches). This collective grouping of actors we refer to as SME Loop Practitioners.

Thus, the Gender Transformative SME Loop offers guidelines which support getting orientated and developing a transformative trajectory with respect to women's economic empowerment and gender equality. The Gender transformative SME Loop helps SME Loop practitioners and participants begin to take initial steps that support<sup>3</sup>:

- Actively examining, questioning, and changing rigid gender norms and imbalances of power through encouraging critical awareness among men and women of gender roles and norms
- Promoting the position of women and the value of gender equality for everyone
- Challenging the distribution of resources and allocation of duties between men and women
- Addressing the power relationships between women and others in the community

The Gender Transformative SME loop creates the environment that serves as a catalyst for influencing the social order and underlying factors that give rise to disparities among men and women. So doing the combination of SME Loop with a gender transformative lens aims prepare the ground for wider change that can be set in motion way beyond the formal implementation timelines of the SME Loop.

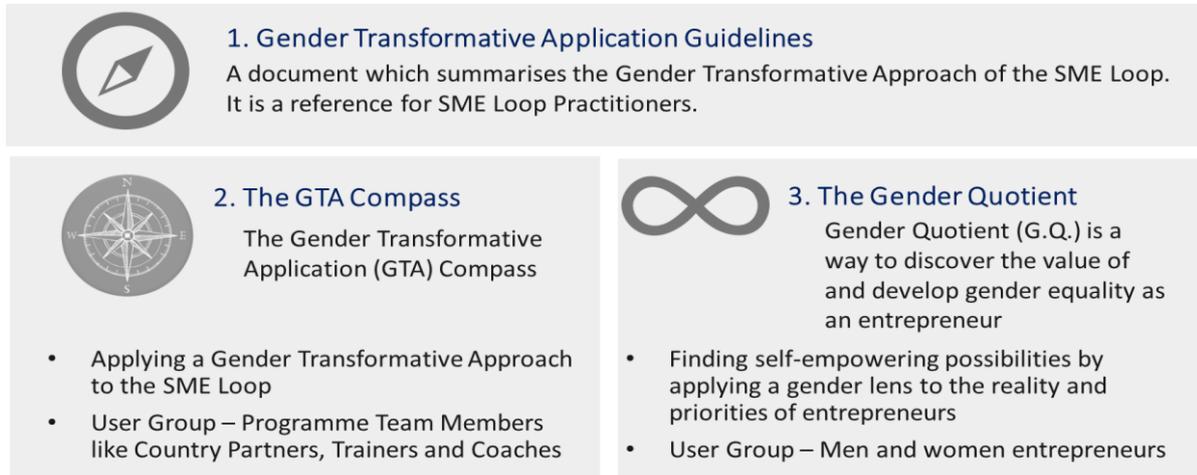
## A product summary of The Gender Transformative SME Loop

**The Gender Transformative Application (GTA) Guidelines** (this document) is the overarching and foundational reference for SME Loop Practitioners. It also is an introduction for other stakeholders who are interested in working with women economic empowerment and gender equality within the SME Loop context. Diagram 4 summarises the products of the Gender Transformative SME Loop outlining that the application of the GTA Guidelines is supported by two products:

- 1) The Gender Transformative Application (GTA) Compass
- 2) The Gender Quotient (G.Q.)

The resources that make up the GTA Compass can be accessed as an online library by SME Loop Practitioners. Entrepreneurs come to work with the Gender Quotient through the implementation of the training programme and coaching (Stage 3: Loop Implementation). The G.Q. resources are added to the standard SME Loop offering. Diagram 5 provides a process view of how you can engage with the various documents that make up the offering of the Gender Transformative SME Loop.

*Diagram 4: Resources of the Gender Transformative SME Loop*



**Online Library**

**Summary of GTA documents for SME Loop Practitioners**

-  Gender Transformative Application Guidelines Document
- 
  - Gender Compass Overview Presentation
  - Self-Reflection Exercise
  - Team Conversation Process
- 
  - Gender Quotient Overview Presentation
  - Gender Quotient Map
  - Gender Wise Questions

**Online Coaching Programme**

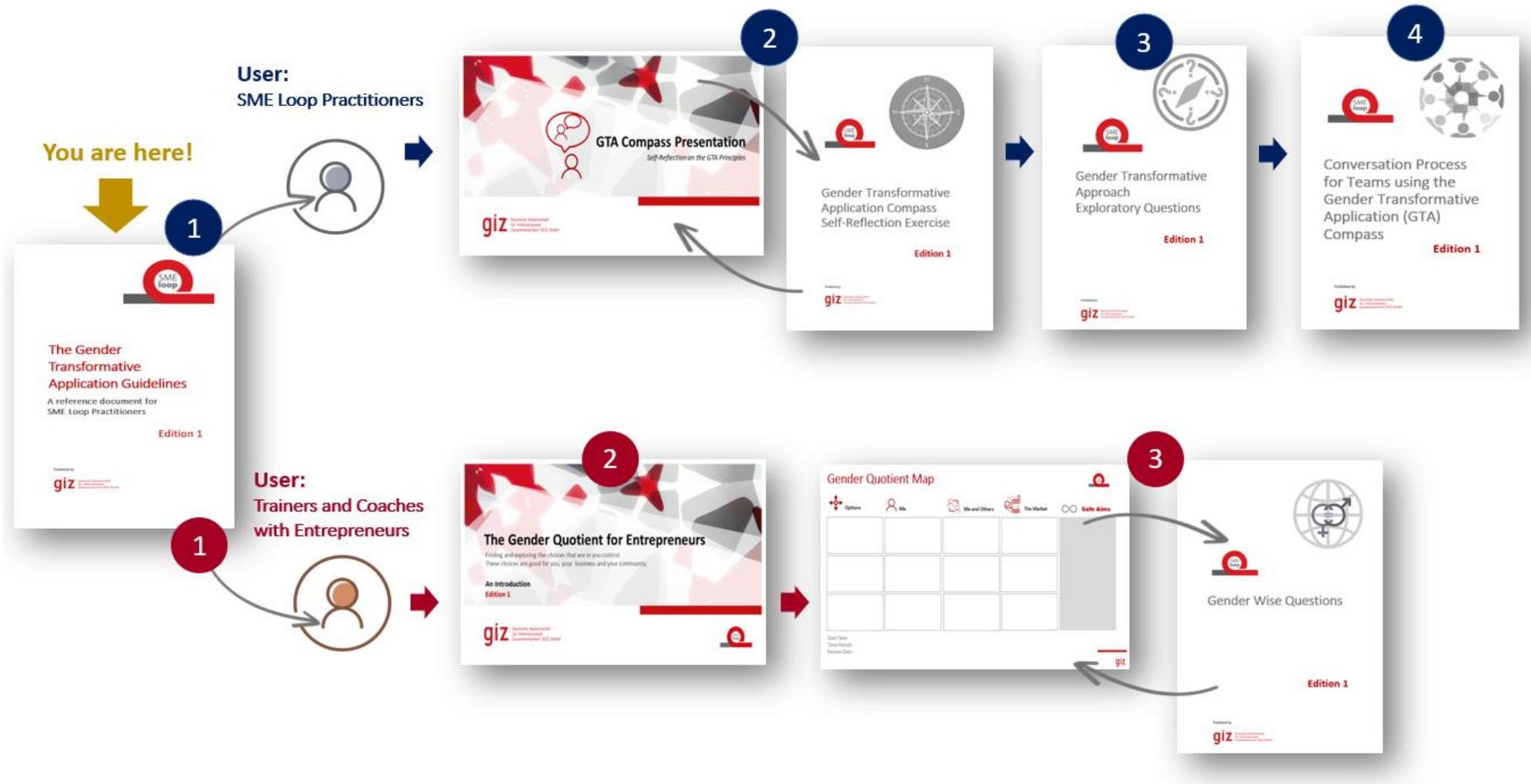
**Training and Coaching Programme for International Master Coaches of the SME Loop**

- 
  - Online Training Gender Compass – 8 hours
  - Online Training Gender Quotient – 8 hours
- 
  - Self-Paced Application of Gender Compass
  - Personal Case-Study of Gender Quotient
  - Client Case-Study of Gender Quotient
- 
  - Online Group Coaching Circles – 4 Sessions

**The Gender Transformative Application (GTA) Compass** is geared towards helping **SME Loop Practitioners** bring a gender transformative lens to the implementation of the SME Loop. It invites personal reflection of the principles and prepares you to engage other programme team members in scoping and shaping your gender transformative approach given the country you are partnering with.

**The Gender Quotient (G.Q.)** has been developed for **entrepreneurs** to use with the support of trainers and coaches. This helps unpack gender relevant challenges that address current issues women and men entrepreneurs are dealing with. G.Q. can be applied by individuals and by groups. Entrepreneurs use the process to surface and choose business and personal gender transformative possibilities that are empowering to them. As gender transformative issues and challenges are discussed amongst entrepreneurs, shared gender specific themes can be addressed by participants, SME Loop programme team members and partners.

Diagram 5: Working with the Gender Transformative SME Loop documents



## 2. THE OPEN INVITATION

This Gender Transformative Application (GTA) guidelines document guides you in the preparation and implementation of a Gender Transformative SME Loop. Gender transformative change is a complex challenge, and it takes time to realise the possibility of its far-reaching impact. Within the SME Loop context it is worth doing to further move the needle more quickly with respect to job creation, economic development, and wellbeing. We have written these guidelines for SME Loop Practitioners so that working with a gender transformative approach becomes more accessible and practical to work with. Getting into this subject and 'landing with it' needs time and practice. Thus, the GTA Guidelines help you begin to find your way individually and in co-operation with others.

You will gain the most benefit in translating these guidelines into the reality you are working with by doing the interactive exercises which accompany this document. You will be prompted to do the interactive applications within this document with two icons:



### **Self-Reflection**

The icon refers to an Individual Exercise which you can do in your own time and prepares you to work with a gender transformative approach



### **Conversations with other Programme Team Members**

This icon refers you to a group or team process where you can work with multiple perspectives to strengthen the application of these guidelines. In this way as a group, you can bring contextual understanding to implementing a Gender Transformative SME Loop

Our hope is that you feel inspired to work with Gender Transformative Change and that we can further maximise the impact the SME Loop has had and continues to have. These guidelines support our belief that we can have a meaningful impact on women empowerment and gender inclusion beyond the individual. As you take up this important challenge, we invite you to contribute and share your experience with other SME Loop Practitioners. We aim to grow the Gender Transformative capability of the SME Loop through your insights and experience with it. As a user of the GTA Guidelines, we welcome you and your contribution.

We would welcome hearing from you! Reach out to us, we would appreciate hearing about your gender transformative change thoughts, questions, and experience.



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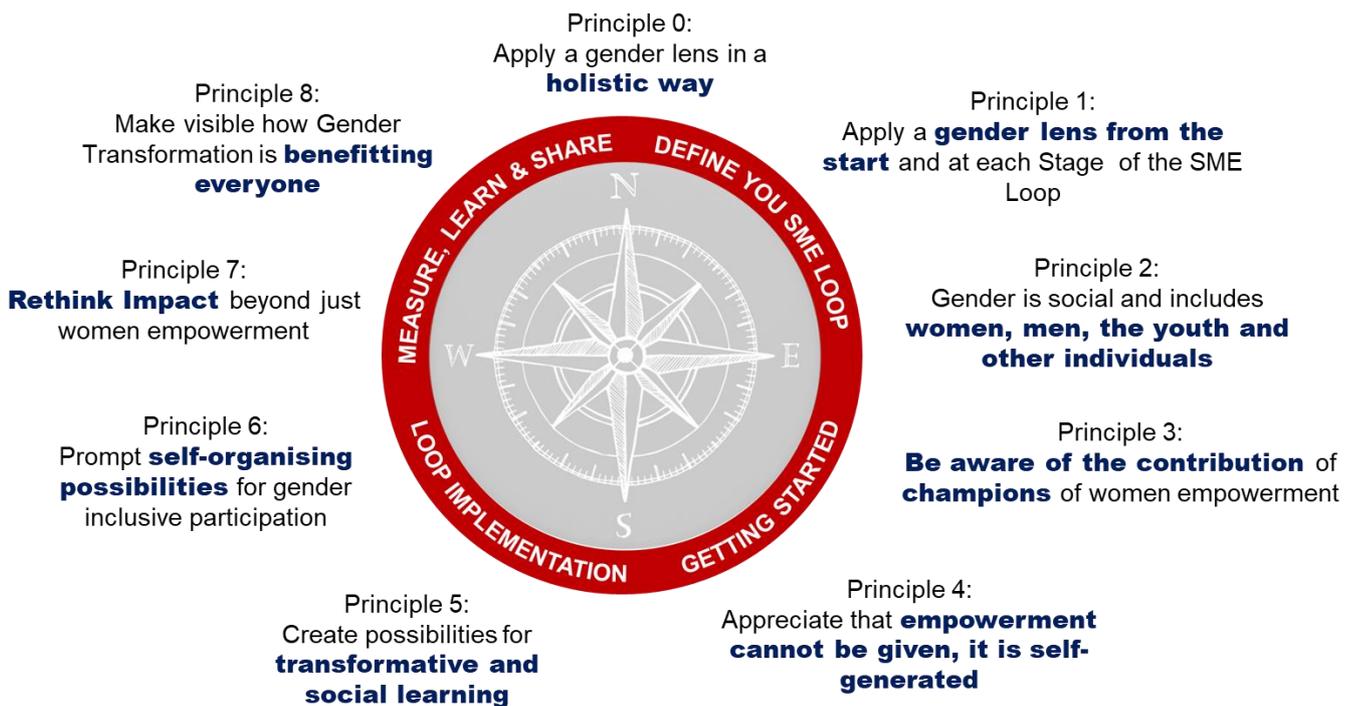
### 3. THE GENDER TRANSFORMATIVE APPLICATION COMPASS

#### 3.1 What is the Gender Transformative Application Compass?

We know that women economic empowerment and gender equality is a complex challenge. Finding our way as catalysts and amplifiers of gender empowering possibilities can be daunting. To work on the challenge and issue of gender transformative change we have developed the Gender Transformation Application (GTA) Compass. It consists of nine ordered principles that guide individuals and groups in exploring what is involved when developing and implementing a gender transformative approach.

The GTA Compass uses nine principles to help bring a gender lens to the SME Loop approach. Diagram 6 provides an overview of the GTA principles. Individually and in your conversations with partners these nine principles give you an end-to-end picture of a gender transformative approach. The nine principles were developed as a shared language and common departure point for shaping a fit-for-purpose Gender Transformative SME Loop. In this section we describe each guiding principle.

*Diagram 6: Overview of the Gender Transformative Application Principles*



Using the metaphor of a compass the GTA principles aim to help you find your way in applying a Gender Transformative Approach. The nine principles have been organised around the four Stages of the SME Loop.<sup>i</sup> Each principle is necessary and at the same there is a follow order to the principles. The principles when taking together build up the necessary aspect needed for a viable Gender Transformative Approach to be embedded into the SME Loop.

<sup>i</sup> For more detail on the SME Loop Stages, refer to the SME Loop Handbook.



If you skip a principle, it has implications for the rigour and extend of the Gender Transformative Impact you wish to realise. As you journey with the principles, they remain a foundational standard to come back to. As your experience and understanding of what is feasible within the context you work with, the principles serve as a cross-check for completeness.

To give you an idea of how your implementation of a Gender Transformative SME Loop can develop and mature, below are a few developmental recommendations to consider:

- **We recommend that you work with these principles as you begin with Stage 1: Defining your SME Loop. Then come back to the principles as you move from one Stage to the next. The added benefit of coming back to the principles is as the Programme Team grows you continually bring others into purposeful conversation in supporting the realisation of a Gender Transformative SME Loop.**
- **If this is the first time you are implementing the Gender Transformative SME Loop, we recommend paying attention to Principles 0-2 is essential for establishing a solid foundation.**
- **With your second to third implementation of the Gender Transformative SME Loop, you begin to consider your lessons learnt and bring continuous improvement to working with the first few principles. You would also begin concentrating on delving deeper (start including Principles 3 and 4 more substantially, and so on)**
- **As your experience with the Gender Transformative Approach grows you will also start to discover how interrelated the principles are with each other. For example, you will find that Principle 1 partners with Principle 7, as you define what is the viable gender transformative scope and how this relates to the impact you wish to monitor and evaluate.**

The GTA compass guides the capability and capacity development of working with a Gender Transformative SME Loop. This is a journey of growth as your maturity grows (both as individuals and as a team) with the complex challenge of gender empowerment. The interactive exercises referred to at the end of the section will guide you through the process of working with the principles described in the following section.

### 3.2 The Principles of the Gender Transformative Application Compass

In this guidelines document we provide a short introduction to each principle. Resources are available that provide a more extensive foundational orientation. These are listed at the end of section 3 which refers you to the relevant interactive exercises for individual and groups.

#### Principle 0: Apply a gender lens in a holistic way

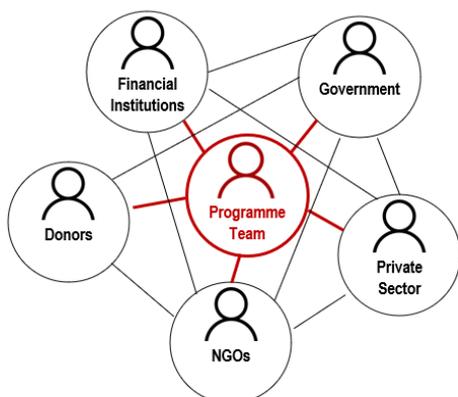
Principle 0 helps to bring attention to and maintain focus on the whole social ecosystem. As you begin to Define your SME Loop, identify all the parts that make up the gender transformative context (the big picture).

The big picture helps us maintain a broader view which includes other actors beyond but inclusive of the end beneficiary (the entrepreneur). Considering the social network of the SME Loop, two primary SME Loop actors are the key catalysts of the gender transformative change process: SME Loop practitioners and entrepreneurs.

Diagram 7: SME Loop Practitioners and SME Loop Entrepreneurs are catalysts for Gender Transformative Change

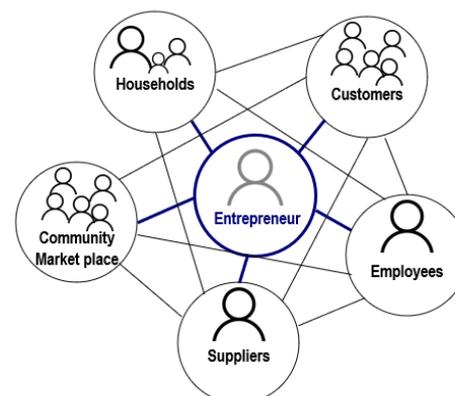
**SME Loop Practitioners**

GIZ, Country Partners, Trainers and Coaches



**Entrepreneurs**

Women and Men Entrepreneurs



They are catalysts that through their interaction within the social ecosystem can have an impact towards reducing gender inequality and role modelling empowerment that can benefit others beyond the individual.

**Principle 1: Apply a gender lens from the start and at each stage of the SME Loop**

Principle 1 emphasises a gender sensitive orientation from inception to completion of the SME Loop. All nine GTA principles are needed for creating the possibility for transformation. Table 1 highlights which GTA principle is emphasised and particularly supportive when working with a SME Loop Stage.

Each Stage of the SME Loop consists of processes that inform the set-up and implementation. In working with the four stages of the SME Loop, programme team members can bring a gender lens to the processes and sub-processes that make up the work effort.

Table 1: Summary of SME Loop Stage supporting GTA Principles and Processes<sup>4</sup>

STAGE	GENDER TRANSFORMATIVE APPLICATION PRINCIPLES	PROCESSES
<b>STAGE 1: DEFINE YOUR SME LOOP</b>	Principle 0: Apply a gender lens in a holistic way Principle 1: Apply a gender lens from the start at each Stage of the SME Loop Principle 2: Gender is social and includes women, men, the youth and other individuals	<ul style="list-style-type: none"> <li>○ Environment and co-operation scanning, Setting System Boundaries</li> <li>○ Decision on Co-operation System</li> <li>○ Planning for impact and sustainability</li> </ul>
<b>STAGE 2: GETTING STARTED</b>	Principle 3: Be aware of the contribution of champions of women empowerment Principle 4: Appreciate that empowerment cannot be given, it is self-generated	<ul style="list-style-type: none"> <li>○ Identifying resource requirements, tentative costing and pricing</li> <li>○ Drafting and M&amp;E system</li> <li>○ Promoting the SME Loop</li> <li>○ Selecting service providers/implementing partners</li> <li>○ Selecting trainers and coaches</li> <li>○ Capacity development</li> </ul>

		<ul style="list-style-type: none"> <li>○ Selecting financial sector stakeholders/institutions/ programme of cooperation</li> </ul>
<b>STAGE 3: LOOP IMPLEMENTATION</b>	Principle 5: Create possibilities for transformative and social learning Principle 6: Prompt self-organising possibilities for Gender Inclusive participation in informal networks	<ul style="list-style-type: none"> <li>○ Assessment and selection of entrepreneurs</li> <li>○ Training</li> <li>○ Coaching</li> <li>○ Involving financial institutions/ linking to business finance</li> </ul>
<b>STAGE 4: LOOP COMPLETION AND BEYOND</b>	Principle 7: Rethink impact beyond just women empowerment Principle 8: Make visible how Gender Transformative Change is benefitting everyone	<ul style="list-style-type: none"> <li>○ Processing M&amp;E data for documentation and learning</li> <li>○ Graduation Ceremony</li> <li>○ Coaching 3 (optional)</li> <li>○ Sharing lessons learn</li> </ul>

## Principle 2: Gender is social and includes women, men, the youth and other<sup>ii</sup> individuals

Gender is socially constructed and impacting gender equality requires influencing and changing underlying social relations. The challenge here is that gender attitudes and behaviours are complex and change across time and place (country, rural or urban area, home versus work). There are multiple and embedded social contexts at play.

We can acknowledge that gender is multidimensional and intersects with other social categories, such as sex, age, socioeconomic status, health, sexual orientation, and ethnicity (*intersectionality*)<sup>5</sup>.

This highlights that seemingly identical contexts can have different impacts on women and men.<sup>6</sup> Thus, as a programme level it is vital to plan for and include some form of gender analysis in the definition of the SME Loop. Some guidelines that you could tailor to suite budget and capacity include:

- **Search for and read recent gender assessments or sectoral gender analyses that have been conducted by others for the countries in which the SME Loop will be implemented. The conclusions of country level or sectoral gender analyses should be used to shape and inform the specific questions that are asked about gender at the project or activity level.**
- **Consult with gender experts at NGOs, donor, and other organizations who may be able to outline key gender issues in the countries and the sector that will be the focus for the SME Loop.**

*Intersectionality is the acknowledgement that everyone has their own unique experiences of discrimination and oppression, and we must consider everything and anything that can marginalise people – gender, race, class, sexual orientation, physical ability, etc.*

*Intersectionality helps to conceptualize a person, group of people, or social problem as affected by several discriminations and disadvantages. It considers people's overlapping identities and experiences in order to understand the complexity of prejudices they face.*

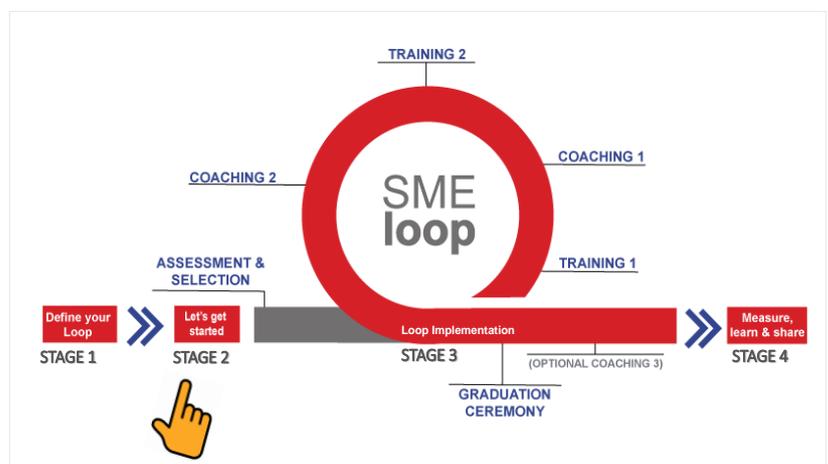
*Intersectionality recognizes that identity markers (e.g., "woman" and "black") do not exist independently of each other, and that each informs the others, often creating a complex convergence of oppression.*

<sup>ii</sup> Other refers to individuals who were previously disadvantaged as a minority group and supporting bringing them out of their disadvantage

- **If the current SME Loop implementation you are preparing for is a follow-on, consult with partners, trainers, coaches and graduated entrepreneurs of the previous implementation and inquire about any gender issues that they may have already integrated into the SME Loop, gender issues that may have risen as they implemented their project, or unexpected consequences of the project in terms of the relationships between men and women.**
- **Examine available quantitative and qualitative data that may reveal relevant gender issues in the sector in which you plan to work.**
- **Consult with women and men in the countries and/or communities where the SME Loop will be implemented to solicit their perceptions of whether the SME Loop will result in good outcomes for men and women and to reveal gender issues.**

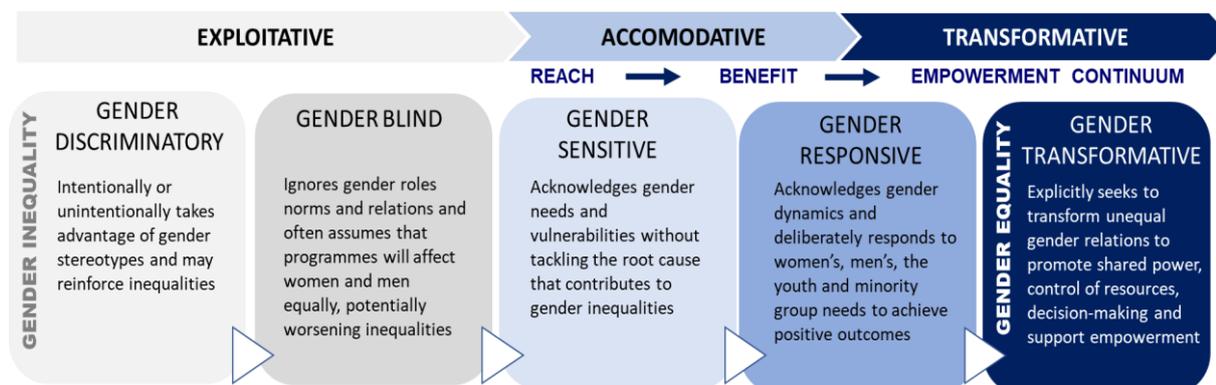
### Principle 3: Be aware of the contribution of champions of women empowerment

*Stage 2: Getting Started* emphasises Principle 3. As you begin promoting the SME Loop, select partners, trainers and coaches think about how your engagement and communication develops gender awareness. The gender awareness that is brought into your communication channels and interactions will influence what is championed and how it is championed.



The assumptions behind what gets championed can be considered using the Continuum of Gender Awareness. For example, programmes and stakeholders with a *gender sensitive orientation* would champion increasing the number of women participants. In going for the maximum possible impact, a gender transformative orientation would champion focusing on promotion efforts. More thought would be given to what are the barriers to access for women. Sometimes you have to speak to the men in the community to create an environment that helps you to approach women. Diagram 8 shows the different levels of awareness impacting what projects champion and promote.<sup>7</sup>

Diagram 8: Gender Awareness Continuum influencing what gets championed and how it is championed<sup>iii</sup>



A few guidelines for establishing gender transformative awareness<sup>8</sup> with the SME Loop are:

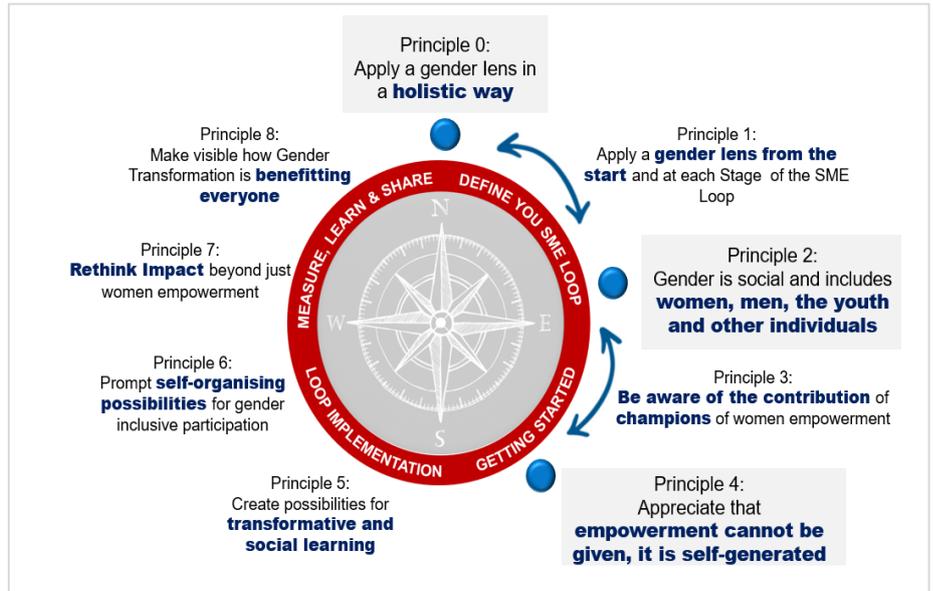
- Engage target groups with messages that would resonate locally. Especially after completing the gender analysis (in Stage 1) tap into needs that communities can relate to locally (e.g., people's desire for better business opportunities in a particular sector or that childcare is provided during the training) and connect this with messaging that conveys how gender is good for all.
- Engage potential programme partners, facilitate, and support the development of gender transformative awareness. Consider engaging stakeholders in conversations using the GTA Principles (like financial institutions and training colleges). Find out where partners are on the gender awareness continuum and how they are working towards gender transformative awareness. Support developing gender awareness through your modelling, conversations, and interactions with potential stakeholders.
- Connect with opinion leaders (trend setters) as potential champions. Opinion leaders (whether other successful women and men entrepreneurs, religious leaders, community leaders or politicians) can be 'trend-setters' – individuals who influence people's opinions and practices in a given community. If these leaders consistently condone the changes in gender and social norms (and are seen to do things differently rather than just talk about doing things differently), others are more likely to follow suit. Opinion leaders would become an important part of your network especially as further iterations of the SME Loop are implemented.
- Get role models on your side. These could be locally important figures, such as teachers, NGO workers, or sports coaches, who adopt more egalitarian gender norms in their own lives and are seen to do so. Consider approaching SME Loop graduates as ambassadors and gender transformative role-models.
- In promoting awareness of Women Economic Empowerment and Gender Transformative Change, consider creative ways your communication serves to enrich understanding. An example of this can be found in [Addendum 1: Story Circle Pilot](#). We used this example, as the project used Adinkra Symbols (a cultural artefact forming part of Ghanaian heritage) to engage in conversations about gender roles. The outcome of the conversations was mapped to a women's economic empowerment indicator framework, called PRO-WEAI.

<sup>iii</sup> Source: Diagram adapted from UNICEF Office of Research - Innocenti (2020)

### Principle 4: Appreciate that Empowerment cannot be given, it is self-generated

Given the social and multifaceted nature of Gender, Principle 4 brings attention to how the Gender Transformative SME Loop can create the ‘greenhouse’ or conducive environment for empowerment at multiple levels. Empowerment is a collective rather than just an individual process. It includes creating an enabling environment for women and men to consider their needs, their rights, and their choices. Moreover, it captures the breadth of concern with the powerlessness that many groups experience.<sup>9</sup> To really address the gender related power dynamics of individuals and groups, processes and efforts toward empowerment must be designed for multiple levels: individuals, organizations, communities, and societies.

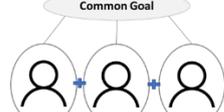
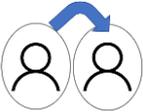
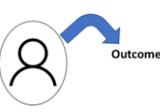
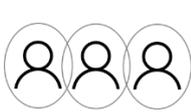
Principle 4 is aligned with the Stage 2: Getting Started. It further builds on the principles from Stage 1, particularly Principle 0: Apply a gender lens in a holistic way and Principle 2: Gender is social and includes women, men, the youth, and other individuals. In other words, paying attention to Principle 0 and Principle 2 will support the effective application of Principle 4.



Key to the application of principle 4 is that SME Loop

practitioners influence power dynamics in order to stimulate gender transformative change. Table 2 provides a conceptual framework that captures the different types of power dynamics that are worked with when enabling gender transformative change. This orientates programme partners, trainers, and coaches to be aware of and stimulate agency in different ways.

Table 2: Representations of power dynamics enacted within and between individuals<sup>10</sup>

Power within	Power with	Power over	Power to	Power through
				
<i>Power within'</i> refers to a transformation of individual consciousness which leads to a new self-confidence to act	<i>Power with</i> is power that results from individuals organizing and acting as a group to address common concerns	<i>Power over'</i> suggests a social relation of domination or subordination between individuals	Power to' is the power to bring about an outcome or resist change.	<i>Power through</i> refers to the empowerment of one individual may change because the empowerment status of significant others changes.

Appreciating power dynamics practically enables working with multiple gender contexts – that is as an individual and between people. For example, this is worked with as entrepreneurs complete the process of working with their Gender Quotient (refer to section 4) it invites exploring your personal gender reality in multiple situations or contexts.

The multiple contexts of gender empowerment which can be supported by the Gender Transformative SME Loop is framed using three dimensions of human engagement: intrapersonal, interpersonal and (intra/inter) organisational. This will open the potential breadth or range of empowerment to households, employees, and partners like financial institutions or co-operations.

Table 3 outlines the processes and practices that can create a conducive climate and environment increasing the generative potential for the outcomes of empowerment to emerge.

*Table 3: Dimensions of human engagement and possible outcomes of empowerment<sup>iv</sup>*

 <b>Intrapersonal Interaction</b> Individual possibilities for greater self-agency	
<i>This is about increasing participatory action with others, realising important individual benefits, wellbeing, greater health, life satisfaction and happiness</i>	
<b>Processes and practices which the programme can apply:<sup>iv</sup></b> <ul style="list-style-type: none"> <li>• Increasing opportunities for participation</li> <li>• Identifying participation niches and opportunities</li> <li>• Situation specific individual level reviews that explore gender assumptions, attitudes, and values</li> <li>• Discovering gender roles and norms that are limiting or supporting</li> <li>• Moving from focusing on weakness to identifying and developing strengths</li> <li>• Learning focused on – adaptive reflection, communication and collaboration</li> </ul>	<b>Emergent Outcomes:</b> <ul style="list-style-type: none"> <li>• Perceived control and resilience</li> <li>• Shifting from dependency to self-help</li> <li>• Resource mobilisation skills</li> <li>• Self-agency to act</li> </ul>
 <b>Interpersonal Relating</b> Engagement possibilities between women and between men and women	
<i>This is about the purposeful relating of programme team member and entrepreneurs with others in supporting women economic empowerment, organisational development and networking within a business organisation or at household level</i>	
<b>Processes and practices which the programme can apply:</b> <ul style="list-style-type: none"> <li>• Supporting collective decision making at work or at home</li> <li>• Partnership and Network development</li> <li>• Peer based social support groups</li> <li>• Enhancing diversity and pluralism through gender aware communication, role modelling and narrative</li> </ul>	<b>Emergent Outcomes:</b> <ul style="list-style-type: none"> <li>• From keeping distance from customers and employees to working closely and collaboratively</li> <li>• Business and organisational development which is promoted through increasing gender awareness and inclusion</li> </ul>

<sup>iv</sup> Guidelines supporting the practices listed above are described in Principles 5 and Principle 6

	<h3>Intra Organisational and Inter Organisational Engagement</h3> <p>Collective action possibilities within organisations and between organisations</p>
<p><i>This is about increasing collective action and access to resources that leverages the influence and collective action of organisations, co-operations and networks</i></p>	
<p><b>Processes and practices which the programme can apply:</b></p> <ul style="list-style-type: none"> <li>• Increasing benefits and reducing costs of participation for women</li> <li>• Collective action to access resources</li> <li>• Integrating a Gender Transformation Lens into Business Development Plans</li> <li>• Development of Civic Leadership towards more just society through focusing on gender transformative communication campaigns</li> <li>• Subgroups for specific tasks or sectors of community</li> </ul>	<p><b>Emergent Outcomes:</b></p> <ul style="list-style-type: none"> <li>• Gender inclusion and empowerment improvement through coalition building</li> <li>• Accessible resources for women</li> <li>• Policy development within a Sector which is Gender Inclusive and supports Women Economic Empowerment</li> </ul>

## Principle 5: Create Possibilities for transformative and social learning

Principle 5 emphasises the role of learning in prompting and enabling personal and social change. Within the context of the Gender Transformative SME Loop personal learning is self-led, experiential and practical. Focusing women and men towards discovering the value of gender empowerment for themselves and others as it relates to their business and life.

### Transformative Learning Possibilities

Entrepreneurs are supported in unpacking their individual and business gender context through developing their **Gender Quotient Map** and **Safe Aims**. These are transformative learning tools for entrepreneurs that are described in this document under The Gender Quotient in section 4.1.

The *Gender Quotient Map* is a thinking tool that creates more awareness about how gender can support you and your business. *Safe Aims* are tiny experiments you can try out to facilitate experiencing the benefits of gender equality. These transformative learning tools and the process of working with them have been developed to invite a shift in individual consciousness and understanding of ourselves, our understanding of relations of power and our sense of possibilities for social justice, gender inclusion and personal joy.

*An example from a GIZ Project*

### **Transformational Learning**

*During the pilot of the Project, Gender Makes Business Sense (GIZ ATVET for Women) an example of transformative learning was:*

*A women entrepreneur was asked to reflect on her strengths. She has never stood still with this question. Her first response was that she didn't really know. She spoke to others in her business community to find out what they valued about her and her service. She discovered that people trusted her and felt at ease to talk to her.*

*She also learnt that her business partner thought she was exceptional at managing cash and budgeting. He didn't feel he was competent enough and preferred that she handled that side of the business. She was inspired by this feedback, and it motivated her to develop her strengths.*

*She invested in a remote payment device so she could combine sales conversations with accepting payments by having a handheld mobile pay point.*

## Social Learning Possibilities

During the training events and within the coaching period, self-led and non-imposing opportunities for personal learning around one's own gender identity<sup>v</sup> and gender norms<sup>vi</sup> is supported.

In engaging with the learning process, entrepreneurs are guided to 'test' and 'experiment' with gender empowerment, in so doing they discover and develop for themselves the value of gender transformative change. As entrepreneurs work with the challenges and needs that they have identified, the process also opens opportunities for real personal shifts in thought, feeling and action about agency and gender.

*An example from a rural area within Ghana*

### ***A shift in critical consciousness impacting social norms***

*During a Gender Transformative Change Pilot Project called Story Circles (GIZ ATVET for Women) an example of a safe aim was:*

*A male participant decided to help his wife carry water in a community where this was not a social norm. He shared his intention with other men in his community. They said that they supported him and would stand by his side should this be questioned by others. The men came together to challenge a social norm which was unfair to their wives and women in their community.*

Social learning as it is applied to gender transformative change focuses on the possibility of learning through observing the behaviour between women, between men and between men and women. Prompting opportunities where entrepreneurs can learn from each other as they focus on personal challenges and explore the value of gender empowerment. Different social contexts for exchange allow individuals to pick up new behaviors by observing how people are processing and responding to their business and gender transformative possibilities.

**The Gender Quotient** is an individual and collective learning opportunity that brings together individual transformative learning

and social learning. As participants complete the individual exercises (i.e., Gender Quotient Map and Safe Aims) they are invited to voice, discuss and swap experiences in groups and with their coach. In so doing they can discover the value of gender inclusion and gender empowerment as it relates to them. The discovery and development of gender empowerment as it is determined by individuals is what we refer to as the Gender Quotient. This is described in more detail in section 4.

Social learning possibilities emphasizes the dynamic interaction between people, and their different life and work contexts in constructing new meaning, identity and norms relating to gender. It is a natural and subtle process of social change in which people influence and learn from each other in ways that introduce new gender narratives and behaviours which benefit wider social ecosystems.

Providing a setting within the training environment through how group work is structured, or insights shared at the SME Loop graduation offer spontaneous opportunities that enable social learning. Outside of the training and coaching processes, opinion leaders and role models (Principle

<sup>v</sup> Gender identity refers to each person's deeply felt internal and individual experience of gender, which may or may not correspond with the sex assigned at birth, including the personal sense of the body (which may involve, if freely chosen, modification of bodily appearance or function by medical, surgical or other means). Because gender identity is internal and personally defined, it is not "visible" to others.

<sup>vi</sup> Gender norms refer to social and cultural *attitudes* and *expectations* about which behaviours, preferences, products, professions, or knowledges are appropriate for women, men, and gender-diverse individuals, and may influence the development of science and technology.

3) can also prompt opportunities for social learning through how they are observed by others in the community.

## Principle 6: Prompt self-organising possibilities for Gender Inclusive participation in informal networks

Principle 6 recognises the role of SME Loop Practitioners and entrepreneurs as levers, amplifiers and connectors of potential partnerships and affiliations. As connectors you can prompt opportunities to organise as small groups in coming together to work with specific gender empowerment issues that are relevant to the local context.

Considering what is within the scope of the Gender Transformative SME Loop in prompting the organising of participants and SME Loop practitioners with respect to gender transformative issues begs the question: Why are you prompting self-organising and to what end? You are creating opportunities for people to form alliances and groups that impact gender related challenges past what the SME Loop programme could engage with.

### ***An example***

*It could be that fair wage for women is an issue that is raised during the training by participants. In that case participants may want to role-model good practice in this regard. Entrepreneurs would do this in their own business development plans.*

*Trainers could share with other partners that this was a topic that was relevant to this group. An NGO partner may respond to this a volunteer their support. This could suggest talking to participants and support them with an information booklet that talks about gender equality in business. Entrepreneurs could talk to their employees or members in their community about basic conditions of employment, and why women economic empowerment benefits everyone.*

*This example has the potential to prompt approach 4 (see Diagram 9), where the subject of fair wage and basic conditions of employment are key messages that an NGO together with government partners and the community can champion.*

The gender analysis described with Principle 1 can already provide input as to the opportunities for broadening and enriching networking. Subsequently the challenges and shared experiences that entrepreneurs work with in finding and developing their Gender Quotient will also pinpoint emergent needs and possibilities for prompting opportunities for organising.

Conversations that began in Stage 1 with potential SME Loop partners could at this point become more organised around particular gender empowerment challenges. You may find alliances supporting women economic empowerment has become a priority with a specific financial services partner. Similarly with SME Loop participants through conversations about women's rights, gender roles and norms during the training helpful opportunities to address gender inequality or women economic empowerment may surface.

By discussing entrepreneurial challenges with other participants and SME Loop Practitioners, these conversations pave the way for issues of gender to be worked with

and sustained by women and men beyond the life and scope of a Gender Transformative SME Loop implementation. Principle 6 deliberately utilises the word 'self-organising' which emphasises the opportunity of SME Loop practitioners and participants to engage with possible opportunities to organise around relevant gender empowerment challenges. The needs and possibilities can be

chosen by SME Loop practitioners and participants themselves, considering what is relevant to their personal, business and social context. A useful guideline for thinking about organising and to what

<p><b>Agency</b> - refers to organising groups to support changes in aspirations and achievements. Participating within this context is about increasing self-confidence and self-worth, increasing awareness of rights and social support by being a member of the group.</p>	<p><b>Structure</b> – refers to organising to bring awareness to women’s rights and advocate for social change about culturally unfair norms, beliefs, and practices. Typically interest groups would bring awareness of the structural barriers and social norms that constrain women, and these platforms allows space for people to voice their gender concerns (women as well as men and adults as well as youth). This form of organising deals with advocacy that challenges societal rules and customs.</p>
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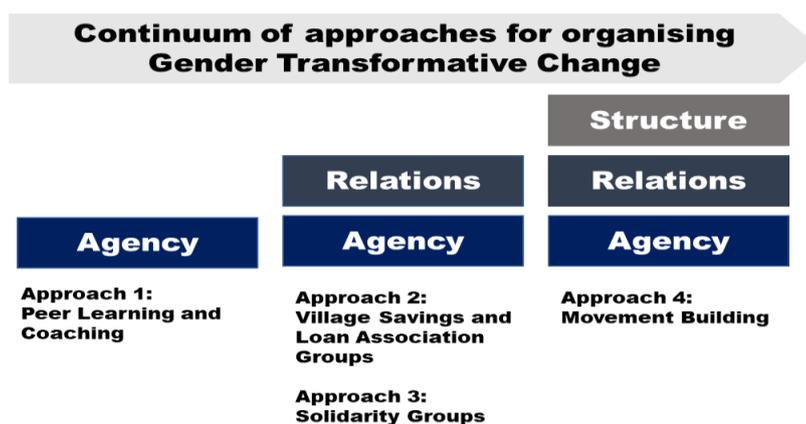
**Relations** – refers to the nature of relationships through which we navigate our life. Organising around relational needs is about strengthening solidarity among people, broadening social networks, fostering more equitable relationships between men and women or building local relationships between civil society, government and donor groups.

end is to look at organising around three aspects agency, relations and structure.

Gender Transformative Empowerment relies on a combination of changes in all three aspects: agency, relations, and structure. The selection of possible self-organising opportunities can be introduced and defined together with partners, trainers, coaches, and participants during Training 2 of the SME Loop. In Training 2, participants can work with the issues and challenges men and women entrepreneurs have defined for themselves.

Diagram 9 summarises approaches that serve as consideration for applying Principle 6 to the emergent needs of the local context. The continuum for organising gender transformative change helps us consider the range of approaches that can potentially be supported.

*Diagram 9: Approaches to organising for women development and gender transformative change and what they tend to achieve <sup>12 vii</sup>*



These approach range from:  
 Approach 1: Organising women as recipients of knowledge, good and services  
 Approach 2: Organising women and/or men in groups to promote economic development  
 Approach 3: Leveraging groups to influence and raise demands for gender transformation  
 Approach 4: Supporting groups to mobilise for women’s rights and social change

<sup>vii</sup> Adapted from Women’s Empowerment Organising, CARE.

Although Diagram 9 speaks to more formal organising, what is within the scope of the Gender Transformative SME Loop is prompting the potential for something to begin. Local partners would have an essential ongoing role to play in offering support to the informal networks in cases where it is needed. For example, a group of participants may find it beneficial to register as a co-operative. As a legal entity the cooperative could be in a better position to secure a more substantial loan to build a factory supporting their business.

### ***Men entrepreneurs considering recognition and appreciation in business and at home***

*As a group of men sat together to talk about gender, a theme that emerged was expressing appreciation and recognition for others (especially women). They discussed a social norm that influenced their behaviour, that being the assumption that praising people leads to big-headedness. Each expressed the value and support they had received from women in business and at home. They admitted though that although they felt the appreciation, they felt clumsy in expressing appreciation and they didn't stand still with thinking about what recognition means in relation to co-workers or employees.*

*What transpired was finding ways at business and at work, where they could practice appreciating and recognising women and men (also a focus on how they related to the youth). The project team included this as an invitation for all entrepreneurs (the pilot participants) to work with this. This was integrated into the practical aspects of working with the gender themes participants raised. In the end pilot participants chose to organise around doing things that expressed appreciation. At the end of the pilot, both men and women participants reported that relating between women and men had changed for the better. Many participants were family-owned businesses who spoke about feeling more connected and acknowledged in how they engaged each other.*



GIZ ATVET for Women, Story Circle Pilot (2019). Men talk about gender norms in business at within the household.

## Principle 7: Rethink impact beyond women empowerment

Principle 7 is inviting a fresh and feasible look at monitoring and evaluation. Measuring gender transformative change is an evolving and emerging practice. Here we highlight the need and opportunity to move beyond the more conventional measures of gender equality (which are more focused on women’s empowerment).

In aiming to move the needle on Gender Transformative Change, we would need to expand the scope of measurement to capture individual-level change and collective and systemic changes. For example, changes to business practices, social relations, changes in beliefs of individuals and changes to men and relationships between and among men and women. A helpful conceptual framework derived from synthesising several models for considering the scope of measurement for The Gender Transformative SME Loop is Table 4.<sup>viii&ix</sup> This is a helpful reference in articulating a gender transformative results chain, formulating outcomes, and developing indicators.

*Table 4: Empowerment measures the expansion of choice and aspirations, strengthening of voice and the transformation of power relations<sup>13 14</sup>*

AGENCY	RESOURCES	INSTITUTIONAL STRUCTURES
<p>Ways in which women can exercise agency:</p> <ul style="list-style-type: none"> <li>• Decision-making</li> <li>• Collective Action</li> <li>• Leadership</li> <li>• Self-efficacy</li> <li>• Increased financial independence</li> <li>• Increased bargaining power</li> </ul> <p>Capture shifts in agency over time (e.g., life stages – married, single or elderly women) and different spaces (household and business)</p>	<p>Three types of resources include:</p> <p><b>CRITICAL CONCIIOUSNESS</b> –identifying and questioning how inequalities and power operate in one’s life:</p> <ul style="list-style-type: none"> <li>• Desire for change</li> <li>• Self-awareness</li> <li>• Aspirations for leadership</li> <li>• Confidence in your contribution</li> </ul> <p><b>ASSETS</b> – include tangible and intangible economic, social or productive resources:</p> <ul style="list-style-type: none"> <li>• Time</li> <li>• New knowledge and skills</li> <li>• Social capital and increased participation</li> <li>• Changes in business practices</li> <li>• Access to new markets</li> <li>• Financial productive assets</li> </ul> <p><b>BODILY INTEGRITY</b> – having control over her physical and mental well-being:</p> <ul style="list-style-type: none"> <li>• Health (e.g., post-menopausal women sustaining current level of work)</li> <li>• Safety and security</li> </ul>	<p>Different spheres in which women live their lives:</p> <ul style="list-style-type: none"> <li>• Family</li> <li>• Community</li> <li>• Business</li> <li>• Market</li> <li>• State</li> </ul> <p>Within each sphere institutional arrangements are shaped by laws, policies, norms and relations among groups and individuals</p>

Although Principle 7 is emphasised with the last Stage: SME Loop and Beyond. The development of your monitoring and evaluation design begins with Stage 1: Define your SME Loop. Rethinking M&E starts with Principles 0-2 which help you dive in to the complex and nonlinear nature of gender transformative empowerment.

<sup>viii</sup> Gender Equality Toolbox, What Gets Measured Matters, 2017, pgs.6,7,16,19,23

<sup>ix</sup> Golla et al, Understanding and Measuring Women’s Economic Empowerment, ICRW,2011, p.6

A few starting guidelines to begin taking steps with respect to how to measure for impact include:

- There are many dimensions to women’s economic empowerment, no single program can address all the factors that contribute to women’s economic empowerment. Rather, if economic empowerment is seen as a complex, multi-layered pie, programs should “choose their slice.” They should concentrate efforts on where they can make the most difference given their resources, timeframe, local conditions, and consider what other organizations are doing.
- There are many universal templates and frameworks for measuring empowerment, however they may not all be easily applicable to the focus of the Gender Transformative SME Loop. Using universal measurement frameworks like Project-level Women’s Empowerment in Agriculture Index (Pro-WEAI)<sup>x</sup> you may need to supplement or adapt to ensure relevance to the context.
- As gender intersects with age, class, ethnicity, religion, sexual orientation, and other identity and social markers of difference. Focusing on gender alone can mask disparities in the conditions and empowerment of women within and across contexts. Using an intersectional lens is therefore crucial to measuring women’s empowerment and gender transformative change.
- Gender Empowerment is a long-term process. Consider how much time is necessary or reasonable to observe change because of engagement with the Gender Transformative SME Loop, use short, medium, and long terms goals to track change. Measures should create space for women’s voices that express how change is happening, and more importantly, experienced from their own perspective.
- Adopting both qualitative and quantitative methods (mixed-method approach). In terms of the data collection and analysis process, it is the most effective way to shed light on local processes that are either facilitating or hindering the effectiveness of the Gender Transformative SME Loop.

## Principle 8: Make visible how Gender Transformative Change is benefiting everyone

Principle 8 is an opportunity to dispel myths about gender empowerment and to create real insight about what is the impact of Gender Transformative Change. In communicating success stories and experiences from the field, ask for and look for the benefits to men and children. Not just women. Over time past graduates of the SME Loop, your relationships with opinion leaders, and the programme’s own communication of impact through stories at multiple levels (beyond the individual) will help create an inspiring and pragmatic view of gender transformative change.

Through communication of stories and ongoing iterations of the Gender Transformative SME Loop you can create opportunities to really come to understanding that by *placing women at the heart of communities, decisions, policies, and economies* doesn’t just benefit women—it benefits everyone.

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<sup>x</sup> For more information, refer to *Introducing PRO-WEAI: A Tool for measuring Women’s Economic Empowerment in Agricultural Development Projects* by Elena Martinez and Greg Seymour. Additional reading recommendation: <https://weai.ifpri.info/versions/pro-weai/>

Informing future iterations of the Gender Transformative SME Loop, use field experiences as case studies and examples that shows it is possible. In this way the value of Gender Transformative Change can help people believe that the benefits are within their grasp. With respect to programme partners these stories help strengthen our resolve to preserve and stay the course with significantly moving the needle of Gender Transformative Change.

### A young girl in Ghana discovers and shares her dreams

The GIZ ATVET4W Pilot Project invited families to engage in stories about their gender realities. The invitation was extended to not only men or women entrepreneurs, but all members of the household to voluntarily participate. This inspiring story is an example of social learning that benefitted a daughter of a household. The children were not the primary target group, yet they benefitted from being included.

“My mother encourages me to make career choices that are not related to agriculture. My father wants me to carry on the family business, he wants me to learn about agriculture and technology. I don’t want to disappoint them.

I love animals but not for meat production. I like to look after them.”

Through the process of sharing her future dreams, it opened a conversation with KITA college staff members. This girl had never thought of veterinary science as a possibility. She was going to Google *women vets in Ghana*. If there wasn’t one, she said, **“Then I will be the first!”**.



Children sharing their hopes about their future career possibilities and choices.

ATVET Story Circle Pilot: Women Economic Empowerment in Ghana (2019)

### 3.3 Resources for applying the Gender Transformative Application Compass

To help you internalize and deepen your insight in working with the Gender Transformative SME Loop, we propose the three steps outlined below. Each step takes you into more detail and gives you a guided opportunity to reflect on the nine principles and work with applying them to the local context of your SME Loop.

#### Step 1: Take time to internalise each GTA Principle for yourself



##### *Self-Reflection on the GTA Principles*

Once you have read through the principles, we recommend working through the Self-Reflection Presentation and Worksheet.

The purpose of this interactive exercise is to become familiar with each principle. The resources provide more detail per principle and invite you to reflect on the applicability of each principle in practice.

It is important to have completed the Self Reflection before doing the Group Conversation.

**Resource:** Click on this link for the GTA Compass Presentation

**Resource:** Click on this link for the Self-Reflection Worksheet

#### Step 2: Make the link between each GTA Principle and each Stage of the SME Loop



##### *Exploring practicalities of the GTA principles*

The value of this interactive exercise is about exploring practical questions that help you unpack further insight, clearer questions and actions steps per SME Loop Stage.

**Resource:** Click on this link for the GTA Exploratory Questions per Stage of the SME Loop

#### Step 3: Engage in a Team Conversation about the GTA Principles



##### *Contextual awareness and prioritisation of GTA Principles*

After completing the Individual Exercises, begin the process of identifying how you plan to go about approaching the inception of a Gender Transformative SME Loop in your country

**Resource:** Click on this link for the Team Conversation Process using the GTA Principles

## 4. THE GENDER QUOTIENT

### 4.1 What is the Gender Quotient?

**The Gender Quotient** refers to the capacity to be gender aware and gender attuned in making choices for your life that are free from limiting beliefs and social norms. A person who has a high Gender Quotient values gender equality, has a strong sense of personal agency and role-models gender aware possibilities of relating between people. The abbreviation of Gender Quotient is **G.Q.**, which helps emphasise the quotient aspect of gender. By quotient we are highlighting the degree to which gender equality is present and acted on. Thus, your G.Q can be low or high in different situations.

The Gender Quotient prompts an exploration of one's reality and asks you to imagine your wishes and areas of change and improvement. Through the development of your **Gender Quotient Map**, individuals identify personal and professional possibilities that support developing their Gender Quotient. Through the development of **Safe Aims** individuals make choices and take little steps that increasingly apply gender awareness to their reality. Engaging with Safe Aims is an opportunity to

A Safe Aim is something doable and slightly out of one's comfort zone which is about discovering what happens when we apply a gender lens to the challenges of our reality.

grow in wisdom, realism and pragmatism in discovering gender equality in action. The process of working with a G.Q. Map and Safe Aims is not about solutions (although solutions may form part of it), the primary aim of working on your gender quotient is discovering new perspectives, choices, different questions, and new options born out of a gender inclusive and gender empowering orientation.

The process of generating a G.Q. Map and implementing Safe Aims is supported by a coach who is a compassionate witness to entrepreneurs as they work through their own process of discovering how gender supports their unique reality. Coaches are an essential support to individuals wanting to develop and mature their G.Q. Coaches are soundboards (not giving advice or experts). Rather they play the crucial role of curious companion as individuals grapple with the ups and downs of developing one's G.Q. Coaches are interested observers and engaged listeners helping individuals through inquiring questions to make sense of their own gender quotient development. In addition, coaches support individuals in integrating their Safe Aims with the practical application of the SME Loop Learning Programme. **The Gender Quotient Coaching Programme** is an important preparatory step for International Master Coaches of the SME Loop to guide and implement the Gender Quotient as the Gender Transformative SME Loop is implemented. In introducing you to the Gender Quotient this section provides a description of the Gender Quotient Map and Safe Aims and how this is applied. How the Gender Quotient can be applied in implementing the SME Loop is described at the end of this section ([Diagram 12: The process for working with the Gender Quotient](#)).

### 4.2 The Gender Quotient Map

The G.Q. Map is about finding out where you are and what your unique relationship with gender is. Gender identity is personal and individual, nobody's map is going to be the same. There is also no wrong or right way regarding which aspect of their Gender Map participants want to work with. As gender is context specific, complex, multi-faceted and highly individual, the G.Q. Map offers a non-intrusive yet very explicit process of working with gender in a person's direct experience. By direct experience we mean what is relevant right now.

## Developing your Gender Quotient Map

The process of developing your G.Q. Map aims to broaden an individual's understanding of gender through their personal discoveries and choices of working with it. There are two steps to completing the G.Q. Map. First entrepreneurs are invited to take stock of their business reality by looking at universal entrepreneurial challenges. This sets the stage for the second step which is to explore your unique G.Q.

*Step 1: Begin where you are, by taking stock of your business reality and considering relevant entrepreneurial challenges*

The business reality of the entrepreneur is used as the starting point to dive into one's dynamic interrelated and multi-dimensional reality. Entrepreneurs explore and reflect on their own current entrepreneurial challenges.

Drawing on multiple sources across sectors and economies, shared themes making up entrepreneurial challenges are introduced to SME Loop participants. Diagram 10 summarises the challenges. The challenges that are italicised are notably more challenging for women entrepreneurs.

*Diagram 10: The universal and complex challenges Entrepreneurs share with each other*



Once entrepreneurs have pinpointed the challenges that are uppermost in their mind, they are asked to choose support possibilities. A list of prompts that stimulate thinking about support options is provided to spark ideas<sup>xi</sup>:

1. Finding new customers
2. Keeping existing customers
3. Funds to grow the business
4. Funds to start the business
5. Enhancing product/service

<sup>xi</sup> Adapted from, Ewing Marion Kauffman Foundation (2020) "How does COVID-19 affect challenges facing entrepreneurs? Trends by business age." Trends in Entrepreneurship, No. 13, Kansas City, Missouri.

6. Inclusion
7. Information, education, and knowledge
8. Location, region, or geography
9. Mentors who can provide guidance
10. Networks and Connections
11. Self-Care
12. Self Confidence
13. Skilled Employees
14. Social support
15. Technology
16. Time to devote to the Business

### *Step 2: Find your unique G.Q.*

Now that entrepreneurs have looked at the barriers, that are most relevant to their business and considered support possibilities, we extend the focus on possibilities one step further to gender. We invite participants to discover and experiment with the notion that gender is helpful in helping you navigate the challenges of your reality as entrepreneur. Instead of intellectually appreciating this, or taking anyone's word for it, this is about discovering what is true and real for you with respect to gender and the value proposition of gender equality.

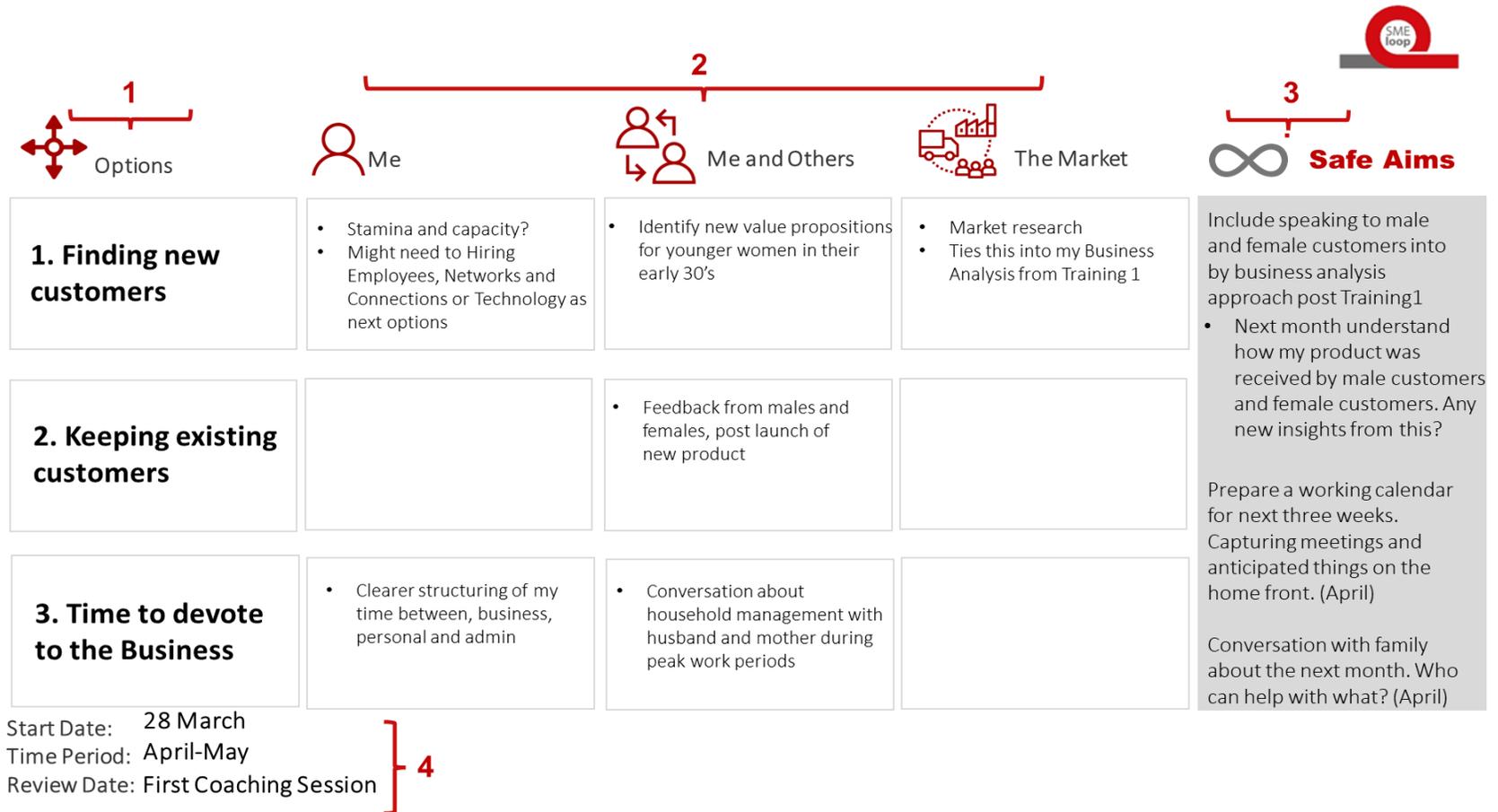
The process of finding your unique G.Q. is an invitation of discovery. We're not wanting to convince anyone of anything relating to gender equality and women's empowerment. We are however creating an environment (a greenhouse) where people can arrive at their own insights and beliefs about gender. Diagram 11 summarises the different themes entrepreneurs are introduced to in considering the possibilities of gender equality and women's empowerment.

### *Diagram 11: Exploring how gender can be helpful to you and your business*



The compilation of your Gender Quotient Map begins with integrating the two steps entrepreneurs have considered, namely the business challenges that are foremost in their mind, and how gender could be a meaningful support to their reality. We provide a summary example to illustrate how the concept works in practice.

Diagram 12:  
Example of a  
Gender  
Quotient Map



1. Entrepreneurs transfer the three options or possibilities they wish to work with in navigating the challenges that are top of mind given their current business reality
2. Using **Gender Wise Cards**, they unpack different ideas across the three aspects of human engagement (see principle 4) that bring a gender orientation to their reality. This creates the input for crafting Safe Aims.
3. With the assistance of a coach, they develop Safe Aims to try out and experiment with.
4. The timeframe to work with Safe Aims is chosen by the entrepreneur. The start date, the trying out period and review with their coach is noted.

### 4.3 Developing Safe Aims

The development of Safe Aims brings the exploration of Gender into practice. A Safe Aim is something doable and slightly out of one's comfort zone that is about discovering what happens when we apply a gender lens to the challenges of our reality. The exploration is about discovering how a gender lens can help you deal with complex issues that there may be no obvious or easy solutions to as an entrepreneur.

The process of trying out Safe Aims and sharing feedback with a coach builds and develops agency. The scope of the Safe Aims can include an array of aspects which the entrepreneur wishes to engage with (As described in Principle 4 - intrapersonal, interpersonal, intra organisational and interorganisational).

A coach will serve as a non-judgemental and curious witness. Observing and asking questions so that the entrepreneur can reflect on and unpack their direct experience in working with their Safe Aims. There is also the possibility for coaches to help integrate Safe Aims with issues entrepreneurs wish to work with in their business plan. As shown in Diagram 10, the illustrative example shows an example of a few Safe Aims.

It may happen that individuals challenge their own assumptions about gender which may surface past and current frustrations and hurts. Should this occur it is important as the coach to be awake to your role of compassionate witness and not to take on the role of therapist. That been said, having an option to guide people in seeking therapy or guided support can be planned for through the SME Loop partnership network (e.g., trained counsellors working for an NGO). This is an important consideration to plan for upfront. This been said the main emphasis of the Gender Quotient Map is to keep the focus on what feels accessible and safe for entrepreneurs to confidently work with.

The process of reflecting on one's Safe Aims with a coach is essential in creating an environment where entrepreneurs can come to their own understanding and realizations of gender equality and women's empowerment. International Master Coaches would need to attend the Gender Quotient Coaching Programme to develop the skill and capacity to guide the process of developing your G.Q.

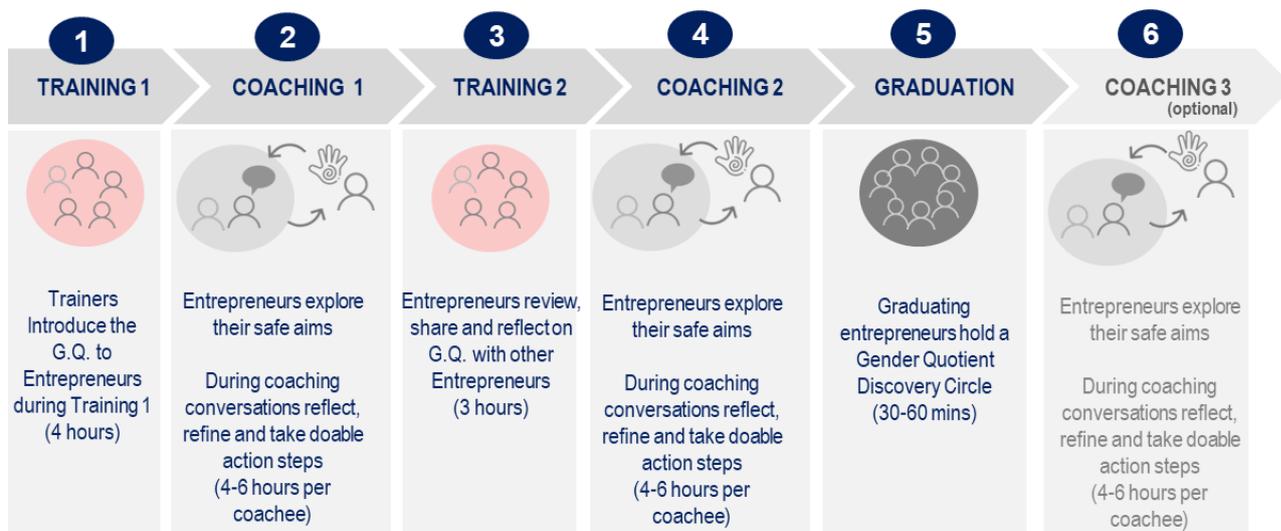
### 4.4 Application of the Gender Quotient within the rollout of the Gender Transformative SME Loop

The Gender Quotient is introduced during Stage 3: SME Loop Implementation. Working with the Gender Quotient opens transformative and social learning possibilities (refer to Principle 5). Diagram 13 outlines how the Gender Quotient could be introduced and applied. The Gender Quotient is implemented in addition to the existing SME Loop training and coaching process, in other words this is an add on.

The additional time estimation to the existing training programme and coaching process is indicated in hours below each step in the proposed G.Q. implementation process. International Master Coaches would need to have completed the Gender Quotient Coaching Programme and are the primary guides offering support to Programme Team Members who choose to take on this open invitation of the Gender Transformative SME Loop.

Diagram 13: The process for working the Gender Quotient

**STAGE 3: SME LOOP IMPLEMENTATION**



<p><b>1</b> TRAINING 1</p> 	<ul style="list-style-type: none"> <li>• During Training 1 of the SME Loop, the Gender Quotient can be introduced to participants.</li> <li>• Entrepreneurs begin the process of compiling their Gender Quotient Map. They also have opportunities to talk about their challenges and possibilities with other participants.</li> <li>• Training Materials for this step include the Gender Quotient Introduction and Overview Presentation, Gender Quotient Map Template and Gender Wise Cards</li> </ul>
<p><b>2</b> COACHING 1</p> 	<ul style="list-style-type: none"> <li>• Coaches guide entrepreneurs in finalising the crafting of their Safe Aims. The coach plays an important role in helping the coachee ‘right size’ their aims.</li> <li>• During the coaching timeframe the coach checks-in with the coachee on what they experienced in trying out their Safe Aims. The aim is to help coaches learn from the experience, update and change Safe Aims based on the direct experience of participants. The ‘real work’ is done by participants.</li> </ul>
<p><b>3</b> TRAINING 2</p> 	<ul style="list-style-type: none"> <li>• Entrepreneurs are given an opportunity during Training 2 to share experiences, learnings and challenges with the process of following through on their Safe Aims.</li> <li>• Where participants ‘tripped up’ with their Safe Aims is discussed as a learning opportunity. Helping us appreciate what’s involved with respect to gender transformative change. Talking about good experiences with Safe Aims helps to role-model and spark fresh possibilities for others. This helps participants get better at ‘right-sizing’ their Safe Aims and working with them during Coaching 2.</li> </ul>
<p><b>4</b> COACHING 2</p> 	<ul style="list-style-type: none"> <li>• Coaching 2 serves as a second opportunity to work with Safe Aims. Participants can get better at it, learning from their experience in Round 1.</li> <li>• The coach continues to be an interested and curious listener helping coaches flesh out their experience and learn from it. The crafting of new Safe Aims is also a possibility to work with.</li> </ul>

<p><b>5</b> GRADUATION</p> 	<ul style="list-style-type: none"> <li>• Consider adding a graduation circle to the graduation programme. A graduation circle is a ritual of appreciation where participants can share key insights about their experience in developing their G.Q.</li> <li>• This also is a form of recognition appreciating graduates for their willingness to explore and discover the value of Gender Equality and Women's Empowerment.</li> <li>• There are also alignment opportunities with M&amp;E presented by the inputs and closing remarks made by graduates during the circle process. Refer to the document, G.Q. Graduation Circle Process.</li> </ul>
<p><b>6</b> COACHING 3 (optional)</p> 	<ul style="list-style-type: none"> <li>• Coaching 3 offers an additional opportunity to develop new Safe Aims for participants.</li> </ul>

#### 4.5. Resources supporting the application of the Gender Quotient

Below is a list of the resources that help you find your way with applying the G.Q.



##### *Gender Quotient Training Materials*

Included here is a summary of the Gender Quotient Training Materials. This has been included in this guidelines document to give you an overview. We also invite you try developing your own Gender Quotient Map to get an experiential appreciation of the process.

**Resource:** Click on this link for Gender Quotient Introduction and Overview Presentation

**Resource:** Click on this link for Gender Quotient Map Template

**Resource:** Click on this link for the Gender Wise Cards

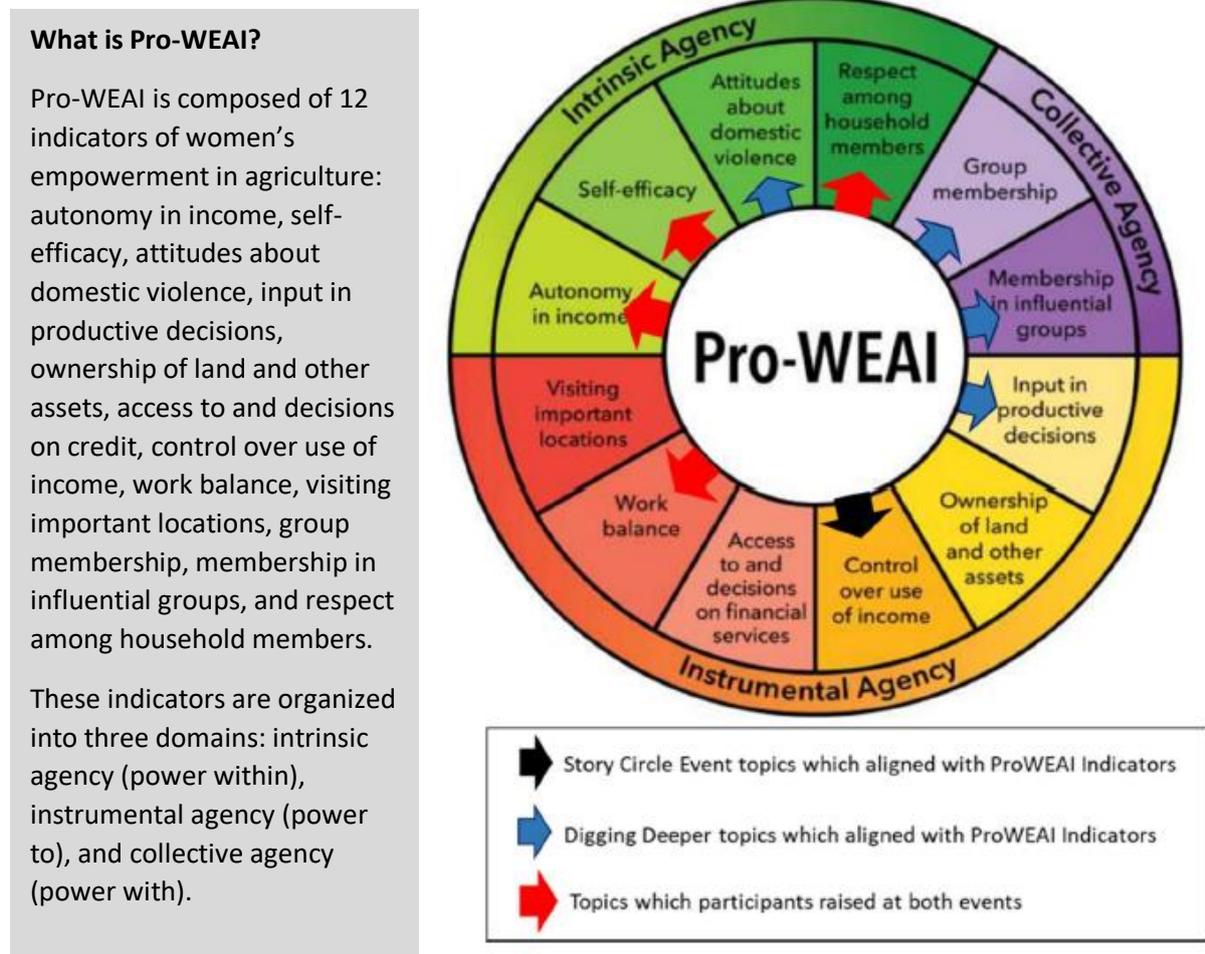
## APPENDICE 1

The Gender Transformative Story Circle pilot<sup>15</sup> adopted a demand led approach. This meant that women and men participants identified the gender transformative topics that were most relevant to them. The project team discovered an alignment between what men and women wanted to work with and the Pro-WEAI framework. In this way communicating the results helped create understanding at two levels:

- 1) The outcomes of the pilot process (what happened)
- 2) How the outcomes fit into the context of women economic empowerment (Pro-WEAI)

The intention was to promote understanding of the scope of gender transformative change and what this kind of change is like for women and men entrepreneurs and their families.

*Diagram 14: Summary of Pro-WEAI indicators that were impacted by the changes women and men entrepreneurs brought to their gender realities*



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