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# Intervention strategy

*Designing winning interventions for women's economic empowerment*



# Foreword

The **WIN program** was set up in Mozambique to advance women's economic empowerment (WEE), especially among women entrepreneurs, using a Market Systems Development (MSD) approach.

MSD programs work with market actors (private and public sector) to design and test ways to improve the functioning of a market for the benefit of a specific target group – in this case, low-income women.

A key part of that process is designing an intervention – a program to support a change in practice – to be tested by our partners.

This guide lays out how to develop an intervention strategy, and was created to help other MSD programs working in the area of WEE to design impactful interventions.

The guide is part of a four part series on designing, implementing and monitoring impactful MSD programs to advance WEE. The four chapters are: **Sector Selection and Analysis, Partner Selection, Intervention Strategy** (this tool) and **Monitoring, Learning and Evaluation**.

The information in this guide is based on the Women IN Business (WIN) program, a five year MSD program funded by the Swedish Embassy and implemented by TechnoServe on Women's Economic Empowerment in Mozambique. WIN-specific examples are highlighted throughout, to show how the theory can be put to practice.

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# Definitions

**Women's economic empowerment (WEE)**

The process by which women and girls are able to succeed and advance economically and have the power to make and act on economic decisions.

**Market systems development (MSD)**

A development approach that works through market actors (typically private companies and public organizations) to engage the poor and help sustainably grow their incomes and livelihoods.

**Sector**

A term used by WIN to identify the area of operation of the target group.

**Verticals**

A term used by WIN to identify the areas where the program's partners can be found. Verticals represent service areas, functions or influences that impact how well women can perform in the main sector. In other programs they might also be called "sub-sectors" or "entry points".

**Gender analysis**

Gender analysis is a process to understand the relationships between women and men, their access to resources, their activities, and the constraints they face relative to each other. Companies can use this process to identify opportunities with women and men through their business operations.

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# Process from scoping to intervention



## Scope

- ▶ Define the target market and desired impact
- ▶ Select main sector(s)



## Select verticals

- ▶ Create long list of potential verticals (sub-sectors)
- ▶ Prioritize verticals (sub-sectors) based on gender analysis of potential for impact on target group



## Analyze

- ▶ Gender Analysis of the vertical to identify gender gaps and barriers
- ▶ Map market actors with incentive and capacity to resolve constraints



## Select partners

- ▶ Hold initial conversations with mapped actors
- ▶ Hear the ideas from the market
- ▶ Evaluate and select most relevant actors



## Design intervention

- ▶ Design activities, gender-responsive M&E plan and budget
- ▶ Decision Committee meeting
- ▶ Negotiate partnership agreement



This guide

**This process is often iterative, as conversations with partners, and the process of designing and implementing interventions, feeds into program knowledge about sub-sectors**

# Introduction

Intervention design is the part of program design to finalize the details of specific interventions the program is going to invest in, alongside its partners. It is concluded after Sector Selection and Analysis, and Partner Selection (see WIN’s other guides on these).

In reality, intervention design begins from the moment the team starts assessing the sector. The challenges identified then help shape activity ideas for potential interventions. These ideas are developed further during the Partner Selection process, and this ideation process continues even during the program implementation! Therefore, the steps shown here may be revisited to adapt the design if current interventions are not achieving the expected results. See WIN’s guide on “Monitoring, Evaluation and Learning” for more guidance on monitoring interventions.

This guide focuses on the main considerations to ensure that a WEE-based MSD intervention design is solid, has been robustly reviewed and is written down clearly, setting expectations for both the program and the partner.

**This guide is organized around three main steps in the process (in broad chronological order):**

01

Design activities, gender-responsive M&E plan and budget



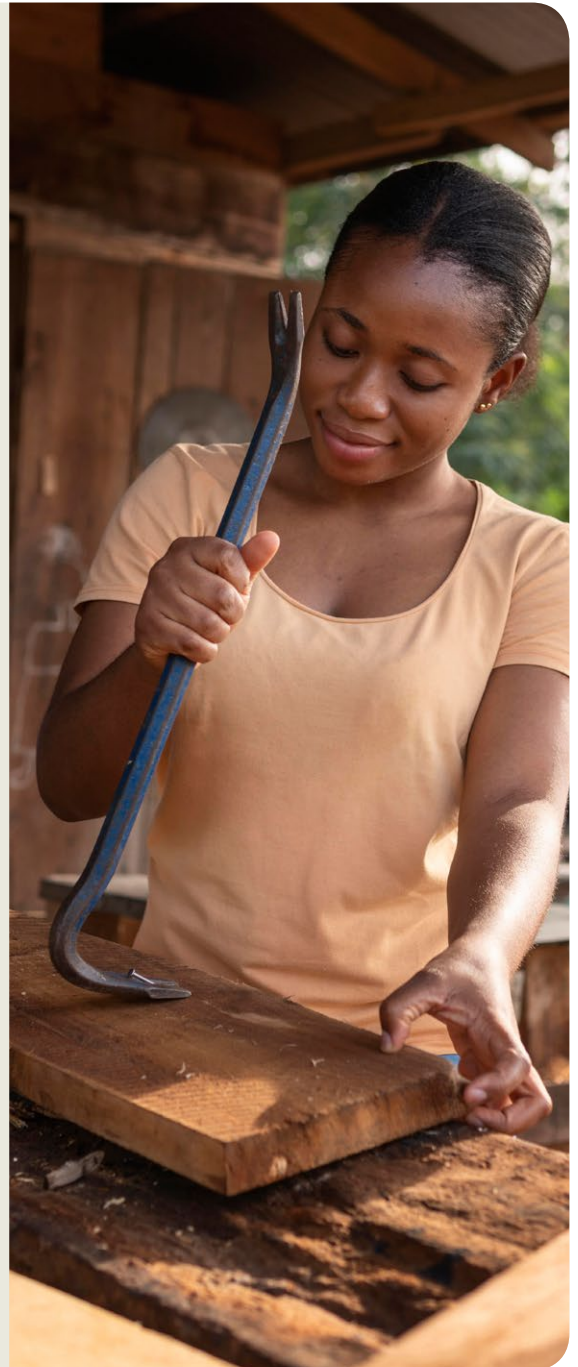
02

Decision Committee meeting



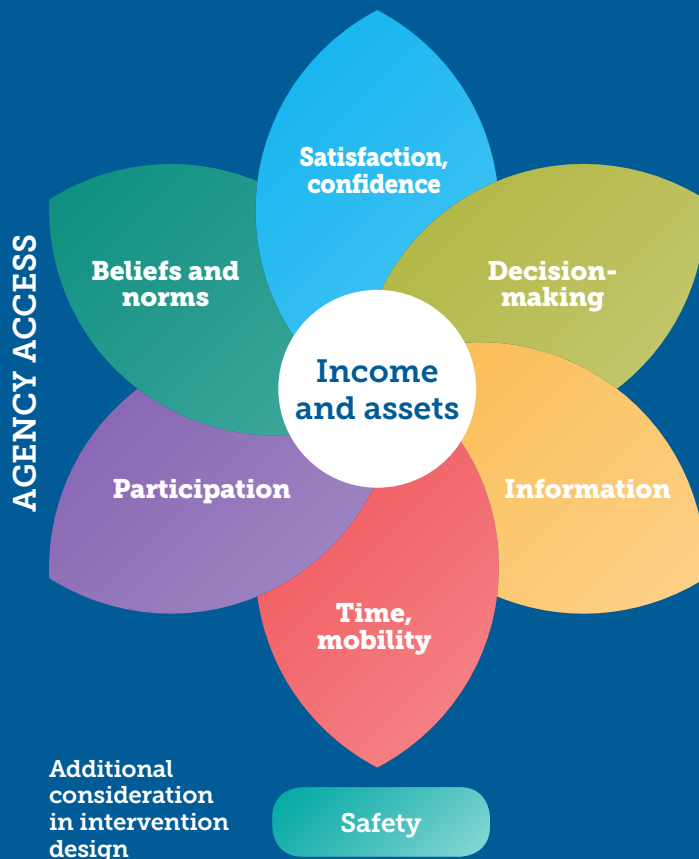
03

Negotiate partnership agreement



# WIN's WEE framework is used as a backdrop in intervention design

The WIN program devised a seven-dimensional framework for WEE, recognising that women are constrained in a complex way and “empowerment” often requires lifting several barriers



## WIN Experience

- ➔ “Income and assets” was defined as WIN’s “North Star” dimension. Potential sectors and interventions are ultimately assessed by their potential to impact women’s income and assets. This allows for a standardized way to evaluate (potential) impact.
- ➔ Other dimensions reinforce the North Star. Often they represent constraints that prevent women from achieving greater income and assets.

## How does this impact intervention design?

- ➔ The WEE dimensions serve as a framework to analyse how women and men are currently behaving in relation to the proposed intervention area, and how the intervention can be used to address different constraints and specifically to close the gap for women to benefit from the intervention.
- ➔ An added dimension - safety - is also assessed. This is to evaluate whether the intervention risks having any unintended safety consequences.

# 1 Design activities

**Activity Design:** Critical elements for WEE-focused programs to bear in mind as activities are discussed with the partner:

## Objectives

Partner and program must be 100% aligned! Be clear about:

- why the partner benefits from targeting women
- how the women are expected to benefit (time, money savings, access to information? See WIN's WEE framework)

## Timeline

- Establish realistic timeline that partner can commit to (e.g. shared Gantt chart)
- Partner should have deliverables early on - e.g. submit program design - if the project is too ambitious or not priority, it will become clear early on

## Roles

- Be clear on roles and responsibilities of each partner.
- See table for examples of what the program vs the partner should bring

## Review

Schedule regular reviews - at a minimum, weekly coordination calls, monthly update calls, quarterly written reporting

## WIN experience

WIN uses several documents for program design, but the most important are:

- Intervention strategy document (a template is shown in annex) – this is the document presented to the program's internal Decision Committee that details why, and how, the program wants to follow a particular intervention
- Partnership agreement (template shown later in this guide) – this formally lays out the intervention objectives, budget, timeline and roles and responsibilities of each of the partners



## Defining program and partner roles

In developing the program activities, it is important to be clear early on the roles of the program vs the partner. Interventions that are led by the partner are more likely to be successful (they know their business best.) and sustained beyond the duration of their agreement with the program. However, the program needs to add value. Therefore:

### The partner **DOES** the activities

- 1 Leads the design of the intervention
- 2 Executes the intervention
- 3 Reviews own progress against targets

### The program **SUPPORTS** the activities

- Brings knowledge of women as a target group (consider offering the partner's management team gender training – to provide insight into how gender-responsive the business is and help to build trust with the program)
- Advises, reviews strategies, brainstorms
- Helps collect evidence to show whether the intervention:
  - Benefits target group
  - Is sustainable for the organization

### WIN experience: AfricaWorks

**AfricaWorks** wanted to test a new mobile system for customer loan repayments. This would provide efficiencies for the company and save time for its customers, who were mainly women.

**AfricaWorks** designed the payments system, selected a provider, and rolled out a trial.

**WIN** provided gender training to the management team and held monthly meetings to review and advise on aspects of the system. WIN also inputted heavily in the design of a survey and analysis of its results, to provide evidence of the impact on clients and the company.

# 1a Design: Gender Analysis

## Using a gender analysis in intervention design

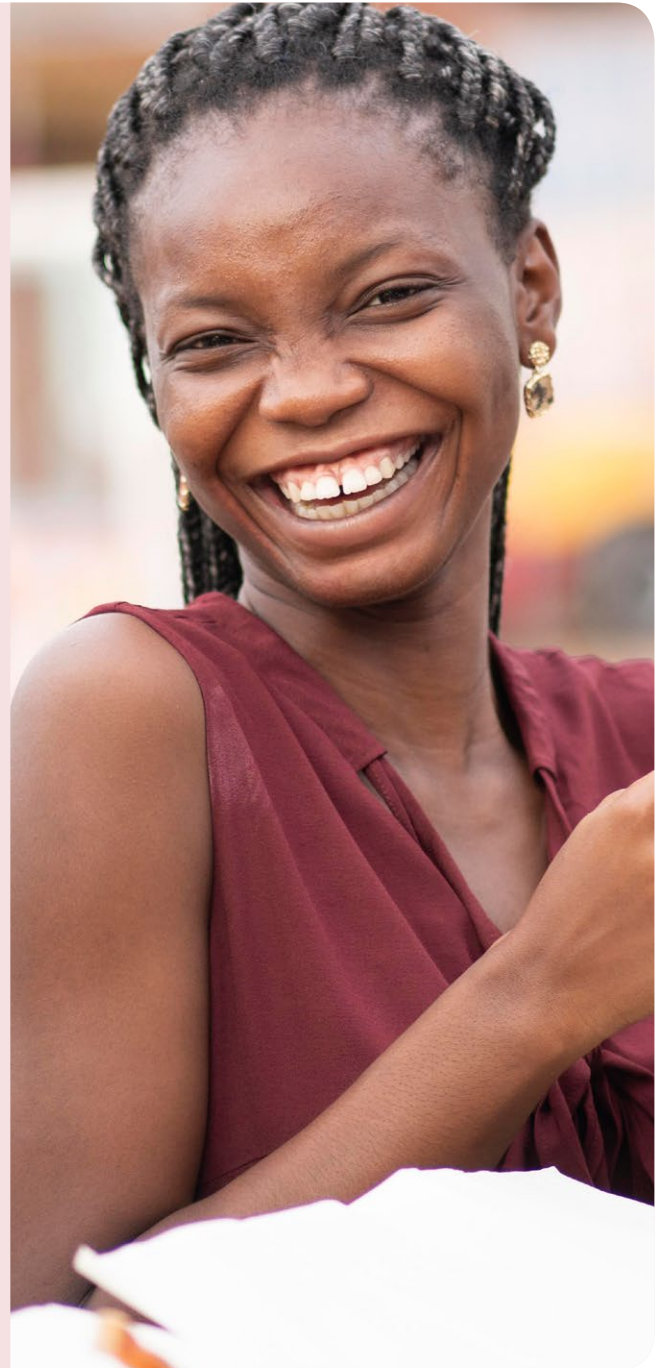
**Activity design:** WEE-focused programs (arguably, all programs!) should run a detailed gender analysis of the intervention as part of intervention design.

WIN's tool uses the **seven dimensions of WEE** to analyse current differences between men and women that may affect their access to the given service or improvement that the intervention is targeting. Based on this, the program should consider how to narrow gaps in access or agency so that women can benefit from the intervention as much as possible.

The tool should be filled in with the best available information from background research of the program, tailored market research (e.g. interviews with the target group), and conversations with the partner.

The tool is intended to shed light on considerations for intervention design. The intervention may not be able to, or even want to, resolve all constraints between women and men.

***This tool is presented next.***



# Tool: Intervention gender analysis table

As an example, the template has been filled out in relation to a hypothetical intervention concerning a mobile-phone information service for entrepreneurs showing market demand information for their products

	How are women and men affected by this dimension currently?	How will the intervention address this or leverage this?
<b>Income and assets</b> What income or assets are needed to benefit? What influences who has access to these?	<i>Smart phones are currently required to use the service, and are more common among men</i>	<i>Intervention seeks to expand access via USSD</i>
<b>Decision-making</b> What are the key decisions? What influences who takes the decisions?	<i>Both men and women targeted for this information are typically independent decision-makers (single entrepreneurs)</i>	<i>N/A</i>
<b>Information</b> What information is needed to benefit? What influences who can receive and understand information?	<i>Both men and women will need to hear about the information service. Women prefer word of mouth while men will respond to marketing</i>	<i>Target women “influencers” to test and promote the service</i>
<b>Time and mobility</b> What time / labour does the person need to benefit? What impacts the person’s ability to dedicate this? Is mobility an issue?	<i>Service is not expected to take considerable time/mobility for either women or men to access</i>	<i>N/A</i>
<b>Participation</b> What are the key activities and what influences who can take part?	<i>Participation requires users to navigate phones. Men are more phone savvy in this area</i>	<i>Use women “influencers” to help other women navigate menus</i>
<b>Beliefs and norms</b> What other beliefs, perceptions and norms impact whether the intervention will be received positively or negatively?	<i>User trust of the information is critical. Market research suggests both men and women will be open to trusting the information</i>	<i>N/A</i>
<b>Satisfaction and confidence</b> What are the intended benefits of the activity and are they likely to result in increased satisfaction and confidence for women? What influences who can benefit?	<i>Both men and women entrepreneurs could benefit and women particularly value market information as they lack confidence in knowing what will sell</i>	<i>Intervention service is expected to be particularly impactful for women’s confidence</i>
<b>Safety</b> Are there any safety concerns in implementing this intervention and how do they pertain to men and women?	<i>Service should safeguard confidential information of the users.</i>	<i>Accessing the platform will not require user to input any sensitive business or personal information</i>

# 1b

## Design: Gender-responsive MEL plan

The intervention design needs to have a good plan for what will be measured, how, and by whom. This includes:

A **RESULTS CHAIN**, to set out the logic of the intervention all the way to its ultimate objectives. There are many good examples to draw from.<sup>1</sup> WIN's WEE dimensions lay out different areas of economic empowerment the intervention may want to increase.

**PARTNER DATA** to be provided - e.g. sales, revenue and operational metrics, monthly or quarterly

- The company's commitment to providing data shows it is interested in the effectiveness of its intervention!
- Critically, the partner should agree to provide data that is sex-disaggregated

**TARGET GROUP SURVEYS** to be undertaken to give a more detailed picture of the intervention's impact - during design / baseline and at the end of the intervention

- Usually the program's responsibility, but the partner may need to allow access to its customer base, including a minimum % of women

See BEAM Exchange for more guidance on MEL.

### WIN experience: Getting data from M-Pesa

WIN worked with M-Pesa to understand the impact of changes to its mobile savings platform on women customers

WIN's MOU with M-Pesa included clear roles and responsibilities on data collection:

- M-Pesa provided high-level metrics on customer usage, disaggregated by sex
- WIN surveyed customers directly to see how the platform changes benefited women and men. WIN provided this analysis to M-Pesa to help it further understand the female segment and tailor solutions to it

# 1c Design: Budget

**The intervention design should include a detailed breakdown of costs and who is expected to pay. These should be aligned against activities in the timeline.**

It is useful for the program to have cost-sharing principles for the Decision Committee to assess whether the proposed budget commitment is appropriate

## WIN's cost sharing principles

**01** WIN will seek an average of 50% cost share with partners to carry out interventions

**02** WIN's contributions will generally be in-kind e.g. through provision of consultancies and equipment, with transparent and equitable procurement procedures

**03** The value of WIN's contribution will depend on the existing state of the market. In general, WIN's contribution is intended to subsidize the partner only to the extent that they would be taking on additional risk outside of what is commercially viable for the partner

**04** WIN's contribution should make longer-term take-up of the intervention more likely. It should never distort the market to such an extent that threatens longer-term sustainability and crowding in

**05** WIN's contribution will be time bound with clear and realistic expectations. That support will be phased out by the end of the intervention

**06** WIN contributions will usually be staggered, with disbursements of support dependent on fulfilment of cash injection or in-kind donation by the partner, provision of data, acceptance of monitoring activities and any other conditions as outlined in the partner agreement

## 2

# Decision Committee review

1

A Decision Committee reviews the intervention design that is put forward by the intervention manager on the team.

2

The role of the Decision Committee is to assess the plan before program budget and effort is allocated to the intervention.

3

The Decision Committee should include gender experts with experience with women's economic empowerment programming as well as MSD experts.

4

The Decision Committee meets on an ad-hoc basis when interventions have been designed with a potential partner, to approve the process of going forward with a formal partnership agreement.

5

The Decision Committee scores each intervention across a set of criteria (see below for those used by WIN), giving "positive", "ok" or "negative" assessment. A single negative assessment should mean that the committee rejects the proposal.

## WIN Decision Committee

- Program Director
- Country Director
- Operations Director
- Global Gender Advisor

WIN's Decision Committee is comprised of permanent staff members from TechnoServe. Other Decision Committees may be structured to also include the donor, depending on their preferences.

# Tool: Intervention Strategy template

The **Intervention Strategy template** lays out all the aspects of the intervention design to be reviewed by the Decision Committee (see page 14). It is presented alongside the Partner Selection template (see separate tool).

Intervention overview	<ul style="list-style-type: none"> <li>Name, sector of intervention, partner(s)</li> <li>High level description and rationale</li> <li>Overall budget and split between parties</li> </ul>
Beneficiaries and impact	<ul style="list-style-type: none"> <li>Defines the beneficiary, the impact expected during the intervention time frame and the impact expected if other organizations “crowd in”</li> </ul>
Intervention logic	<ul style="list-style-type: none"> <li>Results chain</li> <li>AAER framework</li> </ul>
Gender analysis	<ul style="list-style-type: none"> <li>Follows WIN’s WEE dimensions (see annex)</li> <li>How men and women might respond differently to changes proposed by the intervention, and how the design has taken this into account</li> </ul>
Environmental considerations	<ul style="list-style-type: none"> <li>Expected impact on the environment</li> </ul>
Plan	<ul style="list-style-type: none"> <li>Gantt chart of activities, and who is responsible (program / partner)</li> </ul>
Budget	<ul style="list-style-type: none"> <li>Break down of costs by party</li> <li>Rationale for co-investment</li> <li>Key milestones to trigger co-investment payments</li> </ul>
Risks and mitigation strategy	<ul style="list-style-type: none"> <li>Identifiable risks and how the program activities seek to reduce these</li> </ul>

WIN’s template uses a slide format and includes one slide on each of these points. See annex for the template

# Tool: Approval assessment template for Decision Committee

Criteria	Assessment
<b>Impact potential</b> <ul style="list-style-type: none"> <li>• Scale of impact per beneficiary</li> <li>• Alignment with objectives</li> <li>• Does the impact go beyond monetary / economic, to other forms of women's empowerment (WIN seven components of WEE)?</li> </ul>	Positive / OK / Negative
<b>Number of beneficiaries expected</b> <ul style="list-style-type: none"> <li>• Through short term / intervention period</li> <li>• In long term</li> </ul>	Positive / OK / Negative
Cost / benefit ratio	Positive / OK / Negative
Feasibility of intervention (technical and financial)	Positive / OK / Negative
<b>Partner alignment and capacity</b> <ul style="list-style-type: none"> <li>• Alignment with incentives (seriousness) and gender objective</li> <li>• Financial capacity</li> <li>• Organizational management</li> <li>• Integrity / reputation</li> </ul>	Positive / OK / Negative
Environmental impact	Positive / OK / Negative
Replicability / scalability by other partners	Positive / OK / Negative
<b>TOTAL</b>	GO / NO GO / REVIEW
Decision	GO / NO GO / REVIEW
Items for review before final decision can be made (if relevant)	



# 3

## Negotiate partnership agreement

Following Decision Committee approval, the program moves ahead with signing a Partnership Agreement (PA).

1

A PA sets out the key objectives of a partnership and expectations between partners in terms of activities to be performed and resources to be committed throughout the partnership. The core of the PA is based on the Intervention Strategy signed off by the Decision Committee.

2

In particular, the PA should set clear expectations for reporting and any other expected milestones from the partner before the program can release financial or in-kind contributions towards the intervention.

3

A PA is a legal document and should be constructed in accordance with the prevailing legal framework of the country where the program is operating.

It should be signed by authorised signatories from the program and the implementing partner.

### WIN experience

The PA is a detailed legal document that can take several back and forths between the program and partner legal teams. To prevent unnecessary time spent on this, it is best for the Decision Committee to sign off on the overall scope of the intervention *before* entering this phase.

The PA is an opportunity for the partner to sign important commitments towards gender equality such as participating in gender trainings, committing to internal gender targets and sharing sex-disaggregated data

# Tool: Template clauses for partnership agreement

Partners	Names the program and implementing partner, including addresses / ID numbers
Background	<ul style="list-style-type: none"> <li>● Overview of the program – objectives, duration, sponsor</li> <li>● Overview of the implementing partner – scope</li> </ul>
Common objectives	What is meant to be achieved through the partnership
Project	Overview of areas of work that will be undertaken through the partnership
Detailed activities and work plan	<ul style="list-style-type: none"> <li>● Attributes specific actions to the program and the partner</li> <li>● Includes dates for each activity to be performed, in table format</li> </ul>
Total costs and form of payment	Costs for both the partner and the program, associated with each phase of work or activity (i.e. mapped to the work plan)
Working team	Who are the named individuals from the partner and the program
Roles and obligations of the partners	<ul style="list-style-type: none"> <li>● General obligations such as information sharing, commitment to ensuring financial solvency, commitments to following labor laws</li> <li>● Obligations around reporting (e.g. monthly updates and quarterly formal reports)</li> <li>● Relevant legal disclaimers relating to the program's support to the partner</li> <li>● Commitment by partner to cooperate in any audits as required</li> </ul>
Inclusivity and gender equality	Clauses relating to commitment to uphold gender and diversity. Expectations around partner actions to improve gender equality more broadly in its organization (beyond the specific intervention) and to participate in gender trainings
Environmental considerations	Clauses relating to commitment to uphold environmental responsibilities
Confidentiality and IP	Agreement not to share sensitive information
Timing, terminations, modifications	Specifies the effective duration of the agreement and how changes may be made by either party
Liability and other legal clauses	As relevant to the legal jurisdiction
Signatories	Authorised senior representatives from the program and implementing partner



**The following is a template  
for the intervention strategy  
document - used by WIN for  
all its interventions**



# Instructions on how to complete this tool

**01** The intervention manager completes the intervention strategy document, using information from partner meetings and documents to fill in. The complete document also includes the Partner Selection section (outlined in a separate guide). Together they are reviewed by senior program leadership (e.g. PD or DPD).

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**02** The Intervention Strategy is presented to a Decision Committee (including the CD, CFO, Gender Advisor and PD or DPD).

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**03** The Decision Committee gives feedback on the intervention and gives the go-ahead



# Intervention overview

Intervention title:	
Intervention sector:	
Potential partner:	This should be the selected partner name(s)
High level description of intervention and rationale:	<p><b>Description:</b></p> <p><b>Rationale:</b></p> <p>[Include:</p> <ul style="list-style-type: none"> <li>-What is the expected outcome of the intervention?</li> <li>-How does this intervention fit with WIN's objectives and strategy?</li> <li>-Who is the end beneficiary for this intervention?</li> <li>-What constraints are you trying to resolve?</li> <li>-How will this intervention help to resolve those constraints?]</li> </ul>
Total investment and split	[Include total budget, split by partner and WIN, and whether each component is to be provided cash or in-kind] MMM-YY until MMM-YY
Timeframe of intervention	X weeks/months total

# Beneficiaries and impact

Target beneficiary:

[Describe end beneficiary – what does she do? Age range? Marital status? Etc]  
[Average and range of income levels for the end beneficiary]

Size of the impact:

[Expected nature and size of the impact on beneficiaries (slides 5-6 have more detail on this)]

How many beneficiaries will be impacted during the intervention?

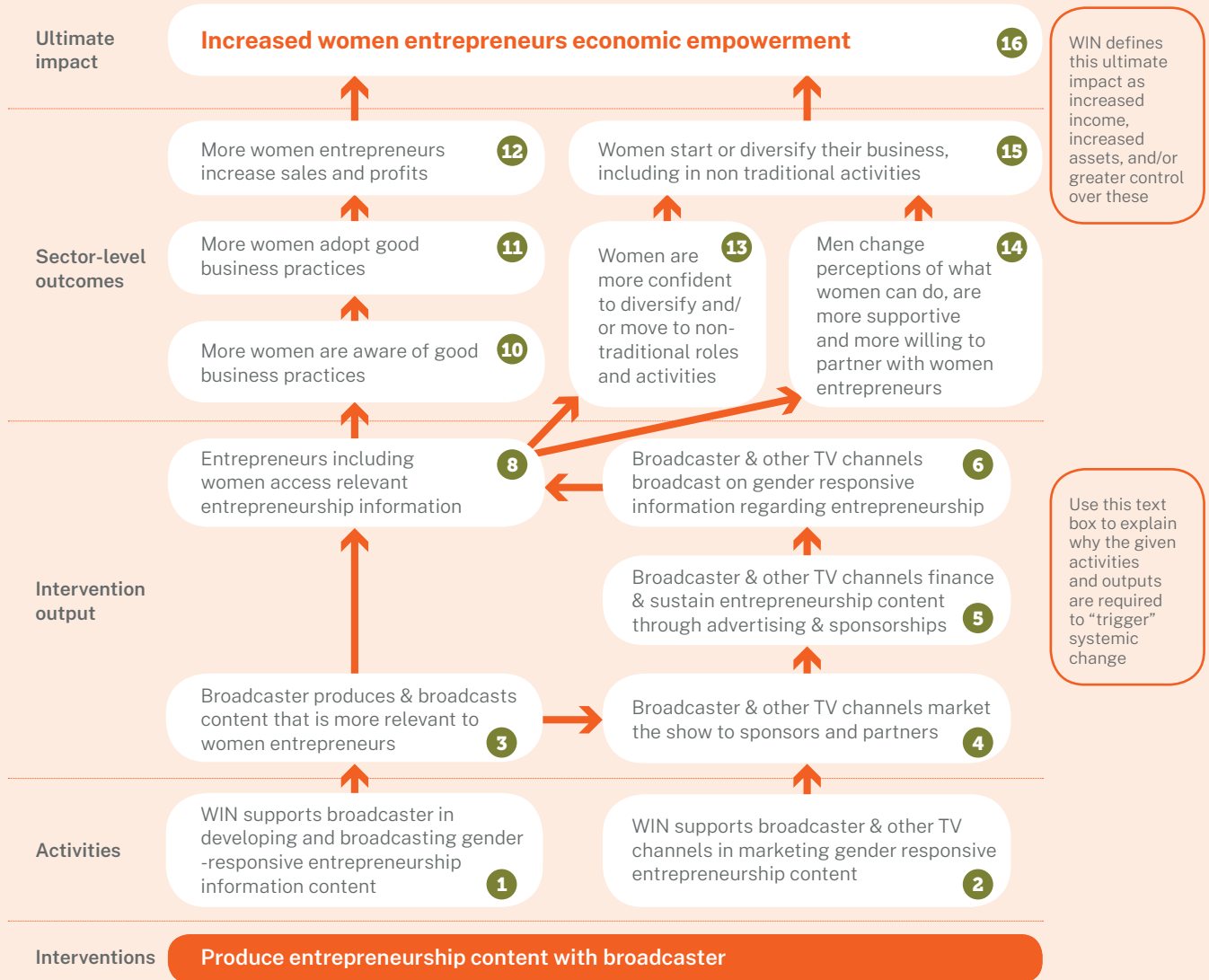
[Split out by beneficiary type as relevant. At minimum, capture benefits to women (quantified), men and children (can be directional)]

How many beneficiaries will be impacted at scale?

[Split out by beneficiary type as relevant. At minimum, capture benefits to women (quantified), men and children (can be directional)]

How will the intervention be inclusive of minority groups and disabled?

# Intervention logic (filled out as an example)





# Expected market changes (scaling/ crowding in strategy)

## Adapt

Initial partner has invested in the pro-poor change adopted, independent of programme support

- X
- Y
- Z

## Respond

Non-competing players (supporting functions and rules) adjust their practices in reaction to the pro-poor change

- X
- Y
- Z

## Adopt

Partner takes up a pro-poor change that is viable and has concrete plans to continue it in the future

- X
- Y
- Z

## Expand

Similar or competing players copy the pro-poor change or add diversity by offering variants to it

- X
- Y
- Z

# Gender analysis of intervention (1 of 2)

	In relation to women versus men	How will the intervention address this or leverage this?
<p><b>Satisfaction and confidence</b></p> <p>What are the intended benefits of the activity and are they likely to result in increased satisfaction and confidence for women? What influences who can benefit?</p>		
<p><b>Participation</b></p> <p>What are the key activities and what influences who can take part?</p>		
<p><b>Decision-making</b></p> <p>What are the key decisions? What influences who takes the decisions?</p>		
<p><b>Income and assets</b></p> <p>What income or assets are needed to benefit? What influences who has access to these?</p>		

# Gender analysis of intervention (2 of 2)

	In relation to women versus men	How will the intervention address this or leverage this?
<p><b>Information</b></p> <p>What information is needed to benefit? What influences who can receive and understand information?</p>		
<p><b>Time and mobility</b></p> <p>What time / labour does the person need to benefit? What impacts the person's ability to dedicate this? Is mobility an issue?</p>		
<p><b>Beliefs and norms</b></p> <p>What other beliefs, perceptions and norms impact whether the intervention will be received positively or negatively?</p>		
<p><b>Safety</b></p> <p>Are there any safety concerns in implementing this intervention and how do they pertain to men and women?</p>		

# Environmental considerations

How will this intervention impact on the environment?

How will this intervention impact on resilience to environmental change?

Does the partner have a written environment policy / plan?

Is there a reason to conduct an in-depth environmental assessment? Explain why / why not.

[Include any positive or negative effects]

[An in-depth environmental assessment should be undertaken in case of any intervention where there is a high risk of negative environmental impact]

# Intervention plan

Activities	Responsible (e.G. Program, partner, other)	Oct	Nov	Dec	Jan	Feb
Gender analysis*						
Gender training*						
Gender policy *						
Activity						
Activity						
Activity						

\* Suggested activities to be implemented with each partner

# Proposed budget

Overall budget	[State overall cost – can be indicative at first approval. Complete budget must be attached for final approval before partnership agreement can be signed]
Proposed cost share (value and whether cash or in-kind) of program	[For first approval, this can be indicative. For second approval, include both the value and the nature of the contribution]
Proposed cost share (value and whether cash or in-kind) of partner	[For first approval, this can be indicative. For second approval, include both the value and the nature of the contribution]
Rationale for cost share and type of provision	[With reference to WIN's cost share principles]
Timing / milestones for investment	[Are contributions all up-front or in installments? Do certain milestones have to be achieved before further investment tranches happen?]

# Risks and mitigation strategy

Risk	Severity	Likelihood	Mitigation strategy
<p>[Consider risks in the partnership, in executing the intervention, and in external environment]</p> <p>List one risk per row e.g.</p> <ul style="list-style-type: none"> <li>● Reputational damage to partner or WIN in failure</li> <li>● High transaction costs</li> <li>● Misalignment of stakeholders within the partner organization</li> <li>● Partner organization facing financial difficulties</li> <li>● Partner or WIN loses autonomy through execution</li> <li>● Change in rules or government policy</li> <li>● Conflict of interest]</li> </ul>	<p>e.g. High, Med, or Low</p>	<p>e.g. High, Med, or Low</p>	<p>[How will we reduce this risk?]</p>



# Resources

## Internal resources

Sector selection and analysis tool

Accessible via [this link](#)

Partner selection tool

Accessible via [this link](#)

MEL systems tool

Accessible via [this link](#)

Intervention strategy template

Accessible via [this link](#)

## External resources

The Donor Committee for Enterprise Development (DCED)  
– Private sector engagement

Accessible via [this link](#)

Beam Exchange – Private Sector Engagement

Accessible via [this link](#)

Market Systems Development (DevLearn)

Accessible via [this link](#)

Springfield Centre

Accessible via [this link](#)

Vikara Institute – Market Systems Development

Accessible via [this link](#)

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